

1. Chola Value Added Services - Private Car Package Policy Bundled
UIN IRDAN123RA0077201819
Disp UIN IRDAN123A0006V012017/A0077V01201819

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Services Offered for Private Car	Max. events per year	Distance Limit per event	Max. payable Assistance cost each Service per event
1	Assistance on Phone	No limits	No limits	No limits
2	On site minor repair	No limits	150 Kms	Rs.3000/-
3	Battery Jump Start	No limits	150 Kms	Rs.3000/
4	Flat Tyre Replacement	No limits	150 Kms	Rs.3000/
5	Locked or Lost Keys	No limits	150 Kms	Rs.4500/-
6	Replacement Keys	No limits	150 Kms	Rs.3000/-
7	Fuel Delivery	No limits	150 Kms	Rs.600/-
8	Emptying of Fuel Tank	No limits	150 Kms	Rs.3000/-
9	Transfer of Covered Vehicle for Non Accidental Breakdown	No limits	150 Kms	Rs.4500/
10	Towing for Accidental Breakdown	No limits	150 Kms	Rs.4500/
11	Transfer cost reimbursement for services provided out of the Facilitators Service Provider Network	2	No limits	Rs.4500/
12	Medical and Legal Co-ordination	No limits	No limits	No limits
13	Information of Authorised Workshop	No limits	No limits	No limits
14	Provision of Local Taxi	No limits	No limits	No limits
15	Repatriation of the repaired or recovered vehicle	No limits	No limits	No limits
16	Removal of Vehicle	No limits	No limits	No limits
17	Provision of Replacement Vehicle	No limits	No limits	No limits
18	Provision of Hotel Accommodation or Travel Forward or back to Residence	No limits	No limits	No limits

Cholamandalam MS General Insurance Company Limited

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IRDA Regn. No.123



Add-on covers for Motor Private Car
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1. ASSISTANCE ON PHONE:

In the event of Customer/Beneficiary calling for support related to vehicle problem, the Facilitator Helpdesk shall understand basic problem prior to offering solutions. Some minor, recurring issues such as “meaning of certain indications on dashboard” etc. can be resolved over phone.

This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date.

2. ON SITE MINOR REPAIR:

In the event of Immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said vehicle can be repaired at the place of the immobilization within a maximum time period of forty five minutes, the Facilitator shall proceed with the repair of the breakdown on the service request from the customer/beneficiary by paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. The assistance shall be provided in parking slots, city streets, motorways, national, regional and local roads, as long as the vehicle cannot be transferred on its own to the nearest repair shop.
- c. This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.

3. BATTERY JUMPSTART :

If the Covered Vehicle does not start due to the battery being discharged, the Facilitator shall proceed with jumpstart of the vehicle on the service request of the customer/beneficiary by paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

4. FLAT TYRE REPLACEMENT:

If the Covered Vehicle has a punctured or a burst tyre, the Facilitator shall on receipt of the service request from the customer/beneficiary take care of changing it with the spare tyre (stepney) carried in the customer's vehicle, using an approved service provider paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

- a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

5. LOCKED OR LOST KEYS:

In case the keys of the covered vehicle are locked-in, the Facilitator on the service request of the Customer shall help the Customer as much as possible to get keys out of the covered vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account.

In case the keys are lost, the Facilitator shall arrange and bear the cost to tow the vehicle to a nearest safe place. The Customer shall have to arrange for a duplicate set on their own cost and efforts.

To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents like Ownership documents of the Covered Vehicle, Driving License, and valid address proof.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the registered address of the Customer per event subject to a maximum limit of service cost of Rs.4500/- per event**
- c. **Transfer shall be done using the most suitable equipment available.**

6. REPLACEMENT KEYS:

If Keys of the covered vehicle are lost or misplaced, the Facilitator on the service request of the Customer, shall arrange forwarding of duplicate set from customer's place of residence or office to the place where the vehicle is present by paying for the delivery charges/expenses.

