



## 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. Key Replacement - Stand-Alone Motor Own Damage Private Car Policy

##### What We Cover

1. Key Replacement – We will reimburse You for the cost of replacing Your vehicle keys which are Lost or Stolen. The covered cost is limited to the money You paid to a locksmith to produce a new key.
2. Break-in Protection – We will reimburse You for the cost of replacing Your locks and keys if Your vehicle is broken into. The covered costs include the labor cost for replacing the lock.
3. Lock Out Reimbursement – We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your vehicle due to the loss or theft of Your keys.



### **Coverage Exclusions**

We will not pay for:

1. Costs other than those listed in the “What We Cover” section;
2. The cost to replace keys to vehicles that You do not own for personal use;

### **Coverage Conditions**

For Break-in protection claims, You must provide an official police report that indicates the incident happened within the covered time frame in order for Us to pay the claim unless You are legally incapable of doing so.

### **Duties After An Accident or Loss**

In the event of a covered loss:

1. You shall call Us at 1800-300-30000, 1800-103-3009..... or provide written intimation within 24 hrs. of discovering the loss to make a claim and obtain the proper forms and instructions;
2. You shall file a police report within 24 hours of discovering a covered incident.
3. You shall fill out and return any claims forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents We may ask You to provide;
4. The claims form and accompanying documents must be returned to Us within 3 days of making the original claim.