

Stand-Alone Motor Own Damage Cover for Private Car
Policy Wordings-Add Ons

Depreciation Reimbursement - Stand-Alone Motor Own Damage Cover for Private Car
(UIN: IRDAN144RP0001V01201920/A0003V01201920)

In consideration of payment of the additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts of the vehicle which were allowed to be replaced for approved partial loss claims under Section I of the Policy, provided always that;

- 1) no reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover
- 2) this cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.

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

Return to Invoice - Stand-Alone Motor Own Damage Cover for Private Car
(UIN: IRDAN144RP0001V01201920/A0004V01201920)

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

What Is Covered?

In consideration of the payment of additional premium by the Insured as specified and shown in the schedule and realization thereof by the Company, We will pay the financial shortfall between the amount You receives under section 1 of the Policy and the purchase price of the insured vehicle as confirmed in the invoice of sale or current replacement price of new vehicle in case exactly same make/ model of the vehicle is available, whichever is less, in the event of Your vehicle undergoing a Total Loss/ Constructive Total Loss following an accident or being Lost or Stolen during the Period of Insurance and not recovered. We will also reimburse the first time registration charges and road tax which You had incurred on the vehicle insured.

Special Conditions Applicable to This Benefit:

- 1) You are the first registered owner of the insured motor vehicle.... finance company/ bank whose interest is endorsed on the Policy must agree in writing.

What Is Not Covered?

We will not pay the financial shortfall if:

- 1) The total loss/ Constructive Total Loss and theft claim is not valid & admissible under section 1 of the Policy
- 2) Any non-built electrical/ electronic and non- electrical/ non- 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.

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

Definitions

- 1) Constructive Total Loss- The vehicle be considered to be Constructive Total Loss (CTL), where aggregate cost of retrieval and/ or repair of the insured vehicle subject to terms and conditions of the Policy, exceed 75% of the IDV of the vehicle.
- 2) Lost or Stolen- means the insured vehicle having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- 3) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
- 4) We, Us, Our, Ourselves means SBI General Insurance Company Limited.
- 5) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

Cover for Key replacement - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0005V01201920)

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company will re-imburse the Insured, the cost of replacing the vehicle keys which are lost, stolen or in the event the vehicle lock is broken at the time of burglary or attempted burglary, by a new set of lock & keys, provided always that;

- a) Liability of the Company will be restricted to one event and shall not exceed Rs. 65,000/- during the Period of Insurance.
- b) The replacement should be carried out in a *Company Authorised Garage*.
- c) Each such replacement claim shall be subject to 10% co-share of the total cost of replacement –subject to a minimum of Rs 500/-, by the Insured.
- d) Any items replaced under this endorsement, will be of the same type, quality, quantity, or standard as the ones which were lost, stolen or replaced.
- e) The Reimbursement under this endorsement will be allowed only once during the Period of Insurance.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

Basic Road Side Assistance - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0006V01201920)

In consideration of the payment of additional premium by the Insured as specified and shown in the Policy Schedule and realization thereof by the Company, the Company will provide the following services within an area of 50 Kms. from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover.

1. Mechanical & Electrical Breakdown: In the event, that the insured vehicle cannot move or run on its own power on a public road due to any mechanical or electrical breakdown, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power. If mobilization of the insured vehicle is not possible by carrying out such repairs on spot, the Company will arrange for the towing of the insured vehicle to a nearest repair shop / garage. In the event of the repair shops/garages being closed due to holidays or night hours, the Company will provide for the custody and storage of the insured vehicle until the repair shops/garages re-open. In the event that spare parts required for repair are not available with the repair shop/ garages, the Company will endeavor to locate, procure and deliver such spare parts to the repair shop/garage within 72 (seventy-two) hours, provided that the parts are available in the open market within India.

What is Not Covered

- a) Labour charges or cost of parts or replacement charges or consumables and their transportation cost to the site of breakdown in case repairs are carried out on the spot of breakdown.
- b) Cost of parts or replacement charges or consumables and their transportation cost to the repair shop/garage, in case the same is not available with them.
- c) Entire cost of repair shop/garage's bill.
- d) Cost of towing beyond 50 kms from the spot of breakdown of the insured vehicle.
- e) Charges of the repairer, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
- f) Any payment to a third-party for on-spot repair/towing/storage/recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

2. Accident: In the event, that the insured vehicle cannot move or run on its own power on a public road due to any accident covered by the Policy, the Company shall arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage. In the event of such Repair shop/Garage being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until such Repair shop/Garage re-opens.

What is Not Covered

- a) Cost of towing beyond 50 kms from the spot of such accident of the insured vehicle.
- b) Any payment to a third-party for towing/storage/recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

3. Flat Tyre: In the event, that the insured vehicle cannot move or run on its own power on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

What is Not Covered

- a) Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b) Entire cost of tyre repair shop/garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any tyre repair shop/garage for repairs.

4. Dead Battery: In the event, that the engine of the insured vehicle fails to start due to a dead / drained battery, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest repair shop/garage.

What is Not Covered

- a) Cost of parts or replacement elements, consumables and recharging of battery, and its/their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b) Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

5. Keys Locked-In : In the event, that the insured vehicle cannot move or run on its own power on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall arrange for a person to:

- i) Pick up duplicate set of keys from the address of the Insured as mentioned in Policy Schedule under due authorization of the Insured and deliver such keys to the Insured or his authorized

representative upon production of personal identification and authorization matching with the policy schedule.

- ii) If the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming, the Company will arrange for a repairer to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools. Personal Identification details of the Insured matching with the Policy Schedule and vehicle records shall be produced for verification by the repairer, before any such attempt to reopen the vehicle is undertaken. In the attempt to open the vehicle/start the vehicle as described above under instructions from the Insured/driver of the vehicle at the spot and if there is any loss/damage occurring to the insured vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/liable for the same.

6. Contamination/Incorrect or Running Out of Fuel: In the event that the insured vehicle cannot move or run on its own power on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will arrange for delivery/replacing/changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.

What is Not Covered:

- a) This service is not available if the fuel type of the insured vehicle is other than Petrol or Diesel.
- b) Actual cost of the fuel.
- c) Any damage to the engine or other parts due to use of wrong fuel.

Notwithstanding anything mentioned above, the services under these Add-On covers will not be available under the following circumstances:

- A) Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
- B) Natural Catastrophe: Any immobilization of the insured vehicle due to any natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.
- C) Strikes/War/Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

In order to avail any of the above services, the Insured/or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle, should ring up the following toll-free number and provide the details asked for.

Toll Free Number: XXXX XX XXXX.

LIST OF CITIES FALLING UNDER COVERAGE NETWORK

City Name	State	City Name	State	City Name	State
ADILABAD	Andhrapra desh	HAJIPUR	Bihar	UNJHA	Guja rat
UTNUR	Andhrapra desh	ARRAH	Bihar	SIDDHAPUR	Guja rat

ASIFABAD	Andhrapra desh	CHANDIGAR H	Chandigarh	GANDHIDHA M	Guja rat
CHITTOOR	Andhrapra desh	PANCHKUL A	Chandigarh	BHACHAU	Guja rat
TIRUPATI	Andhrapra desh	NAHAN	Chandigarh	MANGROL	Guja rat
KAKINADA	Andhrapra desh	AMBALA	Chandigarh	RAJPIPLA	Guja rat
PEDDAPURAM	Andhrapra desh	RUPNAGAR	Chandigarh	ANKALESHW AR	Guja rat
PITHAMPURAM	Andhrapra desh	SOLAN	Chandigarh	BHARUCH	Guja rat
RAJAHMUNDR Y	Andhrapra desh	YAMUNA NAGAR	Chandigarh	BHAVNAGAR	Guja rat
HYDERABAD	Andhrapra desh	MOHALI	Chandigarh	BOTAD	Guja rat
SECUNDERABA D	Andhrapra desh	BILASPUR	Chhattisgarh	PALITANA	Guja rat
ANDOLE	Andhrapra desh	RAIPUR	Chhattisgarh	AMRELI	Guja rat
JANGOON	Andhrapra desh	DURG	Chhattisgarh	KUNDLA	Guja rat
BIDAR (KARNATAKA)	Andhrapra desh	BHILAI	Chhattisgarh	BHUJ	Guja rat
MIRILGUDA	Andhrapra desh	TATIBANDH	Chhattisgarh	GANDHINAGA R	Guja rat
KAMAREDDY	Andhrapra desh	SILVASA	DADRA & NAGAR HAVELI	KAPADVANJ	Guja rat
NANDAYAL	Andhrapra desh	DAMAN	DAMAN & DEU	GODHRA	Guja rat
ZAHEERABAD	Andhrapra desh	DELHI	DELHI	DAHOD	Guja rat
KARIMNAGAR	Andhrapra desh	PANAJI	Goa	JHALOD	Guja rat
HANAMKONDA	Andhrapra desh	YELLAPUR	Goa	JAMNAGAR	Guja rat
MANCHERAL	Andhrapra desh	ARANI	Goa	KHAMBHALIY A	Guja rat
JAGTIAL	Andhrapra desh	DONA PAULA	Goa	UPLETA	Guja rat
KHAMMAM	Andhrapra desh	BARDEZ	Goa	DWARKA	Guja rat
KOTTAGUEDEM	Andhrapra desh	SURLA	Goa	OKHA	Guja rat
TIRUVURU	Andhrapra desh	VELHA	Goa	BHATIA	Guja rat
MAHBUBABAD	Andhrapra desh	PONDA	Goa	JUNAGADH	Guja rat
KODAD	Andhrapra desh	TALAU LIM	Goa	DHORAJI	Guja rat
KANUMOLU	Andhrapra desh	SANGOD	Goa	KESHOD	Guja rat
KURNOOL	Andhrapra desh	MARDOL	Goa	GONDAL	Guja rat