To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents like Ownership documents of the Covered Vehicle, Driving License, and valid address proof.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the registered address of the Customer per event subject to a maximum limit of service cost of Rs.3000/- per event**

7. FUEL DELIVERY:

If the Covered Vehicle runs out of fuel, the Facilitator shall deliver up to 5 litres of fuel (petrol or diesel only) on the service request of the customer/beneficiary and bear the delivery charges of the fuel. Cost of fuel shall be paid by the Customer/Beneficiary on the spot to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event**

8. EMPTYING OF FUEL TANK :

If fuel tank of the Covered Vehicle is filled with the wrong fuel, on the service request of the customer/beneficiary, the Facilitator shall bear the cost of emptying it, using an approved technician. In case this service is not feasible, the vehicle shall be towed to the nearest garage by the Facilitator by paying for the towing charges.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme**
- b. **This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event.**
- c. **Transfer shall be done using the most suitable equipment available.**

9. TRANSFER OF THE COVERED VEHICLE FOR NON ACCIDENTAL BREAKDOWN:

In the event that the onsite minor repair mentioned under point no. 2 or services mentioned between points 3 to 8 are not possible and the Covered Vehicle is unable to move on its own power due to a breakdown, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or any garage chosen by the Customer, within the radius of 150 kms of towing distance from the city covered by the Facilitator or a maximum limit of service cost upto Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

10. TRANSFER OF THE COVERED VEHICLE FOR ACCIDENTAL BREAKDOWN:

In the event that the onsite minor repair mentioned under point no. 2 or services mentioned between points 3 to 8 are not possible and the Covered Vehicle is unable to move on its own power due to an accident, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or any garage chosen by the Customer, within the radius of 150 kms of towing distance from the city covered by the Facilitator or upto a maximum limit of service cost of Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

11. TRANSFER COST REIMBURSEMENT FOR SERVICES PROVIDED OUT OF THE FACILITATOR'S SERVICE PROVIDER'S NETWORK:

If the Covered Vehicle is immobilized due to breakdown or accident, and the Facilitator is not able to assist the Customer through its own network (either because the event is taking place in an area of difficult access or for any other extraordinary circumstances), the Facilitator shall reimburse, upon the Customer's return, the cost incurred for towing the Covered Vehicle to the place of residence of the Customer upto a maximum limit of service cost of Rs. 4500/- per event.

This Service is limited to two events per year.

Specific terms applicable to the Service

- a. **The Customer must have called the Facilitator and obtained authorization, prior to availing service and must provide following supporting documents;**
 - **Call reference ID No. provided by the Facilitator, Payment Receipt from the Service Provider with date, details of the place where the incident took place to the place of destination**

12. MEDICAL and LEGAL Co-ORDINATION:

In case of any medical or legal problem arising due to breakdown or accident, especially when the Customer is traveling outstation, the Facilitator on receipt of service request from the customer shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. The Facilitator shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the Customer and service provider. The Facilitator's role shall end as soon as they provide contact details to the Customer over Phone. In case such services are not available in that area, the Facilitator shall not be held responsible in any manner, whatsoever.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**

13. INFORMATION OF AUTHORISED WORKSHOP:

On receipt of service request from the customer for details of authorized workshops in nearby location, the Facilitator shall provide the details by referring the website of the OEM (Original equipment Manufacturer) or through other sources available in public domain.

14. PROVISION OF LOCAL TAXI:

In the event that the onsite repairs mentioned above are not possible, and the Covered Vehicle is towed to an authorised workshop or garage, the Facilitator on receipt of service request from the customer shall arrange local taxi to the customer, wherever required. This service is to enable the customer to accompany the vehicle to the dealership or travel to the nearest convenient place.

In case the Customer wishes to utilize this service for longer distance it can be done by directly paying to Service Provider, as per prevalent rates, for additional round trip kilometres. The taxi shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

The service is on payable basis and the Customer has to pay the applicable service charges directly to the service provider

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**

15. REPATRIATION OF REPAIRED OR RECOVERED VEHICLE:

In the event where the breakdown occurs 250 kms away from the Customer's place of residence and repair of the Covered Vehicle requires a time of immobilization longer than 72 hours or in the case of theft, the vehicle is repaired or recovered after the Customer has left the place of the incident, the Facilitator on the request of the Customer shall arrange for Transfer of the Covered Vehicle from the place of recovery to the registered address of the Customer.

