



Stand-Alone Motor Own Damage Policy - Private Car
Road side Assistance Cover

S. No.	Scope of Service	Call Coordination/ Access	Cost to customer	Additional Chargeable to the customer if applicable
1.	Emergency Towing Assistance (Break-down)			
	In the event if the insured vehicle breaks down and becomes immobilized while on the road, we will arrange assistance in making arrangement for the vehicle to be towed to the nearest authorized /designated garage if immediate repair on the spot is not possible.	Included	Towing Free up to 50 KMs	Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
2.	Emergency Towing Assistance (Accident)			
	In the event of insured vehicle meets with an accident and is immobilized while on the road, we will arrange assistance for the user by arranging for the vehicle towing service to tow the vehicle to the nearest authorized / designated garage of repairs.	Included	Towing Free up to 50 KMs	Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
3.	Repair on the spot (Includes Battery Failures)			
	In the event of insured vehicle breaks down due to any mechanical / electrical fault and immediate repair on the spot is deemed possible, we will arrange for assistance for the user by arranging for a vehicle technician to reach the breakdown location.	Included	Included	Free within distance covered in our scope of services across India
4.	Flat Tyre Service (puncture)			
	In the event of insured vehicle being immobilized due to flat tyre (puncture), we will arrange for assistance by organizing for a vehicle technician to replace the flat tyre with a spare Stepney tyre at the location of breakdown.	Included	Included	Free within distance covered in our scope of services across India.
5.	Emergency Fuel Delivery			
	In the event of insured vehicle running out of fuel, we will arrange for assistance for the user by organizing for a vehicle technician to supply emergency fuel (up to 5 litres	Included	up to 5 litres on chargeable basis	NIL



	on chargeable basis) at the location of breakdown.			
6.	Vehicle Key Service			
	In the event the insured car is immobilized due to vehicle keys locked inside / misplaced, we will arrange for assistance by organizing for a vehicle technician to open the car without keys at the location of the event or will organize the spare key from the insured's place within the same city to the location of the event.	Included	Included	Free upto distance covered in our scope of services across India
7.	Pick up of Vehicle in case of Driver Disability			
	If the driver suffers a disability and cannot continue the journey, we will arrange assistance for the insured by picking the vehicle from the location of such event and transport it to the desired location by road on its own power	Included	Free up to 50 KM distance	Additional will be charged @ Rs.100/- per hour of Use
8.	Cab Service			
	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing a cab as an alternate mode of transport.	Included	Chargeable	Chargeable @ Rs.500/- for 5 hours. Beyond will be charged @ Rs.100/- hour / Rs.8/- per KM
9.	Accommodation			
	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing for an accommodation (star rated at the nearest point possible, subject to availability)	Included	Chargeable	Accommodation @ Actuals
10.	Shipment of Spares			
	In the event if the insured vehicle needs critical spares to be repaired on the spot, we will arrange assistance for the user in shipment of spare parts to the location of event.	Included	Chargeable	Spares cost @ Actual

GENERAL EXCLUSIONS TO SERVICE COVERAGE



- a) Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
- b) In any case, if the client / 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 one year.
- c) Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - 1) The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
 - 2) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- d) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- e) Any customer history where customer has twice on prior occasions misused or abused the services.
- f) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- g) 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 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.
- h) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- i) 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 in the country where the Covered Vehicle is found.
- j) Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
- k) 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.
- l) Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
- m) Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
- n) Any animals carried in the Covered Vehicle.
- o) The following vehicles are not covered:
 - 1) Those used for hire or reward, except if expressly included above.
 - 2) Those used for the transportation of goods.
 - 3) Those with more or less than 4 wheels.
 - 4) Those not powered exclusively by an internal combustion engine.
 - 5) Those with an authorized maximum weight exceeding 3,500 Kg.
 - 6) Those with dimensions greater than:
 - a. 2.5 meters in height.
 - b. meters in width.
 - c. 5.1 meters in length.
- p) Events not covered under the program :
 - 1) Boot cannot be opened
 - 2) Non-functional horn. If the horn is activated incessantly, the Services will be provided
 - 3) Faulty fuel gauge
 - 4) Non-functional Speedometer
 - 5) Non-functional sunroof operation
 - 6) Non-functional Air-conditioning.
 - 7) Non-functional demisters
 - 8) Vehicle headlights not functional during day time.
 - 9) Non-functional Seat adjustor but the vehicle can be driven safely



- 10) 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.
- 11) In the event of passenger doors not opening or seatbelts not functioning and there are no passengers except the driver
- 12) Damaged door glasses or non-functional windows when there are no security or weather risks.
- 13) Broken rear-view mirror not obstructing driver's view.
- 14) Damaged or faulty fuel cap but vehicle has sufficient fuel to reach the nearest authorized dealer.
- 15) Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.
- 16) Electronic Vehicle security system are faulty but do not render it immobilized and the alarm is not hooting continuously

The problems / situations mentioned above shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is our endeavor to provide best customer support our ACs are trained to assess situation. In any such case if an AC feels that customer's safety might be at risk or he may be in adverse situation, he shall activate assistance as a goodwill measure

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