FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

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ADDITIONAL TOWING CHARGES -ADD ON COVER FOR STANDALONE MOTOR OD FUTURE SECURE PRIVATE CAR POLICY – WORDING

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In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the Insured Vehicle being disabled by reason of loss or damage admissible under the terms and conditions of Section I of the Policy, Company will bear the reasonable cost of towing the Insured Vehicle from the spot of accident to the nearest repairer as approved by the Company, subject to a maximum limit as specified on the Schedule. The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section I of the Policy.

Conditions:
1. Claims made under Towing Cover by the insured against the Company are subject to the conditions set forth under the Policy:
    a) Upon happening of an insured event which may give rise to a claim under 'Towing Cover', Insured shall immediately, inform the Company either by sending a written notice or by calling the Company's Toll Free No. (as specified in the Schedule) of the insured event with detailed particulars as far as possible.
    b) Without the prior oral or written consent of the Company or any authorised representative of the Company no Towing arrangement shall be made.
    c) In the event of Insured's non-compliance with the above mentioned conditions (a) and (b), the Company's liability under 'Towing Cover' shall be restricted to _____% of the limits of liability as mentioned under this add-on cover.

Exclusions
In addition to the exclusions mentioned under the Policy, Company will not be liable to indemnify the Insured for the following events:

1. Where the own damage claim made by Insured against the Company under Section I of the Policy is not payable under the Policy; or
2. Any consequential loss arising out of claims lodged under 'Towing Cover';

Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

Applicable for: Private Car