



Standalone Own Damage Policy- Private Car

Add on Covers

1. Zero Depreciation (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under section 1 (own damage) of the policy.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the *period of insurance*.

Special Condition applicable to this cover in addition to the General conditions of policy:

- A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover.
- Vehicle is repaired only at any of our *Authorized Garage/ Authorized workshop/ Authorized service station*.

What is not Covered

- No indemnity shall be granted to total loss/ *constructive total loss* or Theft claims

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to the terms, condition, exclusions of the policy.

2. Return to Invoice (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay the financial shortfall between the amount *You* receive under Section 1 of the policy and the purchase price of the vehicle as confirmed in the invoice of sale in case exactly same



make/ model is not available or current replacement price of the new vehicle in case exactly same make/ model is available, in the event of *Your* vehicle has suffered a Total Loss/ CTL following an accident or *Stolen* during the *Period of insurance* and is not recovered. *We* will also reimburse the first time registration charges, road tax which You have incurred on the insured vehicle & applicable insurance cost calculated as below.

For the purpose of this cover “Insurance Cost” means Sum of Own Damage Premium as per section I of the policy schedule derived by multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium applicable for new vehicles as stipulated by the Regulator.

Current Year is defined as financial year in which the claim event has occurred.

Example of calculation of Insurance Cost payable to Insured in the event of claim

IDV of the vehicle	500,000
OD Rate	1.72%
Applicable TP Premium for new vehicle (Considering cubic capacity of the vehicle as less than 1000 cc	5,286
Total Insurance Cost Payable { $(500000 * 1.72\%) + 5286$ }	13,886

Special Condition applicable to this benefit:

- The finance company/ bank whose interest is endorsed on the policy must agree in writing, in case of hypothecation.

What is not covered

We will not pay any claim under this cover, if:

1. The total loss/ CTL and theft claim is not valid and admissible under Section 1 of the policy.
2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section 1 of the policy.
3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to *Us*.
4. Covered vehicle is imported.

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to the terms, condition, exclusions of the policy.

3. Consumable Expenses (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will cover cost of *Consumables* required to be replaced/replenished arising from an accident to the insured vehicle. *Consumables* for the purpose of this cover shall include engine oil, *Gear Box* oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.

What is not covered

1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If the insured vehicle is not repaired at an *Authorized garage*.

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

4. Daily Conveyance Benefit (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company,

We will pay *You* for loss of use of the insured vehicle due to risks covered under Section 1 of this policy as under:

- 1) *We* will at our sole discretion, compensate *you* for transportation cost during the repair period due to non-availability of your car by either ways mentioned below:
 - a. Pay a fixed allowance per day
 - b. Provide a standby vehicle
 - c. Provide coupons from taxi operators for an amount equal to the per day fixed allowance.
- 2) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with *our Authorized garage* for more than number of days as stated in policy schedule for repairs.

- 3) Daily Conveyance is payable as per the plan accepted by the insured, only on the admission of claim of loss or damage to the insured vehicle, if the duration (from the date of delivery to *our Authorized garage* or date of intimation to *Us whichever is later* till the date of discharge) exceeds the number of days as specified in policy schedule. No claim under this add- on cover is payable if there is no admissible claim under the policy, of loss/ damage to the insured vehicle.
- 4) Rs____/-** per day as per the plan accepted by the insured subject to maximum of ____ days for loss/ damage to the insured vehicle giving rise to claims other than total loss/ *Constructive Total Loss*.
- 5) In case of theft of insured vehicle, daily conveyance benefit in a lump sum shall be payable if the insured vehicle is not recovered within 90 days. The benefit payable will be as per the plan accepted by the insured
- 6) No further payment for same accidental loss or damage will be made once the vehicle is removed from the garage.
- 7) *We* will not be liable for any delays on account of delay in delivering vehicle to the garage.
- 8) We will not be liable to pay for time taken by the workshop for damages not admissible under section I of the policy. (For e.g. the vehicle is in the workshop for repair of door due to accident and you opt for servicing of the vehicle as well which will increase the time the vehicle is in garage and hence, we shall not be liable to pay for the increased time.)