The service is on payable basis and the Customer has to pay the applicable service charges directly to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

16. REMOVAL OF VEHICLE :

In case the covered vehicle has fall in a pit and removal or extraction of the vehicle is needed, the Facilitator on the request of the Customer shall arrange the service to remove/extract the vehicle.

The service is on payable basis and the Customer has to pay the applicable service charges directly to the service provider.

17. PROVISION OF REPLACEMENT VEHICLE:

In the event where the breakdown occurs 250 kms away from the Customer's place of residence and repair of the Covered Vehicle requires a time of immobilization longer than 72 hours or in the case of theft, the Facilitator on the request of the Customer shall provide a suitable Replacement vehicle to reach the destination. The vehicle shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

The service is on payable basis and the Customer has to pay the applicable service charges directly to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**

18. PROVISION OF HOTEL ACCOMMODATION OR TRAVEL FORWARD OR BACK TO RESIDENCE:

In the event of a mechanical or electrical breakdown which occurs more than 250 kms away from the Customer's place of residence (as registered during purchase of the Services); the Covered Vehicle is towed to nearest authorized workshop and cannot be repaired the same day, the Facilitator on the request of the Customer can arrange for any one of the following benefits, wherever available subject to schedule repair time of 6 hours:

- **Twin sharing hotel accommodation (up to 4 Start or lower as may be available),**
- **Make arrangements for forward travel of the Customer.**
- **Make arrangements for Return travel of the Customer.**

The service is on payable basis and the Customer has to pay the applicable service charges directly to the service provider

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**

Scope of Service:

The Value Added Services will be offered to Passenger Cars:

- Which is used only for private use of the Customer, i.e., it is not used for, racing, rallies, speed or duration tests, practice runs, or operated in off-road activities. In case of any exceptions to this, the vehicles shall be enrolled only after written consent of both the parties
- Property of Customers, fully authorized to be driven in the Territory, duly insured and registered with transport authorities of India.
- Private Passenger car and Passenger car with Transport permit except for Yellow & Black, local taxis and Radio Cabs.

Definitions

The terms defined below and at other junctures in this document shall have the meanings ascribed to them wherever they appear and where appropriate

Accident shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilised.

Automatic Inclusion shall mean enrolment of all vehicles for the services as defined above after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

Authorised Repair Shop or Garage shall mean the repair shop; workshop or garage duly identified and assigned by the Facilitator to undertake agreed repairs/assistance work on the immobilised Vehicle. Notwithstanding anything under this clause, if the Covered Vehicle requires service at region/ place/ zone not accessible by the Facilitator and/or the vendors and/ or the approved representatives of the Facilitator, then the Customer will be reimbursed by the Facilitator.

Beneficiary shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

Breakdown shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

Customer shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services as stated above.

Covered Vehicle shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Passenger Car (as defined under Eligible Vehicles)

Enrollment Fee shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

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Policy Bundled

Event shall mean a single event of Breakdown or Accident of the Covered Vehicle.

Extraction / Removal shall mean rescue or salvage of a Covered Vehicle from a zone with difficult access to another from where the towing or transfer to an authorised workshop is possible.

Facilitator shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

Immobilisation shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

Limits of Service Costs shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer, subject to terms and conditions as stated above.

Place of Residence shall mean the address of the Customer on which the Covered Vehicle may have been registered.

Service Provider shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators Experts in Medical or Legal professions arranged by the Facilitator to provide the services as listed above.

Service Charges shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

Service Start and End date means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

Service Receivers shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

Territory shall mean the cities and highways which shall be covered under the Scheme and such other cities which may be added from time to time.

Value Added Services or Roadside Emergency Assistance Program or Scheme shall mean the Roadside Assistance Services (more particularly to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth below, and according to the limits and service.

