



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. **Repair of Glass, Fiber, Plastic & Rubber Parts-- Stand-Alone Motor Own Damage Private Car Policy**

A claim for only Glass / plastic / rubber / fiber part where You opt for repairs rather than replacement, at Our authorized workshop, will not affect Your No Claim Bonus eligibility at the time of renewal with Us if there is no other claim for damage to the vehicle during the period of insurance.