

**Policy Wording:****Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Towing Charges**

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, in the event of the Insured Vehicle being disabled by reason of loss or damage covered for which the own damage claim is admissible and payable under Section I of this Policy, the Company in addition to amount specified in Section I of the policy, undertakes to reimburse the reasonable cost as mentioned in the Policy Schedule towards towing the Insured Vehicle from the spot of accident to the repairer.

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. Upon the happening of an event warranting towing of the vehicle, immediate information shall be served on Company.
3. The vehicle shall not be towed without the intimation to the Company.
4. The limits specified in the schedule can be availed for any number of claims during the Policy period subject to overall limits as mentioned in the Policy schedule including all claims during the Policy Period.
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. 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: Towing Charges

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0014V01201920

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-axagi.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

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



Exclusions:

No consequential loss of any type whatsoever is payable except for admissible towing charges per se, as said herein.

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