



Stand-Alone Motor Own Damage Policy - Private Car **Daily Cash Allowance Benefit**

We will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage. The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims

In case of theft of vehicle the allowance is available upto 10 days with an excess of one day only.

Allowance per day		
IDV	Metros	Non Metro
Upto Rs 5 lacs	750	500
Above Rs 5 lacs but less than Rs 10 lacs	1000	750
Above Rs 10 lacs	1500	1000

Conditions:

1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy.
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only.

Exclusions:

Benefit for period of delay in taking delivery by the insured.

Deductible:

- (a) 3 days in case of accidental repairs
- (b) 1 day in case of theft of vehicle

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.