



## Stand-Alone Motor Own Damage Private Car Policy Add ons –Policy Wording

### 1. Operative Clause

SHRIRAM General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements thereto for the Insured Period as defined in this Policy, to the Insured Persons detailed in the Policy Schedule and in reliance upon the statements contained in the Proposal and Declaration Form filled and signed by the Policyholder, which shall be the basis of this Policy and are deemed to be incorporated herein in return for the payment of the required premium when due and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

### 2. Definitions:

- 2.1. **You, Your, Yourself:** Means or refers to the person or persons described in the Schedule as the insured.
- 2.2. **We, Our, Us, Ourselves:** Shriram General Insurance Company Limited.
- 2.3. **Constructive Total Loss (CTL)** – A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured.
- 2.4. **Authorized garage** – A motor vehicle repair garage authorised by Us.
- 2.5. **Daily Allowance** – Fixed amount to be paid for the purpose of meeting the cost of hired transport.
- 2.6. **Family** – You, Your spouse, Your children, Your parents and any other person residing with You without paying a commercial rent.
- 2.7. **Break-in** - means to enter someone's vehicle illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
- 2.8. **Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without Your assistance, consent or co-operation.

### 3. Coverage

#### 3.1. Daily expense reimbursement - Stand-Alone Motor Own Damage Private Car Policy

This cover is applicable if it is shown on Your schedule.

We will pay You Daily expense reimbursement as mentioned in the schedule to enable You to meet the cost of hired transport to reduce Your inconvenience, if Your Vehicle is damaged by a peril covered and mentioned in the policy.

Reasonable time taken for repair in respect of damages not admissible under the policy (as agreed between You, surveyor & garage workshop manager) would be excluded for the purpose of computation of Daily reimbursement.

Your entitlement of Daily reimbursement will start from the following calendar day of Your Vehicle reaching the

CIN No. U66010RJ2006PLC029979

IRDA Registration Number: 137



**Shriram General Insurance Co. Ltd.**

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garage for repair and shall end on the day garage intimates You to take delivery of the Vehicle.

**Conditions:**

The Daily reimbursement will not be payable if any or all of the following condition applies:

- i. If You are claiming only for windscreen or glass damage under the policy.
- ii. If Vehicle is not repaired at the Authorised Garage.
- iii. If claim under policy is not valid and admissible.
- iv. This cover would operate with a franchise of 3 days.