



Policy Wording:

Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Invoice Price Cover

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to pay the difference between the Insured Declared Value (IDV) of the Insured Vehicle and Invoice Price of the Insured Vehicle, upon the occurrence of any Total Loss (including theft)/Constructive Total Loss as defined in Policy. Invoice Price of the Insured vehicle is inclusive of the Ex-showroom Price of the Insured Vehicle, registration charge, road tax and insurance premium.

This Add-on cover is applicable only if it is mentioned in the Policy Schedule.

Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I (Loss of or damage to the vehicle Insured) of the Policy.
2. The Total Loss (including theft)/ Constructive Total Loss (CTL)/ Total Theft of the vehicle should be admissible under Section I of the Policy.
3. Invoice Copy of the vehicle needs to be submitted along at the time of claim.
4. If the vehicle is recovered within 90 days of the theft then claim will not be payable under this Add-on.
5. Mid-term inclusion or removal of this Add-on shall not be allowed.
6. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
7. First Information Report (FIR) issued by police authorities needs to be submitted with the Company in case of theft of Insured Vehicle.
8. Manufacturer's warranty, recall campaign or under any other packages at the same time. Also, manufacturing defects or irregularities previously known by the Insured is excluded.

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UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0007V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axa.com

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com



9. In case of a claim under this Add-on cover, there shall be no refund of the Add-on premium received at the outset.
10. General exclusions as applicable under section I (Loss of or damage to the vehicle Insured) of the Policy are also applicable to this Add-on Cover.

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