GENERAL EXCLUSIONS TO SERVICE COVERAGE

1. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
2. In any case, if the Customer / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle will be disqualified or will not be eligible for the service for minimum 1 (One) year.
3. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:

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- a. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
- b. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
4. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
5. Any customer history where customer has twice on prior occasions misused or abused the services.
6. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
7. Those accidents or breakdowns that are produced when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
10. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
11. Any public vehicle like ambulances, taxis, police vehicles and/or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. The following vehicles are not covered:
 - a. Those used for hire or reward, except if expressly included above.
 - b. Those used for the transportation of goods.
 - c. Those with more or less than 4 wheels.
 - d. Those not powered exclusively by an internal combustion engine.
 - e. Those with an authorized maximum weight exceeding 3,500 Kg.
 - f. Those with dimensions greater than:
 - a. 2.5 meters in height.
 - b. 2.5 meters in width.
 - c. 5.1 meters in length.
16. Events not covered under the Program:
 - a. Boot cannot be opened
 - b. Non-functional horn. If the horn is activated incessantly, the Services will be provided
 - c. Faulty fuel gauge
 - d. Non-functional Speedometer
 - e. Non-functional sunroof operation
 - f. Non-functional Air-conditioning.
 - g. Non-functional demisters
 - h. Vehicle headlights not functional during day time.
 - i. Non-functional Seat adjustor but the vehicle can be driven safely
 - j. Illumination warning lamp of ABS, airbag warning or traction control or any such non-safety related lights/service warnings lights which do not render the vehicle immobilized.
 - k. In the event of passenger doors not opening or seatbelts not functioning and there are no passengers except the driver

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- l. Damaged door glasses or non-functional windows when there are no security or weather risks.**
- m. Broken rear-view mirror not obstructing driver's view.**
- n. Damaged or faulty fuel cap but vehicle has sufficient fuel to reach the nearest authorized dealer**
- o. Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.**
- p. Electronic Vehicle security system are faulty but do not render it immobilized and the alarm is not hooting continuously**

Assistance handling procedure

- ✓ Insured shall call the Facilitator helpline "xxxx xxxx xx" to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
 - 1. Name
 - 2. Motor Insurance Policy Number and / or cover note
 - 3. Vehicle Registration Number
 - 4. Vehicle Make & Model
 - 5. Breakdown Location
 - 6. Policy start date and End date
 - 7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will despatch the Services after checking Supplier Network at the place of breakdown
- ✓ Facilitator will send service professional to the insured's location to render necessary services.
- ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
- ✓ Services will be provided on 24 x 7 basis on all the days in a year.

Grievance Redressal:

- If the Insured person is aggrieved in any way due to the following:
 - Facilitator does not respond to the customer at the time of calling,
 - Delay in despatch of services
 - Any dispute on the services offered
 - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
 - Any other grievance
- the Insured person can contact US with the details of grievance through:
 - Our Website: www.cholainsurance.com
 - E-mail: customercare@cholams.murugappa.com
 - Call us @: 1800 200 5544

In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

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Grievance Redressal Officer,

Cholamandalam MS General Insurance Company Limited

Thambu Chetty Street,

Chennai – 600 001.

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

This cover is subject to otherwise to terms, conditions, exceptions, limitations of the policy.

2. Consumables Plus Cover Bundled

UIN: IRDAN123RA0072201819

Disp UIN: IRDAN123A0007V012016/A0072V01201819

In consideration of payment of additional premium, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screw, oil filter, fuel filter, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear-box oil, power steering oil, AC gas oil, air conditioner refrigerant, battery electrolyte, wind-shield washer fluid, radiator coolant, oil filter, fuel filter, air filter element, brake oil, coolant and items of similar nature.

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Section -1 (Own Damage Section) of the policy.

Specific exclusions:

Insurance Company is not liable for payment of any claims of the following nature:

- 1. Losses or damages covered under Manufacturer warranty or recall campaign**
- 2. Any claims related to loss or damage due to normal wear and tear.**

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

3. Conveyance Allowance Bundled

UIN: IRDAN123RA0074201819

Disp UIN: IRDAN123A0009V012016/A0074V01201819

In consideration of payment of additional premium, the company will pay a fixed allowance per day as per the option exercised by insured, during the period of non-availability of insured Vehicle following loss or damage to the insured Vehicle. Company will pay amount provided a valid claim for loss or damage is admitted under “Own Damage” section of the Policy (Section 1).

