

Policy Wording : Towing Charges

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 is associated with the main product Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP).

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

The conditions mentioned below are applicable to each year of the Policy Period.

Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I 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. The cancellation conditions and refund for this Add-on premium are as per the main policy.
6. Mid-term inclusion or removal of this cover shall not be allowed and the condition for refund of this Add-on Premium in case of cancellation shall be same as Policy.
7. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.

Exclusions:

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

1 Policy Wording – Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP) – Add-on : Towing Charges

UIN of Main Product : IRDAN139RP0037V01201819

UIN of Add-on :

CIN : U66030KA2007PLC043362

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