

#### **4. Coverage of Insurance Cost for Standalone Private Car OD**

**UIN: IRDAN123RP0002V01201920/A0013V01201920**

In consideration of payment of additional premium for this benefit, if a claim for the insured vehicle is settled as Total Loss (including theft) or Constructive Total Loss (CTL) then the total annual insurance premium for any other vehicle purchased in insured's name after the date of the Total Loss / Constructive Total Loss of the insured vehicle will be borne by the company provided that vehicle is insured with our company and the class of vehicle is same. This is subject to risk being acceptable to the company.

Maximum liability of the company will be restricted to total annual insurance premium paid for the policy without service tax against which claim was lodged and settled by us.

This benefit is available for a period of 90 (Ninety days) days from the date of settlement of claim under the policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.