



Policy Wording:

Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on - Consumables 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 shall extend the Policy to cover consumable items which are not covered under the Smart Drive Private Car Stand-Alone Own Damage Insurance.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants, clips, bearings, engine oil, oil filter, fuel filter, break oil and the like.

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. Mid-term inclusion or removal of this Add-on shall not be allowed.
3. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
4. Claims are subject to depreciation as per Section I (Loss of or damage to the vehicle Insured) of the Policy unless Depreciation cover is purchased along with this Add-on cover.
5. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: Consumables Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0011V01201920

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

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IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

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



6. The claim for Consumables pertaining to any part / sub part / accessories not approved for replacement by the Company under the Policy, shall not be payable.
7. Manufacturing defects or irregularities are excluded.
8. 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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