RAICHUR	Andhrapra desh	USGAON	Goa	VISNAGAR	Guja rat
ADONI	Andhrapra desh	MAPUCA	Goa	MAHESANA	Guja rat
GUNTAKAL	Andhrapra desh	PERNEM	Goa	VIJAPUR	Guja rat
MAHBOOBNA GAR	Andhrapra desh	MAEM	Goa	SAMI	Guja rat
SANGAREDDY	Andhrapra desh	CANDOLIM	Goa	PORBANDAR	Guja rat
SIDDIPET	Andhrapra desh	ANJUNA	Goa	RANAVAV	Guja rat
PATANCHERU V	Andhrapra desh	CALANGUT E	Goa	JETPUR	Guja rat
NALGONDA	Andhrapra desh	MARGAON	Goa	VISAVDAR	Guja rat
NELLORE	Andhrapra desh	KARWAR	Goa	CHOTILA	Guja rat
NIZAMABAD	Andhrapra desh	BETUL	Goa	LIMBDI	Guja rat
KAMAREDDY	Andhrapra desh	TILAMOLA	Goa	RAJKOT	Guja rat
VIJAYWADA	Andhrapra desh	ORLEM	Goa	MORBI	Guja rat
GUNTUR	Andhrapra desh	MARMUGA O	Goa	DHRANGADH ARA	Guja rat
MACHILIPATN AM	Andhrapra desh	NUVEM	Goa	WANKANER	Guja rat
ONGOLE	Andhrapra desh	CORTALIM	Goa	SURENDRANA GAR	Guja rat
MACHERLA	Andhrapra desh	VERNA	Goa	HIMATNAGAR	Guja rat
TENALI	Andhrapra desh	VASCO	Goa	MODASA	Guja rat
CHIRALA	Andhrapra desh	AHMEDABA D	Gujarat	VIJAPUR	Guja rat
VISHAKHAPAT NAM	Andhrapra desh	JHALOD	Gujarat	VISNAGAR	Guja rat
BHIMUNIPATN AM	Andhrapra desh	DHOLKA	Gujarat	VYARA	Guja rat
VIZIANGRAM	Andhrapra desh	SANAND	Gujarat	HAJIRA	Guja rat
WARANGAL	Andhrapra desh	LIMBDI	Gujarat	ANKLESHWA R	Guja rat
PARKAL	Andhrapra desh	VIRAMGAM	Gujarat	HALOL	Guja rat
NARSAMPET	Andhrapra desh	ANAND	Gujarat	NANDURBAR (MAH)	Guja rat
HANAMKONDA	Andhrapra desh	PETLAD	Gujarat	UBHARAT	Guja rat
ELURU	Andhrapra desh	NADIAD	Gujarat	KHEDA	Guja rat
GUWAHATI	Assam	UMRETH	Gujarat	NADIAD	Guja rat

SHILLONG	Assam	BORSAD	Gujarat	LOTHAL	Gujarat
DISPUR	Assam	ABU ROAD	Gujarat	LUNAWADA	Gujarat
TEZPUR	Assam	PALANPUR	Gujarat	RAJPIPLA	Gujarat
PATNA	Bihar	RADHANPUR	Gujarat	BARDOLI	Gujarat
DANAPUR	Bihar	DISA	Gujarat	IDAR	Gujarat
KHAGAUL	Bihar	PATAN	Gujarat	SURAT	Gujarat

City Name	State	City Name	State	City Name	State
VADODARA	Gujarat	MANDI	Himachal Pradesh	ULLAL	Karnataka
VALSAD	Gujarat	SUNDERNAGAR	Himachal Pradesh	SIDHAPURA	Karnataka
VAPI	Gujarat	SHIMLA	Himachal Pradesh	KUNIGAL	Karnataka
BILLIMORA	Gujarat	PAONTA SAHIB	Himachal Pradesh	PUTTUR	Karnataka
MAHUVA	Gujarat	JAMMU	Jammu & Kashmir	MANDYA	Karnataka
NAROLI	Gujarat	AKHNUR	Jammu & Kashmir	MADDUR	Karnataka
NAVASARI	Gujarat	RANBIRSING HPURS	Jammu & Kashmir	MANGLORE	Karnataka
AMBALA	Haryana	RAMNAGAR	Jammu & Kashmir	MYSORE	Karnataka
FARIDABAD	Haryana	NAGROTA	Jammu & Kashmir	RAMNAGARA	Karnataka
SHAHBAD	Haryana	UDHAMPUR	Jammu & Kashmir	SHIMOGA	Karnataka
THANESAR	Haryana	KATRA	Jammu & Kashmir	TUMKUR	Karnataka
RAJPURA	Haryana	DHANBAD	Jharkhand	KUNIGAL	Karnataka
KAITHAL	Haryana	KATRAS	Jharkhand	HIRIYUR	Karnataka
KAITHAL	Haryana	JHARIA	Jharkhand	UDUPI	Karnataka
SONEPAT	Haryana	DUMDUMI	Jharkhand	KARKALA	Karnataka
NARWANA	Haryana	GUMIA	Jharkhand	KAUP	Karnataka
HANSI	Haryana	RAMGARH	Jharkhand	UDYAVARA	Karnataka
CHURU	Haryana	JUGSALA	Jharkhand	MUDRADI	Karnataka
SIRSA	Haryana	HAZARIBAGH	Jharkhand	ALLEPPEY	Kerala
BHIWANI	Haryana	MUSHABANI	Jharkhand	CALICUT	Kerala
BAHADURGARH	Haryana	JAMSHEDPUR	Jharkhand	KANNUR	Kerala
PALWAL	Haryana	RANCHI	Jharkhand	NAGARHOLE	Kerala
GURGAON	Haryana	BANGALORE	Karnataka	KALPETTA	Kerala
SOHNA	Haryana	BELGAUM	Karnataka	NILAMBUR	Kerala
HISSAR	Haryana	GOKAK	Karnataka	TIRUPUR	Kerala
JIND	Haryana	CHIKAMAGLUR	Karnataka	PAINNAVU	Kerala

KARNAL	Haryana	CHITRADURGA	Karnataka	ALLEPEY	Kerala
FATEHBAD	Haryana	HIRIYUR	Karnataka	QUILON	Kerala
NOHAR (RAJ)	Haryana	SULLIA	Karnataka	VARAKKALAJ	Kerala
BHADRA	Haryana	BIJAL	Karnataka	THEKADDI	Kerala
KURUKSHE TRA	Haryana	DAVANGERE	Karnataka	POLACHHI	Kerala
PANIPAT	Haryana	DHARWAR	Karnataka	COCHIN	Kerala
REWARI	Haryana	NARGUND	Karnataka	TIRUCHENDUR	Kerala
ROHTAK	Haryana	GADAG	Karnataka	TENKASAI(TAMILNADU)	Kerala
SIRSA	Haryana	KOPPAL	Karnataka	ATTINGAL	Kerala
BILASPUR	Himachal Pradesh	HAVERI	Karnataka	KOLLAM	Kerala
DALHOUSIE	Himachal Pradesh	BELGAUM	Karnataka	CHAVAKKAD	Kerala
HAMIRPUR	Himachal Pradesh	BAGALKOT	Karnataka	SHORANUR	Kerala
BHORANJ	Himachal Pradesh	DAVENGERE	Karnataka	CHITTUR	Kerala
AKKAR	Himachal Pradesh	RANEBENNU R	Karnataka	KOLLAM	Kerala
BARSAR	Himachal Pradesh	HUBLI	Karnataka	KOTTAYAM	Kerala
KASOL	Himachal Pradesh	HASSAN	Karnataka	MALAPURAM	Kerala
PULGA	Himachal Pradesh	HAVERI	Karnataka	PALAKKAD	Kerala
SOLAN	Himachal Pradesh	KUSHALNAGAR	Karnataka	PATHANAMTHITTA	Kerala
CHABA	Himachal Pradesh	KOLAR	Karnataka	THRISSUR	Kerala
BILASPUR	Himachal Pradesh	HASAN	Karnataka	GURUVAYUR	Kerala
BILASPUR SADAR	Himachal Pradesh	CHAMRAJ NAGAR	Karnataka	TRIVANDRUM	Kerala
BARAGRAN	Himachal Pradesh	MADIKERI	Karnataka	WAYANAD	Kerala
HATKOT	Himachal Pradesh	RANGAPATTANA	Karnataka	MUNNAR	Kerala
KANGRA	Himachal Pradesh	SAKELSHPUR	Karnataka	BHOPAL	Madhyapradesh
KULLU	Himachal Pradesh	NANJANGUD	Karnataka	SEHORE	Madhyapradesh
MANALI	Himachal Pradesh	GUNDLUPET	Karnataka	VIDISHA	Madhyapradesh

City Name	State	City Name	State	City Name	State
HOSHANGABAD	Madhyapradesh	SHRIGONDA	Maharashtra	DHULE	Maharashtra

