



Policy Wording:

**Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on –
No Claim Bonus Protection Cover - Same Slab 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, on renewal of this Policy, the Company would assign same No claim Bonus percentage even if there are up to two claims made during the Policy period.

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 No Claim Bonus will get reduced to NIL in case of more than two claims reported during the Policy Period.
3. Subject to No Claim Bonus confirmation from the previous Insurer in case of Declarations by Insured.
4. Mid-term inclusion or removal of this Add-on shall not be allowed.
5. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
6. 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.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: No Claim Bonus Protection Cover – Same Slab Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0008V01201920

CIN: U66030KA2007PLC043362

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