Time Excess period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days	Not Applicable	Fixed Allowance (Rs.) per day – Multiples of Rs.100			
4 days					
5 days					

Time Franchise period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days					
4 days					
5 days					

Special conditions:

- Eligible number of days for partial losses will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle subject to Time Excess or Time Franchise benefit option exercised by the Insured.**
- Option I – Time Excess Benefit - Claim under this option will be considered for payment for the number of days exceeding the excess period upto the maximum eligible number of days chosen or date of delivery of the repaired vehicle, whichever is earlier. Insurer will not be liable for claims upto Excess period.**

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- 3. Option II – Time Franchise Benefit - Claim under this option will be considered for payment for the total number of days reckoned from the date of entrustment of vehicle to repairer to the date of delivery of repaired vehicle or maximum eligible days chosen whichever is earlier provided the number of days the insured vehicle lying in the Garage exceeds the excess period chosen by the Insured.**
- 4. In case of Total Loss / Constructive Total Loss, Company will pay daily allowance from the date of accident / loss upto a maximum eligible number of days.**
- 5. In case of theft claim, Company will pay daily allowance from the date of intimation of claim upto a maximum eligible number of days.**

Allowance payable for Partial Loss / Total Loss / Constructive Total Loss / Theft is dependent on the option exercised by the Insured.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

4. Coverage for Disabled Vehicle Bundled

UIN: IRDAN123RA0067201819

Disp UIN: IRDAN123A0006V012013/A0067V01201819

In consideration of payment of additional premium, Insured will be reimbursed cost of protection, extraction and removal of disabled vehicle by reason of loss or damage covered under Section 1 of the policy based on option exercised by him.

Insured has to inform the company before seeking the assistance of any agency for the assignment and the first option to decide on any agency will rest with them.

Option	Amount reimbursable per accident (Rs.)	Limits of liability per policy period(Rs.)	Maximum eligible amount per claim (Rs.)
A	5,000	10,000	Actual expenses or per accident limit whichever is lower
B	10,000	20,000	
C	15,000	30,000	
D	20,000	40,000	
E	25,000	50,000	
F	30,000	60,000	

This cover is restricted to a maximum of two claims under this cover and is also subject to the terms, exceptions, conditions and limitations of the policy.

5. EMI Cover Bundled

UIN: IRDAN123RA0073201819

Disp UIN: IRDAN123A0008V012016/A0073V01201819

In consideration of payment of additional premium, the insured will be paid regular Equated Monthly Instalment (EMI) payable to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

Special Conditions:

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- B) Number of monthly installments payable will depend on option exercised by the insured and is subject to repair time exceeding the Time Excess specified for each option.
- C) Time Excess will be reckoned from the date of registration of claim by Insurance Company to the time of completion of repairs by repairer for Partial Loss.
- D) Time Excess will not be applicable in case of Total Loss / Constructive Total Loss/ Theft Claim and EMI(s) will be paid as per option exercised by the Insured.

Specific Exclusions:

- Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

The following options are available to the insured to select:

Option	Number of monthly installment payable by the Company	Time excess in days beyond which company is liable to pay. Time excess will be reckoned from the date of registration of claim by Insurance Company to the time of completion of repairs by repairer	Limit of liability (Rs.)
A	1	5 days	1*EMI
B	1	10 days	1*EMI
C	1	15 days	1*EMI
D	1	20 days	1*EMI
E	1	25 days	1*EMI
F	1	30 days	1*EMI
G	2	30 days	2*EMI
H	2	35 days	2*EMI
I	2	40 days	2*EMI
J	2	45 days	2*EMI
K	2	50 days	2*EMI
L	2	55 days	2*EMI
M	2	60 days	2*EMI

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

6. Hydrostatic Lock Plus Cover Bundled

UIN: IRDAN123RA0075201819

Disp UIN: IRDAN123A0010V012016/A0075V01201819

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly including packing kit & under body damage due to ingress of water into the vehicle covered under this policy or due to leakage of lubrication or loss or damage to engine cooling system. This cover is subject to the following terms and conditions:

- 1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.**
- 2. Claim has to be intimated to the insurance company immediately.**
- 3. All reasonable precautions are taken to protect the vehicle to avoid aggravation of damages / loss.**
- 4. The replacement value which is the cost of a new engine or gear box or differential assembly shall be subject to depreciation based on age of the vehicle as per policy terms.**