RAISEN	Madhyapradesh	SHEGAON	Maharashtra	JALGAON	Maharashtra
DEWAS	Madhyapradesh	JAMKHED	Maharashtra	BHUSAVAL	Maharashtra
BHIND	Madhyapradesh	ACHALAPUR	Maharashtra	KOLHAPUR	Maharashtra
DATIA	Madhyapradesh	ANJANGAON	Maharashtra	JAYSINGPUR	Maharashtra
JHANSI	Madhyapradesh	MURTAJPUR	Maharashtra	ICHALKARANJI	Maharashtra
AMBAH	Madhyapradesh	BALAPUR	Maharashtra	MUMBAI	Maharashtra
SABALGARH	Madhyapradesh	DARWA	Maharashtra	NAVI MUMBAI	Maharashtra
ORAI	Madhyapradesh	MALEGAON	Maharashtra	NAGPUR	Maharashtra
BHANDER	Madhyapradesh	AMALNER	Maharashtra	NANDED	Maharashtra
LALITPUR	Madhyapradesh	MALKAPUR	Maharashtra	NASIK	Maharashtra
MAHGWAN	Madhyapradesh	SHEGAON	Maharashtra	MALEGAON	Maharashtra
MANDALA	Madhyapradesh	KHAMGAON	Maharashtra	PUNE	Maharashtra
UJJAIN	Madhyapradesh	ELLORA	Maharashtra	LONAVALA	Maharashtra
ANNUPUR	Madhyapradesh	WARI	Maharashtra	PIMPRI	Maharashtra
MHOW	Madhyapradesh	SILLOD	Maharashtra	BHOR	Maharashtra
DHAR	Madhyapradesh	VAIJAPUR	Maharashtra	SASWAD	Maharashtra
ASHTA	Madhyapradesh	WARUD	Maharashtra	BARAMATI	Maharashtra
SHAJAPUR	Madhyapradesh	DARYAPUR	Maharashtra	NASRAPUR	Maharashtra
MANDU	Madhyapradesh	ARVI	Maharashtra	DAUND	Maharashtra
MAHESHWAR	Madhyapradesh	BABHALESHWAR	Maharashtra	PHALTAN	Maharashtra
KANNOD	Madhyapradesh	YEOLA	Maharashtra	KHED	Maharashtra
BADNAWAR	Madhyapradesh	RAHATA	Maharashtra	WAI	Maharashtra
SHAMPUR	Madhyapradesh	DHARANGAON	Maharashtra	SHIRVAL	Maharashtra
MAHOBA	Madhyapradesh	CHALISGAON	Maharashtra	SANGAMESHWAR	Maharashtra
BAUG	Madhyapradesh	PAROLA	Maharashtra	DEVBUKH	Maharashtra
KHALGHAR	Madhyapradesh	CHOPDA	Maharashtra	MIRAJ	Maharashtra
PICHOR	Madhyapradesh	PACHORA	Maharashtra	VITE	Maharashtra

GONA	Madhyapradesh	ASHTA	Maharashtra	TASGAON	Maharashtra
HARDA	Madhyapradesh	CHIKODI	Maharashtra	MALVAN	Maharashtra
JHABUA	Madhyapradesh	HATKANANGALE	Maharashtra	KALYAN	Maharashtra
MORENA	Madhyapradesh	KURUNDWAD	Maharashtra	DEVGAD	Maharashtra
SHAHDOL	Madhyapradesh	RAIGAD	Maharashtra	ULHASNAGAR	Maharashtra
UMARIA	Madhyapradesh	ALIBAUG	Maharashtra	DOMBIVALI	Maharashtra
KATNI	Madhyapradesh	PANVEL	Maharashtra	AMBERNATH	Maharashtra
NIMACH	Madhyapradesh	KATOL	Maharashtra	VENGURLA	Maharashtra
BADANWAR	Madhyapradesh	UMRED	Maharashtra	OROS	Maharashtra
SIDHI	Madhyapradesh	HINGANGHAT	Maharashtra	BARSHI	Maharashtra
MAUGANJ	Madhyapradesh	BHANDARA	Maharashtra	PANDHARPUR	Maharashtra
RAMPUR	Madhyapradesh	PARBHANI	Maharashtra	AKKALKOT	Maharashtra
PANNA	Madhyapradesh	PURNA	Maharashtra	PANCHGANI	Maharashtra
MANDASOUR	Madhyapradesh	BASMAT	Maharashtra	WAI	Maharashtra
GWALIOR	Madhyapradesh	SINNAR	Maharashtra	AUNDH	Maharashtra
INDORE	Madhyapradesh	ALANDI	Maharashtra	INDAPUR	Maharashtra
CHHATARPUR	Madhyapradesh	TRIMBAKESHWAR	Maharashtra	JEJURI	Maharashtra
KHAJURAHO	Madhyapradesh	KAMTHI	Maharashtra	RAIGARH	Maharashtra
TIKAMGARH	Madhyapradesh	CHAKAN	Maharashtra	ALIBAUG	Maharashtra
DEWAS	Madhyapradesh	SHIKRAPUR	Maharashtra	ROHA	Maharashtra
AGAR	Madhyapradesh	KATRAJ	Maharashtra	PEN	Maharashtra
JABALPUR	Madhyapradesh	WAGHOLI	Maharashtra	KOLAD	Maharashtra
BARWAHA	Madhyapradesh	WADGAON	Maharashtra	KHOPOLI	Maharashtra
RATLAM	Madhyapradesh	KHOPOLI	Maharashtra	PANVEL	Maharashtra
REWA	Madhyapradesh	PEN	Maharashtra	MAHAD	Maharashtra
SATNA	Madhyapradesh	CHINCHWAD	Maharashtra	RATNAGIRI	Maharashtra
UJJAIN	Madhyapradesh	RANJANGAON	Maharashtra	CHIPLUN	Maharashtra

AHMEDNAGAR	Maharashtra	SHIRDI	Maharashtra	CHANDIP	Maharashtra
SANGAMNER	Maharashtra	KOPARGAON	Maharashtra	ARNALA	Maharashtra
SHRIRAMPUR	Maharashtra	AKOLA	Maharashtra	AGASHI	Maharashtra
AKOLE	Maharashtra	AMRAOTI	Maharashtra	NAVGHAR	Maharashtra
RAHURI	Maharashtra	AURANGABAD	Maharashtra	VAITARNA	Maharashtra
LONI	Maharashtra	BULDHANA	Maharashtra	NALLASOPARA	Maharashtra

City Name	State	City Name	State	City Name	State
PALGHAR	Maharashtra	BHUBANESHWAR	Orissa	DAUSA	Rajasthan
BOISAR	Maharashtra	SAMBALPUR	Orissa	SAWAI MADHOPUR	Rajasthan
KELVE	Maharashtra	JHARASGUDA	Orissa	NEEM KA THANA	Rajasthan
SAPHALE	Maharashtra	ROURKELA	Orissa	SARISKA	Rajasthan
KHARDI	Maharashtra	PONDICHERRY	Pondicherry	BHINMAL	Rajasthan
KHED	Maharashtra	KADDALORE	Pondicherry	SIROHI	Rajasthan
RAJAPUR	Maharashtra	TINDIVANAM	Pondicherry	HINGOLI	Rajasthan
SANGLI	Maharashtra	NELLIKUPPAM	Pondicherry	BILARA	Rajasthan
SATARA	Maharashtra	AMRITSAR	Punjab	BUNDI	Rajasthan
MAHABALESHWAR	Maharashtra	ABOHAR	Punjab	RAMGARH	Rajasthan
KARAD	Maharashtra	KAPURTHALA	Punjab	KOTPUTLI	Rajasthan
SHOLAPUR	Maharashtra	BATALA	Punjab	BARMER	Rajasthan
SAWANTWADI	Maharashtra	ATARI	Punjab	RAWATBHATA	Rajasthan
KUDAL	Maharashtra	RAMAN	Punjab	JHALAWAR	Rajasthan
KANKAVLI	Maharashtra	MANSA	Punjab	RAJASMAND	Rajasthan
KASARA	Maharashtra	SIRSA	Punjab	DUNGARPUR	Rajasthan
ASANGAON	Maharashtra	KOT KAPURA	Punjab	BANSWARA	Rajasthan
KALI	Maharashtra	NAKODAR	Punjab	DELWARA	Rajasthan
PUSAD	Maharashtra	JAGRAON	Punjab	BHILWARA	Rajasthan

WARDHA	Maharashtra	BHATINDA	Punjab	BIKANER	Rajasthan
THANE	Maharashtra	MOGA	Punjab	CHITTORGARH	Rajasthan
VIRAR	Maharashtra	FARIDKOT	Punjab	JAIPUR	Rajasthan
VASAI	Maharashtra	BARNALA	Punjab	JAISALMER	Rajasthan
DAHANU	Maharashtra	BATALA	Punjab	JALORE	Rajasthan
SHAHAPUR	Maharashtra	RAJPURA	Punjab	JODHPUR	Rajasthan
YEOTMAL	Maharashtra	KAKRALA	Punjab	KOTA	Rajasthan
BALASORE	Orissa	AMBALA	Punjab	MOUNT ABU	Rajasthan
BARIPADA	Orissa	NABHA	Punjab	PALI	Rajasthan
JALESWAR	Orissa	KHANNA	Punjab	SIKAR	Rajasthan
BHADRAK	Orissa	MALER KHOTLA	Punjab	SIROHI	Rajasthan
JOSHIPUR	Orissa	PHAGWARA	Punjab	TONK	Rajasthan
NAYAGARH	Orissa	GURDASPUR	Punjab	UDAIPUR	Rajasthan
TAPATAPANI	Orissa	PATHANKOT	Punjab	GANGTOK	Sikkim
CUTTACK	Orissa	HOSHIARPUR	Punjab	MANGAN	Sikkim
ICCHAPURAM	Orissa	JALANDHAR	Punjab	KISHANGANJ	Sikkim
CHHATRAPUR	Orissa	LUDHIANA	Punjab	CHENGAI ANNA	Tamilnadu
KALINGA	Orissa	PATIALA	Punjab	CHENNAI	Tamilnadu
SOMPETA	Orissa	NAWANSHAH AR	Punjab	KANCHIPURAM	Tamilnadu
RAYAGADA	Orissa	ROPAR	Punjab	THIRUVALLUR	Tamilnadu
CHANDANPUR	Orissa	BARNALA	Punjab	KOTTAYAM	Tamilnadu
GOP	Orissa	AJMER	Rajasthan	MELUR	Tamilnadu
KONARK	Orissa	ALWAR	Rajasthan	SIVAGANGA	Tamilnadu
JATANI	Orissa	NASIRABAD	Rajasthan	USILAMPATTI	Tamilnadu
KHORDA	Orissa	DIG	Rajasthan	TIRUPPUR	Tamilnadu
PANNIKOLI	Orissa	MERTA	Rajasthan	GOPICHETTIPALAI YAM	Tamilnadu
BAUDH	Orissa	BEAWAR	Rajasthan	COIMBATORE	Tamilnadu
CHANDAPUR	Orissa	GANGANAGA R	Rajasthan	TIRUPUR	Tamilnadu

KENDRAPATHA	Orissa		GAJNER	Rajasthan		KANYAKUMARI	Tamilna du
RAMPUR	Orissa		PHALODI	Rajasthan		NAGERCOIL	Tamilna du
PARADWEEP	Orissa		NIMBAHERA	Rajasthan		MADURAI	Tamilna du
TALCHER	Orissa		NIMACH	Rajasthan		ERODE	Tamilna du
JAGATSINGHPUR	Orissa		RANTHAMBO R	Rajasthan		IDAPADDI	Tamilna du
DHEKNAL	Orissa		SIKAR	Rajasthan		METTUR	Tamilna du
SONEPUR	Orissa		NARNAUL	Rajasthan		MALLASAMUDRA M	Tamilna du
BERHAMPUR	Orissa		CHURU	Rajasthan		RASIPURAM	Tamilna du
DEOGHAR	Orissa		KHETRI	Rajasthan		SURAMANGALAM	Tamilna du
BARGARH	Orissa		TONK	Rajasthan		PORTO NOVO	Tamilna du
SUNDERGARH	Orissa		BHARATPUR	Rajasthan		KURINJIPADDI	Tamilna du
KEONJHAR	Orissa		JHUNJHUNUN	Rajasthan		MANAPPARAI	Tamilna du
PURI	Orissa		TIJARA	Rajasthan		DINDIGUL	Tamilna du

City Name	State		City Name	State			
ARANI	Tamilnadu		GREATER NOIDA	Uttarpradesh			
POLUR	Tamilnadu		HARDOI	Uttarpradesh			
VANIYAMBADI	Tamilnadu		KANPUR	Uttarpradesh			
TIRUKKOYILUR	Tamilnadu		LUCKNOW	Uttarpradesh			
KARUR	Tamilnadu		MATHURA	Uttarpradesh			
SALEM	Tamilnadu		BULANDSHAR	Uttarpradesh			
CHIDAMBARAM	Tamilnadu		DADRI	Uttarpradesh			
TIRUCHIRAPPALLI	Tamilnadu		MEERUT	Uttarpradesh			
TRICHY	Tamilnadu		MORADABAD	Uttarpradesh			
TIRUVANNAMALAI	Tamilnadu		MUZAFFARNAGAR	Uttarpradesh			
VELLORE	Tamilnadu		NOIDA	Uttarpradesh			
VILLUPURAM	Tamilnadu		SAHARANPUR	Uttarpradesh			
AGRA	Uttarpradesh		BISWARI	Uttarpradesh			
FIROZABAD	Uttarpradesh		MAHMUDABAD	Uttarpradesh			
BHARATPUR	Uttarpradesh		KASHI	Uttarpradesh			
DHAULPUR	Uttarpradesh		SITAPUR	Uttarpradesh			
VRINDAVAN	Uttarpradesh		KUSHINAGAR	Uttarpradesh			
HATHRAS	Uttarpradesh		SULTANPUR	Uttarpradesh			
FATEHABAD	Uttarpradesh		VARANASI	Uttarpradesh			
FATTEPUR SIKRI	Uttarpradesh		DEHRADUN	Uttarakhand			
KHURJA	Uttarpradesh		RAIPUR	Uttarakhand			
KHAIR	Uttarpradesh		RISHIKESH	Uttarakhand			
IGLAS	Uttarpradesh		ROORKEE	Uttarakhand			
KASGANJ	Uttarpradesh		SULTANPUR	Uttarakhand			

ALIGANJ	Uttarpradesh	MUSSORIE	Uttarakhand			
AYODHYA	Uttarpradesh	HARDWAR	Uttarakhand			
RANIGANJ	Uttarpradesh	BANKURA	West Bengal			
BIKAPUR	Uttarpradesh	BISHNUPUR	West Bengal			
BHARTANA	Uttarpradesh	BARDHAMMAN	West Bengal			
BISLAPUR	Uttarpradesh	DURGAPUR	West Bengal			
PILIBHAT	Uttarpradesh	SILIGURI	West Bengal			
FARIDPUR	Uttarpradesh	GANGTOK	West Bengal			
MAU	Uttarpradesh	JHARGRAM	West Bengal			
BELA	Uttarpradesh	BURDWAN	West Bengal			
MIRZAPUR	Uttarpradesh	CALCUTTA	West Bengal			
ATRAULI	Uttarpradesh	DARJEELING	West Bengal			
ALIGARH	Uttarpradesh	HOWRAH	West Bengal			
ALLAHABAD	Uttarpradesh	KHARAGPUR	West Bengal			
BARABANKI	Uttarpradesh	MEDINIPUR	West Bengal			
BAREILLY	Uttarpradesh	DURGAPUR	West Bengal			
ETWAH	Uttarpradesh					
ETAH	Uttarpradesh					
FATEHGAD	Uttarpradesh					
BASTI	Uttarpradesh					
KHAGA	Uttarpradesh					
BANDA	Uttarpradesh					
BILGRAM	Uttarpradesh					
RAE BAREILLY	Uttarpradesh					
UNNAO	Uttarpradesh					
MOHANLALGAM	Uttarpradesh					
MALIHABAD	Uttarpradesh					
CHHATA	Uttarpradesh					
MAT	Uttarpradesh					
MODINAGAR	Uttarpradesh					
SARDHANA	Uttarpradesh					
NIWARI	Uttarpradesh					
KAIRANA	Uttarpradesh					
BURHANA	Uttarpradesh					
NAKUR	Uttarpradesh					
DEOBAND	Uttarpradesh					
BILARI	Uttarpradesh					
FAIZABAD	Uttarpradesh					
KANNAUJ	Uttarpradesh					
FATEHPUR	Uttarpradesh					
GHAZIABAD	Uttarpradesh					
SAHIBABAD	Uttarpradesh					

ADDITIONAL ROAD-SIDE ASSISTANCE

In consideration of the payment of additional premium by the Insured as specified and mentioned in the Policy Schedule and realization thereof by the Company, the Company will provide in addition to the basic road side assistance benefits as detailed above, the following services within an area of 50 Kms from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover.

- 1. Continuation of Journey :** In the event that the insured vehicle cannot move or run on its own power on a public road, and on-the-spot repair fails to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a repair shop/garage for repairs, the Company shall

make arrangement for an alternate hired car/taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

What is Not Covered:

- a) The car hire/taxi expense beyond the first 50 Kms.
- b) Any car hire/taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/her own, without the prior consent of the Company.

This benefit can only be claimed twice in aggregate during a single Period of Insurance.

2. Local Travel when on Tour : In the event that the insured vehicle cannot move or run on its own power at a place which is at least 100 Kms away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a repair shop/garage for repairs, the Company shall arrange for an alternate hired car on best availability basis for the period the vehicle is undergoing repairs in the repair shop/garage but not exceeding 3 (three) days on 8 (Eight) hours/80(Eighty) kms basis per day, to provide for the local travel of the Insured.

What is Not Covered:

- a) The car hire expense beyond the first 8(Eight) hours/80(Eighty) kms per day.
- b) Any car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/her own, without the prior consent of the Company.
- c) Benefit shall not be available, if the Insured is availing benefits under overnight accommodation expense when on tour or is availing of benefit Repatriation of vehicle.

This benefit can only be claimed once in aggregate during a single Period of Insurance.

3. Overnight Accommodation Expense when on Tour : In the event that the insured vehicle cannot move or run on its own power, at least 100 Kms away from the address of the Insured as appearing in the Policy Schedule, on-the-spot repairs could not be carried out , the vehicle has had to be towed away to a repair shop/garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the repair shop/garage, the Company shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle),for the period the vehicle is under repair in the repair shop/garage but not exceeding 3 (Three) days, subject to the following conditions:

- a) Repair of the insured vehicle requires more than 72 hours
- b) The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
- c) The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
- d) This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour or availing benefit of Repatriation of vehicle**.
- e) Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without the prior consent of the Company, will not be re-imbursed.

This benefit can only be claimed once in aggregate during a single Period of Insurance.

4. Repatriation of Vehicle: In the event that the insured vehicle cannot move or run on its own power, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover, on-the-spot repairs could

not be carried out and had to be towed away to a repair shop/garage for repairs, and the vehicle cannot be repaired within 72 hours and delivered after the Insured has left the place, the Company will repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule. This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule or within cities falling under coverage network as listed at the foot of this cover, and Company's Authorized Repair shop/Garage is not available.

What is Not Covered:

- i) Any Repatriation expense incurred by the Insured, without the prior consent of the Company.
- ii) This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour or availing benefit of Overnight accommodation expense when on tour.**

This benefit can only be claimed once in aggregate during a single Period of Insurance.

5. Medical Co-ordination: In the event the insured vehicle meets with an accident, and any of the occupants therein gets injured, the Company may facilitate for a conference call with nearest Medical Service Provider including ambulance service providers subject to availability. The cost of such service providers is however to be borne by the Insured. The Company shall however be in no way responsible for the cost and quality of service rendered by such service providers.

6. Urgent Message Relay: In case the insured vehicle cannot move or run on its own power at least 100 kms away from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover, the Company will provide an urgent message relay service to the Insured / or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

Notwithstanding anything mentioned above, the services under these Add-On covers will not be available under the following circumstances:

- A) Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
- B) Natural Catastrophe: Any immobilization of the insured vehicle due to any natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.
- C) Strikes/War/Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

Toll Free Number: XXXX XX XXXX.

LIST OF CITIES FALLING UNDER COVERAGE NETWORK

City Name	State	City Name	State	City Name
ADILABAD	Andhrapradesh	HAJIPUR	Bihar	UNJHA

UTNUR	Andhrapradesh	ARRAH	Bihar	SIDDHAPUR
ASIFABAD	Andhrapradesh	CHANDIGARH	Chandigarh	GANDHIDHAM
CHITTOOR	Andhrapradesh	PANCHKULA	Chandigarh	BHACHAU
TIRUPATI	Andhrapradesh	NAHAN	Chandigarh	MANGROL
KAKINADA	Andhrapradesh	AMBALA	Chandigarh	RAJPIPLA
PEDDAPURAM	Andhrapradesh	RUPNAGAR	Chandigarh	ANKALESHWAR
PITHAMPURAM	Andhrapradesh	SOLAN	Chandigarh	BHARUCH
RAJAHMUNDRY	Andhrapradesh	YAMUNA NAGAR	Chandigarh	BHAVNAGAR
HYDERABAD	Andhrapradesh	MOHALI	Chandigarh	BOTAD
SECUNDERABAD	Andhrapradesh	BILASPUR	Chhattisgarh	PALITANA
ANDOLE	Andhrapradesh	RAIPUR	Chhattisgarh	AMRELI
JANGOON	Andhrapradesh	DURG	Chhattisgarh	KUNDLA
BIDAR (KARNATAKA)	Andhrapradesh	BHILAI	Chhattisgarh	BHUJ
MIRILGUDA	Andhrapradesh	TATIBANDH	Chhattisgarh	GANDHINAGAR
KAMAREDDY	Andhrapradesh	SILVASA	DADRA & NAGAR HAVELI	KAPADVANJ
NANDAYAL	Andhrapradesh	DAMAN	DAMAN & DEU	GODHRA
ZAHEERABAD	Andhrapradesh	DELHI	DELHI	DAHOD
KARIMNAGAR	Andhrapradesh	PANAJI	Goa	JHALOD
HANAMKONDA	Andhrapradesh	YELLAPUR	Goa	JAMNAGAR
MANCHERAL	Andhrapradesh	ARANI	Goa	KHAMBHALIYA
JAGTIAL	Andhrapradesh	DONA PAULA	Goa	UPLETA
KHAMMAM	Andhrapradesh	BARDEZ	Goa	DWARKA
KOTTAGUDEM	Andhrapradesh	SURLA	Goa	OKHA
TIRUVURU	Andhrapradesh	VELHA	Goa	BHATIA
MAHBUBABAD	Andhrapradesh	PONDA	Goa	JUNAGADH
KODAD	Andhrapradesh	TALAU LIM	Goa	DHORAJI
KANUMOLU	Andhrapradesh	SANGOD	Goa	KESHOD
KURNOOL	Andhrapradesh	MARDOL	Goa	GONDAL
RAICHUR	Andhrapradesh	USGAON	Goa	VISNAGAR
ADONI	Andhrapradesh	MAPUCA	Goa	MAHESANA
GUNTAKAL	Andhrapradesh	PERNEM	Goa	VIJAPUR
MAHBOOBNAGAR	Andhrapradesh	MAEM	Goa	SAMI
SANGAREDDY	Andhrapradesh	CANDOLIM	Goa	PORBANDAR
SIDDIPET	Andhrapradesh	ANJUNA	Goa	RANAVAV
PATANCHERUVU	Andhrapradesh	CALANGUTE	Goa	JETPUR
NALGONDA	Andhrapradesh	MARGAON	Goa	VISAVDAR
NELLORE	Andhrapradesh	KARWAR	Goa	CHOTILA
NIZAMABAD	Andhrapradesh	BETUL	Goa	LIMBDI
KAMAREDDY	Andhrapradesh	TILAMOLA	Goa	RAJKOT
VIJAYWADA	Andhrapradesh	ORLEM	Goa	MORBI
GUNTUR	Andhrapradesh	MARMUGAO	Goa	DHRANGADHARA
MACHILIPATNAM	Andhrapradesh	NUVEM	Goa	WANKANER
ONGOLE	Andhrapradesh	CORTALIM	Goa	SURENDRANAGAR
MACHERLA	Andhrapradesh	VERNA	Goa	HIMATNAGAR
TENALI	Andhrapradesh	VASCO	Goa	MODASA
CHIRALA	Andhrapradesh	AHMEDABAD	Gujarat	VIJAPUR
VISHAKHAPATNAM	Andhrapradesh	JHALOD	Gujarat	VISNAGAR
BHIMUNIPATNAM	Andhrapradesh	DHOLKA	Gujarat	VYARA
VIZIANGRAM	Andhrapradesh	SANAND	Gujarat	HAJIRA
WARANGAL	Andhrapradesh	LIMBDI	Gujarat	ANKLESHWAR

PARKAL	Andhrapradesh		VIRAMGAM	Gujarat		HALOL
NARSAMPET	Andhrapradesh		ANAND	Gujarat		NANDURBAR (MAH)
HANAMKONDA	Andhrapradesh		PETLAD	Gujarat		UBHARAT
ELURU	Andhrapradesh		NADIAD	Gujarat		KHEDA
GUWAHATI	Assam		UMRETH	Gujarat		NADIAD
SHILLONG	Assam		BORSAD	Gujarat		LOTHAL
DISPUR	Assam		ABU ROAD	Gujarat		LUNAWADA
TEZPUR	Assam		PALANPUR	Gujarat		RAJPIPLA
PATNA	Bihar		RADHANPUR	Gujarat		BARDOLI
DANAPUR	Bihar		DISA	Gujarat		IDAR
KHAGAU	Bihar		PATAN	Gujarat		SURAT
City Name	State		City Name	State		City Name
VADODARA	Gujarat		MANDI	Himachal Pradesh		ULLAL
VALSAD	Gujarat		SUNDERNAGAR	Himachal Pradesh		SIDHAPURA
VAPI	Gujarat		SHIMLA	Himachal Pradesh		KUNIGAL
BILLIMORA	Gujarat		PAONTA SAHIB	Himachal Pradesh		PUTTUR
MAHUVA	Gujarat		JAMMU	Jammu & Kashmir		MANDYA
NAROLI	Gujarat		AKHNUR	Jammu & Kashmir		MADDUR
NAVASARI	Gujarat		RANBIRSINGHPURS	Jammu & Kashmir		MANGLORE
AMBALA	Haryana		RAMNAGAR	Jammu & Kashmir		MYSORE
FARIDABAD	Haryana		NAGROTA	Jammu & Kashmir		RAMNAGARA
SHAHBAD	Haryana		UDHAMPUR	Jammu & Kashmir		SHIMOGA
THANESAR	Haryana		KATRA	Jammu & Kashmir		TUMKUR
RAJPURA	Haryana		DHANBAD	Jharkhand		KUNIGAL
KAITHAL	Haryana		KATRAS	Jharkhand		HIRIYUR
KAITHAL	Haryana		JHARIA	Jharkhand		UDUPI
SONEPAT	Haryana		DUMDUMI	Jharkhand		KARKALA
NARWANA	Haryana		GUMIA	Jharkhand		KAUP
HANSI	Haryana		RAMGARH	Jharkhand		UDYAVARA
CHURU	Haryana		JUGSALA	Jharkhand		MUDRADI
SIRSA	Haryana		HAZARIBAGH	Jharkhand		ALLEPPEY
BHIWANI	Haryana		MUSHABANI	Jharkhand		CALICUT
BAHADURGARH	Haryana		JAMSHEDPUR	Jharkhand		KANNUR
PALWAL	Haryana		RANCHI	Jharkhand		NAGARHOLE
GURGAON	Haryana		BANGALORE	Karnataka		KALPETTA
SOHNA	Haryana		BELGAUM	Karnataka		NILAMBUR
HISSAR	Haryana		GOKAK	Karnataka		TIRUPUR
JIND	Haryana		CHIKAMAGLUR	Karnataka		PAINNAVU
KARNAL	Haryana		CHITRADURGA	Karnataka		ALLEPEY
FATEHBAD	Haryana		HIRIYUR	Karnataka		QUILON
NOHAR (RAJ)	Haryana		SULLIA	Karnataka		VARAKKALAJ
BHADRA	Haryana		BIJAL	Karnataka		THEKADDI

KURUKSHETRA	Haryana		DAVANGERE	Karnataka		POLACHHI
PANIPAT	Haryana		DHARWAR	Karnataka		COCHIN
REWARI	Haryana		NARGUND	Karnataka		TIRUCHENDUR
ROHTAK	Haryana		GADAG	Karnataka		TENKASAI(TAMILNADU)
SIRSA	Haryana		KOPPAL	Karnataka		ATTINGAL
BILASPUR	Himachal Pradesh		HAVERI	Karnataka		KOLLAM
DALHOUSIE	Himachal Pradesh		BELGAUM	Karnataka		CHAVAKKAD
HAMIRPUR	Himachal Pradesh		BAGALKOT	Karnataka		SHORANUR
BHORANJ	Himachal Pradesh		DAVENGERE	Karnataka		CHITTUR
AKKAR	Himachal Pradesh		RANEBENNUR	Karnataka		KOLLAM
BARSAR	Himachal Pradesh		HUBLI	Karnataka		KOTTAYAM
KASOL	Himachal Pradesh		HASSAN	Karnataka		MALAPURAM
PULGA	Himachal Pradesh		HAVERI	Karnataka		PALAKKAD
SOLAN	Himachal Pradesh		KUSHALNAGAR	Karnataka		PATHANAMTHITTA
CHABA	Himachal Pradesh		KOLAR	Karnataka		THRISSUR
BILASPUR	Himachal Pradesh		HASAN	Karnataka		GURUVAYUR
BILASPUR SADAR	Himachal Pradesh		CHAMRAJ NAGAR	Karnataka		TRIVANDRUM
BARAGRAN	Himachal Pradesh		MADIKERI	Karnataka		WAYANAD
HATKOT	Himachal Pradesh		RANGAPATTANA	Karnataka		MUNNAR
KANGRA	Himachal Pradesh		SAKELSHPUR	Karnataka		BHOPAL
KULLU	Himachal Pradesh		NANJANGUD	Karnataka		SEHORE
MANALI	Himachal Pradesh		GUNDLUPET	Karnataka		VIDISHA

