



Standalone Own Damage Policy- Private Car- Add On Covers

Road- Side Assistance- Private Car

This cover is applicable if it is shown on your schedule

These services will be offered to you during the policy period as mentioned in your policy schedule or certificate of insurance.

Repair and Towing Assistance

Service for Flat Tyre

In the event insured vehicle is immobilized due to flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicles. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

Flat Battery- Jump Start Service

In the event insured vehicle is immobilized, due to run down battery, you will get the assistance of a vehicle technician to jump start the insured vehicle with appropriate means. If the rundown battery has to be replaced with a new battery, the cost of such battery replacement and any cost to obtain the battery will, be borne by you. All cost involved in the charging of the rundown battery will also be borne by you.

Repair on the spot

In the event insured vehicle breaks down due to a minor mechanical/ electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of material & spare parts, if required to repair the vehicle on the spot and any incidental conveyance to obtain such material and spare parts will be borne by You.

Spare Key Retrieval/ Services of Keys Locked inside

If the keys of the insured vehicle are locked inside the vehicle, lost or misplaced, and in case you need and request to arrange for another set from your place of residence or office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorization from you with regards to the person designated to handover the same. You may be requested to submit an identity proof at the time of delivery of the keys. All cost and incidental charges shall be borne by you.

Fuel Support (Emergency Fuel Delivery)

In the event insured vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 liters on a chargeable basis) at the location of breakdown.

Emptying the fuel tank (due to incorrect fueling)

In the event insured vehicle being immobilized due to incorrect fueling, you will get the assistance of a vehicle technician for emptying the fuel tank. In the event this service is not feasible the vehicle shall be transferred to nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

Emergency Towing Assistance



In case of breakdown

In the event insured vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired at the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 50 Kms from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at vendor's actual rates.

In case of Accident

In the event insured vehicle suffers an immobilizing breakdown due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 50 kms from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor's actual rates.

In case of use of incorrect fueling

In the event insured vehicle being immobilized due to incorrect fueling, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

Other Services

SMS Relays/ Emergency Message Service

In the event of breakdown or accident to your insured vehicle under our policy your urgent message will be relayed to a person of your choice.

Taxi Support

In the event the insured vehicle is immobilized due to a breakdown, you will get the assistance for arrangement of alternate mode of transport (Taxi) to accompany the vehicle to the workshop or to travel to the nearest convenient place. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

Continuation/ Return Journey (Taxi Support)

In the event the insured vehicle is immobilized due to a breakdown, occurring outside 200 kms from your place of residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to your home town from the location of the breakdown. In the normal course "C" class vehicles (as per widely used categorization of the automobile industry) will be arranged on a best effort basis. However, in case the same is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

Hotel Accommodation

In the event insured vehicle is immobilized due to breakdown which has taken place outside 200 kms from your place of residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get assistance in organizing for hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the hotel.

Pick up of repaired vehicle



In the event insured vehicle suffers an immobilizing breakdown/ accident and vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

Medical Assistance

In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, you will be assisted with a conference call with nearest medical service provider or ambulance service provider. The cost of such service provider has however to be borne by you. We shall however be in no way responsible for the quality of service rendered by such service providers.

Important Note:

You will not be required to pay for labor cost and round trip conveyance cost of the service provider except cost of material/ spares parts and conveyance/ transportation cost to obtain them, if required, to repair the vehicle and any other costs specifically mentioned in the above scenarios.

Further, if your insured vehicle is immobilized due to breakdown, and is eligible for services but as a rare chance you do not get the eligible assistance as mentioned above, you will be reimbursed the cost incurred for towing the insured vehicle to the nearest garage not exceeding Rs 3000/- per event for towing. To qualify for reimbursement, you must have called the toll free number and obtained the authorization, prior to availing external services and must provide necessary documents justifying the event and actual cost borne.

Geographical Territory

These services are available on national highways, state highways and motorable roads of cities within mainland India.

Limitations

1. The services will be provided on best effort basis, subject to regulation in force locally.
2. The services would not be provided under following conditions:
Act of God (including exceptional adverse weather conditions), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, act of terrorism, nuclear fission, strike, regulatory prescription, notice, circular, notification, act(s) of omission/ commission by any concerned, state and/ or central government(s) or government agencies, judicial or quasi- judicial authorities.
3. Loss of or damage to luggage or other personal effects that might occur during the service performance.
4. Vehicle should not be used for the purpose of racing, rallying, motor sports, or any instances where the vehicle is not being used and/ or driven in non-compliance with applicable laws and regulatory prescription.
5. Not covered events: Any service not covered here, if provided shall be at your expenses.
6. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, inflammable, hazardous goods etc. shall not be transported.
7. You can avail of these services for maximum of 4 times during the course of the policy period.
8. We shall not be liable of any consequential damages arising out of repair on spot/ towing or any other Road Side Assistance services.

Procedure of receiving services



To avail these services all you have to do is to call **1800 102 7723**

When requesting services, you will have to comply with the following terms and conditions:

1. Call, without delay, the toll free number/ telephone number provided here
2. Get the prior approval before taking any initiative or incurring any expenses
3. Comply with the solutions recommended
4. Take all reasonable measures to limit and prevent possible consequences of the breakdown.
5. Provide your/ beneficiary information.

In order to entitle the relevant users to the services, the insured vehicle must be immobilized within covered geographical territory. A vehicle is considered as immobilized as long as it cannot be driven as a result of a breakdown or an accident. However the state of being out of use for maintenance or repair purpose is not considered as immobilization.

Definition:

1. We, Us, Our, Ourselves means Raheja QBE General Insurance Company Limited
2. You, Your, Yourself- means or refer to a person or persons described in the schedule as the insured. In case schedule refers to an entity other than individual, then representative, of such an entity would be deemed as You, Your, Yourself.
3. Lost or stolen means having been advertently lost or having been stolen by a third party without your assistance, consent or co-operation.
4. Authorized workshop/ garage/ service station- A motor vehicle repair workshop/ garage/ service station authorized by us.
5. Period of insurance: The period of time stated in the schedule for which the policy is valid and operative.