



Miscellaneous Vehicle Package Policy
Add on Covers

Loss of Income

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

In consideration of the payment of an additional premium by the insured as mentioned in the policy schedule and realization thereof by the Company, we will pay the amount as shown in the policy schedule towards loss of income in case insured vehicle meets with an accident and vehicle is under repair arising out of a covered peril mentioned in Section I of the policy. We will pay for maximum days. Our liability to pay per day and for the period of Insurance shall not exceed benefit amount as mentioned in the policy schedule.

Cover will commence after 5 days from the date and time insured vehicle reaches garage for repair and shall end on the date repairs have been completed and/ or garage intimates the insured for taking delivery of the vehicle and/ or re-inspection is done, whichever occurs first subject to limits as mentioned above.

The maximum daily payable amount is as per the following table:

Type/ Class of Vehicle	Benefit per day limit
Miscellaneous Class 'D' Vehicles	Rs 2000 to Rs 8000

A police report must be filed for claims due to total loss, constructive total loss, burglary, housebreaking or theft.

What is not covered

1. A Claim for only windscreen or any other glass damage under Section I of the policy
2. Claim under Section I is not valid and admissible.



Special Condition

1. It will be condition precedent to the liability that the vehicle must be in commercial use for a period of minimum 30 days prior to the date of accident resulting into claim under this coverage substantiated by valid documentary evidence.
2. Benefit will be available if the vehicle is repaired in an Authorized Garage.
3. In the event of theft of the vehicle a lump sum amount shall be paid to insured. The amount payable will be as per benefit per day and number of days chosen by insured.

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