Specific exclusions

Insurance company is not liable for payment of any claims of the following nature:

- 1. Cost of Lubricating oils or coolant used in the assembly.**
- 2. Losses or damages covered under Manufacturer warranty or recall campaign.**
- 3. Increase in loss or damage including corrosion due to delay in intimation of claim beyond seven (7) days from date of loss.**
- 4. Any claims related to loss or damage due to normal wear and tear.**

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

7. Loss of Key Cover Bundled

UIN: IRDAN123RA0071201819

Disp UIN: IRDAN123A0006V012016/A0071V01201819

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repair / replacement of the keys and / or new lock set and / or Total replacement of lock mechanism due to theft or burglary or damage to keys and key mechanism of the insured vehicle including installation cost of the same.

This is subject to submission of:

- a) **Original First Information Report (FIR) with the Policy Authorities for verification in case of burglary or theft.**
- b) **Original bills for expenses incurred to obtain duplicate key(s) from manufacturer/authorized dealer of manufacturer for material and labour costs.**

The Sum Insured for this cover will be equal to the replacement cost of the keys and / or new lock set and / or Total replacement of lock mechanism.

This cover is subject to the terms, conditions, exceptions and limitations of the policy.

8. Personal belongings [Inside the vehicle] Bundled
UIN: IRDAN123RA0055201819
Disp UIN: IRDAN123A0004V012009/A0055V01201819

The company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire burglary or accidental external means whilst they were inside your insured vehicle or locked inside the boot subject to the following terms and conditions:

Laptop, I-Pod, electronic items, mobile phone, jewellery, cash, cheque, stamps, curios, work of art, paintings and other valuables are excluded from this insurance cover.

Amount of compensation will be decided based on the market value of the item lost on the date of loss.

Maximum of only 2 (Two) claims will be entertained under this cover in a policy period.

The liability of the company will be restricted to Rs.10, 000/- per claim and for the policy period with a compulsory excess of 10% of the nett assessed amount or Rs.500/- whichever is higher for each and every claim.

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

9. Vehicle Replacement Advantage Cover Bundled

UIN: IRDAN123RA0076201819

Disp UIN: IRDAN123A0011V012016/A0076V01201819

In consideration of payment of additional premium for this cover, it is hereby agreed that the insured vehicle and the declared accessories are insured for the value of new replacement cost with all applicable taxes and charges paid for the insured vehicle on the date of total loss including registration charges incurred for the vehicle, Road Tax and total insurance cost of this policy availed with us and in force on the date of accident. This cover is subject to the following terms and conditions:

- 1. Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.**
- 2. It is not mandatory to replace the vehicle.**
- 3. No imposed excess is applicable for this cover.**
- 4. Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and in force on the date of accident, road tax and registration cost incurred with the transport authorities for the insured vehicle and the Show-room value of brand new vehicle with all applicable taxes and charges of same make, model and variant with identical features and specifications on the date of loss. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the insured vehicle with all applicable taxes and charges will be paid along-with registration charges, Road Tax paid for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.**
- 5. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.**
- 6. This benefit is available for the vehicles upto 6 years of age.**
- 7. No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).**
- 8. Any disbursement under this cover will be full and final settlement of our liability under the Motor Insurance Policy and The Motor Insurance policy shall expire on settlement of the claim under this cover.**

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover premium and Service Tax paid for the Motor Private Car Package policy availed with us and is in force on the date of accident.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

10. Waiver of Depreciation Bundled

UIN: IRDAN123RA0054201819

DISP UIN: IRDAN123A0003V012009/A0054V01201819

In consideration of payment of additional premium for this cover, the company will reimburse the total cost of parts replaced due to an accident or loss to insured vehicle without any deduction towards depreciation subject to the following terms.

1. Claim being admitted under Section -1 (Loss of or damage to the insured vehicle)
2. The aggregate cost of repairs in case of Total loss / Constructive Total loss claims would be subject to the benefit available under this cover.
3. Maximum of two claims permissible in a policy period for vehicles age more than 5 years.*
4. Maximum Liability restricted to Rs.20, 000 per part to be replaced for vehicles age more than 5 years.**

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

*& ** Not applicable for this Product