



STAND-ALONE MOTOR OWN DAMAGE POLICY - PRIVATE CAR

ADD ON – WORDINGS

Road side Assistance Cover (IRDAN134RP0001V01201920/A0017V02201920)

In consideration of the premium paid it is hereby understood and agreed that the company agrees to provide Roadside Assistance to the insured through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as mentioned below:

- a) Breakdown Support over phone
- b) On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts.
- c) Flat Tyre Support
- d) Transfer/Transportation in case of Mechanical & Accidental Breakdown.
- e) Arrangement of alternate keys in case of Locked/Lost keys
- f) Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel
- g) Battery Jumpstart
- h) Emptying of the fuel Tank
- i) Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

Special Conditions:

- a) All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- b) These services can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions

- i. This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
- ii. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- iii. Trivial problems (such as non-functional horn / speedometer /air conditioner, Broken rear-view mirror not obstructing driver’s view & the like) where the vehicle is not immobilised.
- iv. Cost of making duplicate keys

Territorial Scope:

The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy
