

**VEHICLE PROTECTION RIDERS/ZERO DEPRECIATION -ADD ON COVER
FOR STANDALONE MOTOR OD FUTURE SECURE PRIVATE CAR POLICY –
ADDON WORDING**

In consideration of insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company, will indemnify the Insured as is herein provided :

1. The cost incurred by the Insured towards bearing the depreciation amount applicable under the the Policy for the insured vehicle following an identifiable and admissible claim under the Policy subject to the following special provisions and subject also to the terms and conditions of the Policy except in so far as the same may be varied hereby.
 - a. This add-on cover is valid only if the Policy issued by the Company is valid during the accident period and the claim is admissible under the said Policy terms and conditions.
 - b. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
 - c. The deductible amount mentioned in the schedule shall be reduced from the total depreciation amount for each and every claim under the Policy.
 - d. This add on cover is applicable only for vehicles less than years old.
 - e. The cover is applicable only for maximum accidents during the policy period.

Applicable For: Private Car- A car registered as private car and used for private purposes only.