Provided that the benefit shall be payable only:

- a) If the insured vehicle as required above is kept in any of *our Authorized garage* for repairs.
- b) If the time required for repair of insured vehicle is more than number of days as stated in the policy schedule, and
- c) On completion of repairs there is no delay by the insured in taking delivery of the insured vehicle.
- d) For maximum number of eligible claims as stated in the Policy Schedule.

For the purpose of this add on cover:

In case of, claims of loss/ damage, an “eligible claim” shall be one of that is under Section 1 of the policy, and for which the insured vehicle is kept with *our Authorized garage* for more than number of days as stated in policy schedule, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of the insured vehicle the same shall be an “eligible claim” and entitle the insured to the benefit as provided in sub clause 5) of this add- on cover.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

** To insert the per day allowance as per the premium table.

5. **Engine Protector (Standalone Own Damage- Private Car)**

This cover is applicable if it is shown on *Your* policy schedule.

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* repair and replacement expenses for the *Consequential* loss or damage to-

- *Internal parts of the engine*
- *Gear Box*, Transmission or *Differential Assembly*

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / *Consumables* used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, *Gear Box* oil etc. but excluding fuel.

What is not covered

We shall not indemnify *You* under this endorsement in respect of –

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from *Us*

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to *Engine Parts* and/ or *Gear Box parts* and/ or *Differential parts* leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. *You* have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by *You*.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.



Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

6. Key Protect Cover (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

1. Key Replacement- *We* will reimburse *You* for the cost of replacing *Your* insured vehicle keys which are *Lost* or *Stolen*
2. *Break-in* Protection- *We* will reimburse *You* for the cost of replacing *Your* locks and keys if *Your* insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of *Lost* keys of *Your* insured vehicle, *We* will indemnify *You* for the cost of installing new locks in *Your* vehicle.

What is not covered

We will not pay for:

1. Costs other than those listed in "What is covered section"
2. 10% of claim amount or INR 500 whichever is higher.

Special Conditions

1. For *Break-in* protection claims, *You* must provide an official police report that confirms the incident happened within *Period of insurance*.
2. Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

7. Loss of Personal Belongings (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will pay for the loss or damage to *You* & *Your Family* member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the insured vehicle at the time of loss or damage to the insured vehicle.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes mobiles, laptops, i-pads, CDs and items of similar nature.

What is not covered

1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
2. Any goods or sample carried in connections with any trade or business is not covered.

Special Conditions

1. A police report must be filed for claims due to burglary or theft.
2. The maximum amount payable under this section is Rs (Refer Schedule) during the *Period of insurance*. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
3. The insured shall bear 10% of claim amount subject to minimum of INR 500 for each and every claim under this section.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

8. NCB Retention Cover (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* policy schedule

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company and notwithstanding anything to the contrary contained in Section I of this policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this policy.

Benefit of this cover is applicable:

1. To one approved accidental claim only during the Period of Insurance.

What is not covered

1. If the Policy is not renewed with Us within 90 days of the expiry of the policy.
2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)

Special Condition

1. A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No Claim Bonus on New vehicle as is shown in schedule.
2. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit.



Subject otherwise to the terms, exceptions, conditions, and limitations of the policy.

9. Tyre & Rim Protector (Standalone Own Damage- Private Car)

This cover is applicable if it is shown on *Your* Schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

A. Damage to Tyre

We will cover the expenses for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes only.