City Name	State	City Name	State	City Name	State
HOSHANGABAD	Madhyapradesh	SHRIGONDA	Maharashtra	DHULE	Maharashtra
RAISEN	Madhyapradesh	SHEGAON	Maharashtra	JALGAON	Maharashtra
DEWAS	Madhyapradesh	JAMKHEDE	Maharashtra	BHUSAWAL	Maharashtra
BHIND	Madhyapradesh	ACHALAPUR	Maharashtra	KOLHAPUR	Maharashtra
DATIA	Madhyapradesh	ANJANGAON	Maharashtra	JAYSINGPUR	Maharashtra
JHANSI	Madhyapradesh	MURTAJPUR	Maharashtra	ICHALKARANJI	Maharashtra

AMBAH	Madhyapradesh	BALAPUR	Maharashtra	MUMBAI	Maharashtra
SABALGARH	Madhyapradesh	DARWA	Maharashtra	NAVI MUMBAI	Maharashtra
ORAI	Madhyapradesh	MALEGAON	Maharashtra	NAGPUR	Maharashtra
BHANDER	Madhyapradesh	AMALNER	Maharashtra	NANDED	Maharashtra
LALITPUR	Madhyapradesh	MALKAPUR	Maharashtra	NASIK	Maharashtra
MAHGWAN	Madhyapradesh	SHEGAON	Maharashtra	MALEGAON	Maharashtra
MANDALA	Madhyapradesh	KHAMGAON	Maharashtra	PUNE	Maharashtra
UJJAIN	Madhyapradesh	ELLORA	Maharashtra	LONAVALA	Maharashtra
ANNUPUR	Madhyapradesh	WARI	Maharashtra	PIMPRI	Maharashtra
MHOW	Madhyapradesh	SILLOD	Maharashtra	BHOR	Maharashtra
DHAR	Madhyapradesh	VAIJAPUR	Maharashtra	SASWAD	Maharashtra
ASHTA	Madhyapradesh	WARUD	Maharashtra	BARAMATI	Maharashtra
SHAJAPUR	Madhyapradesh	DARYAPUR	Maharashtra	NASRAPUR	Maharashtra
MANDU	Madhyapradesh	ARVI	Maharashtra	DAUND	Maharashtra
MAHESHWAR	Madhyapradesh	BABHALESHWAR	Maharashtra	PHALTAN	Maharashtra
KANNOD	Madhyapradesh	YEOLA	Maharashtra	KHED	Maharashtra
BADNAWAR	Madhyapradesh	RAHATA	Maharashtra	WAI	Maharashtra
SHAMPUR	Madhyapradesh	DHARANGAON	Maharashtra	SHIRVAL	Maharashtra
MAHOBA	Madhyapradesh	CHALISGAON	Maharashtra	SANGAMESHWAR	Maharashtra
BAUG	Madhyapradesh	PAROLA	Maharashtra	DEVRUKH	Maharashtra
KHALGHAR	Madhyapradesh	CHOPDA	Maharashtra	MIRAJ	Maharashtra
PICHOR	Madhyapradesh	PACHORA	Maharashtra	VITE	Maharashtra
GONA	Madhyapradesh	ASHTA	Maharashtra	TASGAON	Maharashtra
HARDA	Madhyapradesh	CHIKODI	Maharashtra	MALVAN	Maharashtra
JHABUA	Madhyapradesh	HATKANANGALE	Maharashtra	KALYAN	Maharashtra
MORENA	Madhyapradesh	KURUNDWAD	Maharashtra	DEVGAD	Maharashtra
SHAHDOL	Madhyapradesh	RAIGAD	Maharashtra	ULHASNAGAR	Maharashtra

UMARIA	Madhyapradesh	ALIBAUG	Maharashtra	DOMBIVALI	Maharashtra
KATNI	Madhyapradesh	PANVEL	Maharashtra	AMBERNATH	Maharashtra
NIMACH	Madhyapradesh	KATOL	Maharashtra	VENGURLA	Maharashtra
BADANWAR	Madhyapradesh	UMRED	Maharashtra	OROS	Maharashtra
SIDHI	Madhyapradesh	HINGANGHAT	Maharashtra	BARSHI	Maharashtra
MAUGANJ	Madhyapradesh	BHANDARA	Maharashtra	PANDHARPUR	Maharashtra
RAMPUR	Madhyapradesh	PARBHANI	Maharashtra	AKKALKOT	Maharashtra
PANNA	Madhyapradesh	PURNA	Maharashtra	PANCHGANI	Maharashtra
MANDASAUR	Madhyapradesh	BASMAT	Maharashtra	WAI	Maharashtra
GWALIOR	Madhyapradesh	SINNAR	Maharashtra	AUNDH	Maharashtra
INDORE	Madhyapradesh	ALANDI	Maharashtra	INDAPUR	Maharashtra
CHHATARPUR	Madhyapradesh	TRIMBAKESHWAR	Maharashtra	JEJURI	Maharashtra
KHAJURAHO	Madhyapradesh	KAMTHI	Maharashtra	RAIGARH	Maharashtra
TIKAMGARH	Madhyapradesh	CHAKAN	Maharashtra	ALIBAUG	Maharashtra
DEWAS	Madhyapradesh	SHIKRAPUR	Maharashtra	ROHA	Maharashtra
AGAR	Madhyapradesh	KATRAJ	Maharashtra	PEN	Maharashtra
JABALPUR	Madhyapradesh	WAGHOLI	Maharashtra	KOLAD	Maharashtra
BARWAHA	Madhyapradesh	WADGAON	Maharashtra	KHOPOLI	Maharashtra
RATLAM	Madhyapradesh	KHOPOLI	Maharashtra	PANVEL	Maharashtra
REWA	Madhyapradesh	PEN	Maharashtra	MAHAD	Maharashtra
SATNA	Madhyapradesh	CHINCHWAD	Maharashtra	RATNAGIRI	Maharashtra
UJJAIN	Madhyapradesh	RANJANGAON	Maharashtra	CHIPLUN	Maharashtra
AHMEDNAGAR	Maharashtra	SHIRDI	Maharashtra	CHANDIP	Maharashtra
SANGAMNER	Maharashtra	KOPARGAON	Maharashtra	ARNALA	Maharashtra
SHRIRAMPUR	Maharashtra	AKOLA	Maharashtra	AGASHI	Maharashtra
AKOLE	Maharashtra	AMRAOTI	Maharashtra	NAVGHAR	Maharashtra
RAHURI	Maharashtra	AURANGABAD	Maharashtra	VAITARNA	Maharashtra

LONI	Maharashtra	BULDHANA	Maharashtra	NALLASOPARA	Maharashtra
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City Name	State	City Name	State	City Name	State
PALGHAR	Maharashtra	BHUBANESHWAR	Orissa	DAUSA	Rajasthan
BOISAR	Maharashtra	SAMBALPUR	Orissa	SAWAI MADHOPUR	Rajasthan
KELVE	Maharashtra	JHARASGUDA	Orissa	NEEM KA THANA	Rajasthan
SAPHALE	Maharashtra	ROURKELA	Orissa	SARISKA	Rajasthan
KHARDI	Maharashtra	PONDICHERRY	Pondicherry	BHINMAL	Rajasthan
KHED	Maharashtra	KADDALORE	Pondicherry	SIROHI	Rajasthan
RAJAPUR	Maharashtra	TINDIVANAM	Pondicherry	HINGOLI	Rajasthan
SANGLI	Maharashtra	NELLIKUPPAM	Pondicherry	BILARA	Rajasthan
SATARA	Maharashtra	AMRITSAR	Punjab	BUNDI	Rajasthan
MAHABALESHWAR	Maharashtra	ABOHAR	Punjab	RAMGARH	Rajasthan
KARAD	Maharashtra	KAPURTHALA	Punjab	KOTPUTLI	Rajasthan
SHOLAPUR	Maharashtra	BATALA	Punjab	BARMER	Rajasthan
SAWANTWADI	Maharashtra	ATARI	Punjab	RAWATBHATA	Rajasthan
KUDAL	Maharashtra	RAMAN	Punjab	JHALAWAR	Rajasthan
KANKAVLI	Maharashtra	MANSA	Punjab	RAJASMAND	Rajasthan
KASARA	Maharashtra	SIRSA	Punjab	DUNGARPUR	Rajasthan
ASANGAON	Maharashtra	KOT KAPURA	Punjab	BANSWARA	Rajasthan
KALI	Maharashtra	NAKODAR	Punjab	DELWARA	Rajasthan
PUSAD	Maharashtra	JAGRAON	Punjab	BHILWARA	Rajasthan
WARDHA	Maharashtra	BHATINDA	Punjab	BIKANER	Rajasthan
THANE	Maharashtra	MOGA	Punjab	CHITTORGARH	Rajasthan
VIRAR	Maharashtra	FARIDKOT	Punjab	JAIPUR	Rajasthan
VASAI	Maharashtra	BARNALA	Punjab	JAISALMER	Rajasthan
DAHANU	Maharashtra	BATALA	Punjab	JALORE	Rajasthan
SHAHAPUR	Maharashtra	RAJPURA	Punjab	JODHPUR	Rajasthan

YEOTMAL	Maharashtra	KAKRALA	Punjab	KOTA	Rajasthan
BALASORE	Orissa	AMBALA	Punjab	MOUNT ABU	Rajasthan
BARIPADA	Orissa	NABHA	Punjab	PALI	Rajasthan
JALESWAR	Orissa	KHANNA	Punjab	SIKAR	Rajasthan
BHADRAK	Orissa	MALER KHOTLA	Punjab	SIROHI	Rajasthan
JOSHIPUR	Orissa	PHAGWARA	Punjab	TONK	Rajasthan
NAYAGARH	Orissa	GURDASPUR	Punjab	UDAIPUR	Rajasthan
TAPATAPANI	Orissa	PATHANKOT	Punjab	GANGTOK	Sikkim
CUTTACK	Orissa	HOSHIARPUR	Punjab	MANGAN	Sikkim
ICCHAPURAM	Orissa	JALANDHAR	Punjab	KISHANGANJ	Sikkim
CHHATRAPUR	Orissa	LUDHIANA	Punjab	CHENGAI ANNA	Tamilnadu
KALINGA	Orissa	PATIALA	Punjab	CHENNAI	Tamilnadu
SOMPETA	Orissa	NAWANSHAHAR	Punjab	KANCHIPURAM	Tamilnadu
RAYAGADA	Orissa	ROPAR	Punjab	THIRUVALLUR	Tamilnadu
CHANDANPUR	Orissa	BARNALA	Punjab	KOTTAYAM	Tamilnadu
GOP	Orissa	AJMER	Rajasthan	MELUR	Tamilnadu
KONARK	Orissa	ALWAR	Rajasthan	SIVAGANGA	Tamilnadu
JATANI	Orissa	NASIRABAD	Rajasthan	USILAMPATTI	Tamilnadu
KHORDA	Orissa	DIG	Rajasthan	TIRUPPUR	Tamilnadu
PANNIKOLI	Orissa	MERTA	Rajasthan	GOPICHETTIPALAIYAM	Tamilnadu
BAUDH	Orissa	BEAWAR	Rajasthan	COIMBATORE	Tamilnadu
CHANDAPUR	Orissa	GANGANAGAR	Rajasthan	TIRUPUR	Tamilnadu
KENDRAPATHA	Orissa	GAJNER	Rajasthan	KANYAKUMARI	Tamilnadu
RAMPUR	Orissa	PHALODI	Rajasthan	NAGERCOIL	Tamilnadu
PARADWEEP	Orissa	NIMBAHERA	Rajasthan	MADURAI	Tamilnadu
TALCHER	Orissa	NIMACH	Rajasthan	ERODE	Tamilnadu
JAGATSINGHPUR	Orissa	RANTHAMBOR	Rajasthan	IDAPADDI	Tamilnadu
DHEKNAL	Orissa	SIKAR	Rajasthan	METTUR	Tamilnadu

SONEPUR	Orissa		NARNAUL	Rajasthan		MALLASAMUDRAM	Tamilnadu
BERHAMPUR	Orissa		CHURU	Rajasthan		RASIPURAM	Tamilnadu
DEOGHAR	Orissa		KHETRI	Rajasthan		SURAMANGALAM	Tamilnadu
BARGARH	Orissa		TONK	Rajasthan		PORTO NOVO	Tamilnadu
SUNDERGARH	Orissa		BHARATPUR	Rajasthan		KURINJIPADDI	Tamilnadu
KEONJHAR	Orissa		JHUNJHUNUN	Rajasthan		MANAPPARAI	Tamilnadu
PURI	Orissa		TIJARA	Rajasthan		DINDIGUL	Tamilnadu

City Name	State		City Name	State			
ARANI	Tamilnadu		GREATER NOIDA	Uttarpradesh			
POLUR	Tamilnadu		HARDOI	Uttarpradesh			
VANIYAMBADI	Tamilnadu		KANPUR	Uttarpradesh			
TIRUKKOYILUR	Tamilnadu		LUCKNOW	Uttarpradesh			
KARUR	Tamilnadu		MATHURA	Uttarpradesh			
SALEM	Tamilnadu		BULANDSHAR	Uttarpradesh			
CHIDAMBARAM	Tamilnadu		DADRI	Uttarpradesh			
TIRUCHIRAPPALLI	Tamilnadu		MEERUT	Uttarpradesh			
TRICHY	Tamilnadu		MORADABAD	Uttarpradesh			
TIRUVANNAMALAI	Tamilnadu		MUZAFFARNAGAR	Uttarpradesh			
VELLORE	Tamilnadu		NOIDA	Uttarpradesh			
VILLUPURAM	Tamilnadu		SAHARANPUR	Uttarpradesh			
AGRA	Uttarpradesh		BISWARI	Uttarpradesh			
FIROZABAD	Uttarpradesh		MAHMUDABAD	Uttarpradesh			
BHARATPUR	Uttarpradesh		KASHI	Uttarpradesh			
DHAULPUR	Uttarpradesh		SITAPUR	Uttarpradesh			
VRINDAVAN	Uttarpradesh		KUSHINAGAR	Uttarpradesh			
HATHRAS	Uttarpradesh		SULTANPUR	Uttarpradesh			
FATEHABAD	Uttarpradesh		VARANASI	Uttarpradesh			
FATTEPUR SIKRI	Uttarpradesh		DEHRADUN	Uttarakhand			
KHURJA	Uttarpradesh		RAIPUR	Uttarakhand			
KHAIR	Uttarpradesh		RISHIKESH	Uttarakhand			
IGLAS	Uttarpradesh		ROORKEE	Uttarakhand			
KASGANJ	Uttarpradesh		SULTANPUR	Uttarakhand			
ALIGANJ	Uttarpradesh		MUSSORIE	Uttarakhand			
AYODHYA	Uttarpradesh		HARDWAR	Uttarakhand			
RANIGANJ	Uttarpradesh		BANKURA	West Bengal			
BIKAPUR	Uttarpradesh		BISHNUPUR	West Bengal			
BHARTANA	Uttarpradesh		BARDHAMMAN	West Bengal			
BISLAPUR	Uttarpradesh		DURGAPUR	West Bengal			
PILIBHAT	Uttarpradesh		SILIGURI	West Bengal			
FARIDPUR	Uttarpradesh		GANGTOK	West Bengal			
MAU	Uttarpradesh		JHARGRAM	West Bengal			
BELA	Uttarpradesh		BURDWAN	West Bengal			
MIRZAPUR	Uttarpradesh		CALCUTTA	West Bengal			
ATRAULI	Uttarpradesh		DARJEELING	West Bengal			
ALIGARH	Uttarpradesh		HOWRAH	West Bengal			

ALLAHABAD	Uttarpradesh	KHARAGPUR	West Bengal		
BARABANKI	Uttarpradesh	MEDINIPUR	West Bengal		
BAREILLY	Uttarpradesh	DURGAPUR	West Bengal		
ETWAH	Uttarpradesh				
ETAH	Uttarpradesh				
FATEHGAD	Uttarpradesh				
BASTI	Uttarpradesh				
KHAGA	Uttarpradesh				
BANDA	Uttarpradesh				
BILGRAM	Uttarpradesh				
RAE BAREILLY	Uttarpradesh				
UNNAO	Uttarpradesh				
MOHANLALGAM	Uttarpradesh				
MALIHABAD	Uttarpradesh				
CHHATA	Uttarpradesh				
MAT	Uttarpradesh				
MODINAGAR	Uttarpradesh				
SARDHANA	Uttarpradesh				
NIWARI	Uttarpradesh				
KAIRANA	Uttarpradesh				
BURHANA	Uttarpradesh				
NAKUR	Uttarpradesh				
DEOBAND	Uttarpradesh				
BILARI	Uttarpradesh				
FAIZABAD	Uttarpradesh				
KANNAUJ	Uttarpradesh				
FATEHPUR	Uttarpradesh				
GHAZIABAD	Uttarpradesh				
SAHIBABAD	Uttarpradesh				

Protection of NCB - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0007V01201920)

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company agrees that, in case the Insured lodges for and is allowed a claim under Section 1 of the Policy, it will not affect the NCB eligibility at the time of Renewal, provided always that

- a) The policy is renewed with us.
- b) There was only one single such claim lodged in the entire Period of insurance.
- c) The insured vehicle is repaired in a *Company Authorised Garage*.
- d) The rate of NCB allowed at the time of renewal will be same that the Insured was enjoying prior to the loss.
- e) The policy is renewed within 90 days of the expiry date of the previous policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

Engine Guard - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0008V01201920)

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

What Is Covered?

In consideration of the payment of additional premium by the Insured as specified and shown in the schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the loss or damage caused to –

- 1) Internal parts of the engine of the insured vehicle.
- 2) Gear Box, Transmission or Differential Assembly & associated parts of the insured vehicle.

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 manufacturer 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) Ageing, depreciation, wear and tear.

Special Condition

Claim under this endorsement will be admissible only if –

- 1) In case of water damage, there is an evidence of 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) Vehicle is transported / towed to the Company Authorized Garage within 2 (Two) days of water receding from the water-logged area.
- 4) 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 vehicle is sustained and noticed by You.

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

Definitions

- 1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
- 2) We, Us, Our, Ourselves means SBI General Insurance Company Limited
- 3) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

Tyre and Rim Guard - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0009V01201920)

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

What Is Covered?

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

Tyre:

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

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

- Unused tread depth of <3 mm- considered as normal wear and tear and is not covered.
- Unused tread depth of ≥ 3 to <5 mm- 50% of cost of new Tyre and/ or tube
- Unused tread depth of ≥ 5 to <7 mm- 75% of cost of new Tyre and/ or tube
- 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.

Cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle.

Rim

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

Whenever replacement of Tyre and/ or Rim will be allowed it will be of the same make and specification and if the 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 replacements will be allowed during the Period of Insurance.

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle. Cost of consumables are also covered.

If damage to Tyre / tube and/ or Rim is due to 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.

What Is Not Covered?

- 1) If vehicle is not repaired at the Company Authorized Garage
- 2) Loss or damage arising out of natural wear and tear.
- 3) Any loss or damage to Rims resulting from corrosion and/ or oxidation and/ or rusting.
- 4) Any loss or damage within first 15 days of inception of the Policy.
- 5) Any loss or damage occurred prior to inception of the Policy.
- 6) Any loss or damage resulting into total loss of the vehicle.
- 7) Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ Tyres/ tubes.
- 8) Theft of Tyre(s)/ tube(s)/ Rim(s) or its parts, accessories without vehicle being Lost/Stolen or theft of entire vehicle.
- 9) If the Tyre(s)/ tube(s)/ Rim(s) 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.

- 10) Fraudulent act committed by You or the workshop or any person entrusted possession of the vehicle by You.
- 11) Loss or damage arising out of improper storage or transportation.
- 12) Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect Tyre/ Rim function or performance
- 13) Loss or damages arising out of modifications not approved by Tyre/ vehicle manufacturer.
- 14) Any loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- 15) Loss or damage resulting from hard driving due to race, rally or illegal activities.
- 16) Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
- 17) Loss or damage resulting from poor workmanship while repair.
- 18) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- 19) Minor damage or scratch not affecting the functioning.
- 20) Tyre/ Rim which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Important Conditions

- 1) If You make a fraudulent claim which is declined as per "What is not covered", coverage under this section shall cease with immediate effect.
- 2) If during the Period of Insurance any Tyre and/ or Rim is replaced for any reason for which claim is not preferred under the coverage, cover on new Tyre and/ or Rim would not be available unless details of new Tyre and/ or Rim are informed to Us.
- 3) In case of replacement of Tyre and/ or Rim for which a claim is preferred under the coverage, replaced Tyre and/ or Rim can 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) and/ or Rim. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Tyre(s) and/ or Rim.

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

Definitions

- 1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
- 2) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- 3) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
- 4) Rim- means the rim of the wheels on your vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes, bearing or axle.
- 5) Tyre- means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this Policy was purchased.
- 6) We, Us, Our, Ourselves means SBI General Insurance Company Limited
- 7) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

Cover for Consumables - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0010V01201920)

In consideration of the payment of an additional premium by the Insured as specified and mentioned in the schedule and realization thereof by the Company, it is hereby agreed that this Policy extends to cover expenses

incurred by the Insured towards consumable items in the event of damage to the vehicle insured and/or its accessories, arising out of perils covered under the Policy.

For the purpose of this endorsement, consumable items will mean nut and bolt, screw, washers, grease, lubricants clips, Gear box oil, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, and break oil.

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

Loss of Personal Belongings - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0011V01201920)

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company will pay for the Insured's loss or damage of his personal belongings caused by perils mentioned under Section 1 of the Policy, which were present in the vehicle at the time of loss or damage to the vehicle OR if the vehicle was broken into for the purpose of burglary or theft of those personal belongings. The coverage under this endorsement is subject always to the following:

- a) This Endorsement covers the personal belongings of the INSURED ONLY.
- b) Personal Belonging for the purpose of this Endorsement means, items such as clothes and other articles of personal nature likely to be worn by the Insured including jewelries, and/or used or carried by him like Mobile, Laptop, Audio/Video tapes, CD's, but EXCLUDES money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.
- c) The Company is to be provided with a copy of FIR lodged with Police by You confirming the date and time of the incident and the articles lost.
- d) Any claim under this Section is subject to the precondition that there is a valid own damage or Key replacement claim in respect of the insured vehicle already admitted by the Company under the Policy.
- e) The maximum amount payable under this Policy is Rs 50,000/- during the Policy period. Each claim is subject to a deductible of Rs 5000/- for Laptop and Jewelries and Rs 2500/- for Mobiles and Rs 500/- for the rest.

Enhanced PA cover for Insured (Owner driver) - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0012V01201920)

In consideration of the payment of an additional premium by the Insured and realization thereof by the Company, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Insured (Owner Driver) in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such bodily injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%

iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vi) Hearing in One ear	25%
vii) Thumb and index finger of same hand	25%
viii) Loss of Toes – All	20%
ix) Great Toe	5%
x) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xi) Loss of four fingers and thumb of one hand	40%
xii) Loss of Four fingers except the thumb	25%
xiii) Loss of thumb	5%
xiv) Loss of index finger	10%
xv) Loss of middle finger	6%
xvi) Loss of ring finger	5%
xvii) Loss of little finger	4%

Definitions:

1) "Loss" with regard to:

- a) toe, finger, thumb means actual complete severance from the foot or hand;
- b) hearing means entire and irrecoverable loss of hearing.

2) Permanent Total Disablement means : the Insured Person is incapacitated due to the bodily injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

If such Insured Person is either a Home-maker or Student or any Person without any known source of income, then such Permanent Total Disablement shall mean the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every activity which he/she was performing or was capable to perform just prior to the accident, including future employment for compensation or profit for which the Insured Person is

reasonably qualified by education, training or experience, is not possible for the rest of his/her life. The

Home-maker shall also be incapacitated to perform Normal Domestic duties and the student shall also be incapacitated to perform Normal Activity of a student.

Normal Domestic duties means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including: cleaning the home, doing the washing, shopping for food, cooking meals; and when applicable, looking after children.

Normal Activity of a student means, activities normally performed by a student and is not working in regular employment for income, including attending any sort of educational institution including vocational training institutions, or studying at home.

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one Period of Insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-inflicted injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

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

* The Capital Sum Insured (CSI) per person is to be inserted.

Enhanced PA Cover for Unnamed Passengers - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0013V01201920)

In consideration of the payment of an additional premium by the Insured and realization thereof by the Company, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Un-named Passengers of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such bodily injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vi) Hearing in One ear	25%
vii) Thumb and index finger of same hand	25%

viii) Loss of Toes – All	20%
ix) Great Toe	5%
x) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xi) Loss of four fingers and thumb of one hand	40%
xii) Loss of Four fingers except the thumb	25%
xiii) Loss of thumb	5%
xiv) Loss of index finger	10%
xv) Loss of middle finger	6%
xvi) Loss of ring finger	5%
xvii) Loss of little finger	4%

Definitions

- 1) Un-named Passenger – means a person or persons travelling by the insured vehicle, who is/are neither the Owner Driver of the insured vehicle or its Paid Driver. The number of such Un-named Passengers covered under this endorsement should be equal to the registered carrying capacity of the insured vehicle
- 2) “Loss” with regard to:
 - a) Toe, finger, thumb means actual complete severance from the foot or hand
 - b) Hearing means entire and irrecoverable loss of hearing.
- 3) Permanent Total Disablement means : the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

If such Insured Person is either a Home-maker or Student or any Person without any known source of income, then such Permanent Total Disablement shall mean the Insured Person is incapacitated due to the bodily injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every activity which he/she was performing or was capable to perform just prior to the accident, including future employment for compensation or profit for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. The Home-maker shall also be incapacitated to perform Normal Domestic duties and the student shall also be incapacitated to perform Normal Activity of a student.

Normal Domestic duties means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including: cleaning the home, doing the washing, shopping for food, cooking meals; and when applicable, looking after children.

Normal Activity of a student means, activities normally performed by a student and is not working in regular employment for income, including attending any sort of educational institution including vocational training institutions, or studying at home.

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one Period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-inflicted injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such person.

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

* The Capital Sum Insured (CSI) per person is to be inserted.

Enhanced PA for Paid Driver - Stand-Alone Motor Own Damage Cover for Private Car

(UIN: IRDAN144RP0001V01201920/A0014V01201920)

In consideration of the payment of an additional premium by the Insured and realization thereof by the Insured, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Paid Driver of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which is independent of any other cause shall within six calendar months of the occurrence of such bodily injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vi) Hearing in One ear	25%
vii) Thumb and index finger of same hand	25%
viii) Loss of Toes – All	20%
ix) Great Toe	5%
x) Other than Great Toe, if more than one toe is lost, then for each such toe	1%

xi) Loss of four fingers and thumb of one hand	40%
xii) Loss of Four fingers except the thumb	25%
xiii) Loss of thumb	5%
xiv) Loss of index finger	10%
xv) Loss of middle finger	6%
xvi) Loss of ring finger	5%
xvii) Loss of little finger	4%

Definitions:

1)“Loss” with regard to:

- a) toe, finger, thumb means actual complete severance from the foot or hand;
- b) hearing means entire and irrecoverable loss of hearing.

2) Permanent Total Disablement means: the Paid Driver is incapacitated due to the bodily injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Paid Driver is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one Period of Insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-inflicted injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

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

* The Capital Sum Insured (CSI) per person is to be inserted.

Inconvenience Allowance - Stand-Alone Motor Own Damage Cover for Private Car
(UIN: IRDAN144RP0001V01201920/A0015V01201920)

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy provided always that

- a) Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Policy subject to a maximum period of 10 days. The

time taken for repairs is calculated from the time of starting of accidental repairs allowed by the Company to time of completion of the same.

- b) Such approved repairs should be carried out in a *Company Authorised Garage*.
- c) The deductible mentioned in the Schedule shall be reduced from the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of the deductible.
- d) The cover is applicable only for the first two own-damage claims lodged during the period of insurance.
- e) Deductible – First 3 days of actual repair.