In any situation Company's liability would not exceed the following, basis the unused tread depth of respective tyre –

1. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
2. Unused tread depth of ≥ 3 to <5 mm – 50% of cost of new tyre and / or tube
3. Unused tread depth of ≥ 5 to <7 mm – 75% of cost of new tyre and / or tube
4. Unused tread depth of ≥ 7 mm – 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

B. Damage to Rim

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

If during the *Period of insurance* any Rim on *Your* vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, *We* will pay the cost of repairs or replacement of the damaged Rim only.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre(s) and/ or Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

Whenever replacement of tyre and/ or Rim will be allowed it will be of the same make and specification and if tyre and/ or Rim of similar specification is not available and replaced tyre and/ or Rim is superior to damaged tyre and/ or Rim then *We* will not be liable for *Betterment Charges*. Maximum of 4 (four) replacements will be allowed during the *Period of insurance*.

If the damage to tyre/ tube and/ or Rim(s) is caused due to the accidental damage to the insured vehicle covered under “Own Damage” section of the policy, *Our* liability under this cover will be restricted to the difference of depreciation percentage applied under “Own Damage” section and as mentioned above basis the unused tread depth.

A claim for only tyre and/ or rim will not affect *Your* No Claim Bonus eligibility at the time of renewal with *Us* provided there is no other claim for damage to the vehicle during the *Period of insurance*.

What is not Covered

1. If the insured vehicle is not repaired at an *Authorized garage*.
2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or *Run Flat Tyres*. (Applicable to Rim Cover only)
3. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer’s recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
5. any loss or damage within first 15 days of the inception of the policy.
6. any loss or damage occurred prior to the inception of the policy
7. any loss or damage resulting into total loss of the vehicle
8. routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
9. theft of tyre(s) / tube(s) / rim(s) or its parts, accessories without vehicle being *Stolen* or theft of entire vehicle
10. if the tyre(s) / tube(s)/ rim(s) which are being claimed is different from tyre(s)/ rim(s) insured / supplied as original equipment along with the vehicle unless informed to *Us* and mentioned / endorsed on the policy.
11. *Fraudulent act* committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
12. loss or damage arising out of *improper storage or transportation*
13. any *Consequential* Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/ rim function or performance.
14. loss or damage arising out of modifications not approved by the tyre/ vehicle manufacturer.
15. Any loss or damage to tyre/ rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
16. loss or damage resulting from hard driving due to race, rally or illegal activities.

17. loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
18. loss or damage resulting from poor workmanship while repair.
19. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
20. minor damage or scratch not affecting the functioning.
21. tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Special Conditions

1. If *You* make a fraudulent claim which is declined as per Para 11 of "What *We* will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. If during the *Period of insurance* any tyre/ rim is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre/ rim would not be available unless details of new tyre/ rim are informed to *Us*.
3. In case of replacement of tyre/ rim for which a claim is preferred under the coverage, replaced tyre/ rim should be included by way of endorsement.
4. All claims must be made within 3 working days of damage.
5. *You* must take all reasonable steps to avoid loss or damage to tyre(s)/ rim(s). *You* must not continue to drive the vehicle if *You* do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s)/ rim(s).
6. Exclusion as per Para 1 of "What *We* will not cover" shall not hold true in case of repair claims & no replacement is involved.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Definitions:

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Consequential Loss*- shall mean "the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same"
3. *Constructive Total Loss*- A Vehicle will be considered to be *constructive total loss* (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
4. *Consumable(s)*- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.

5. **Differential Parts**- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, final drive housing, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.
6. **Engine Parts**- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps.
7. **Family** –means Your legal spouse, Your children, parents & parents in law.
8. **Gear Box**- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
9. **Imported Vehicle**- means vehicle for which sale invoice is raised outside the geography of India.
10. **Lost or Stolen**- means having been inadvertently *Lost* or having been *Stolen* by a third party without *Your* assistance, knowledge, consent or cooperation.
11. **Period of insurance** - The period of time stated in the policy schedule for which the policy is valid and operative
12. **We, Us, Our, Ourselves** means the Raheja QBE General Insurance Co. Ltd.
13. **You, Your, Yourself** – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.