

Motor add on cover for Private Car Package Policy

MAO 09: ADDITIONAL ROAD-SIDE ASSISTANCE

(Applicable for Private Cars Only)

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

- 1. Continuation of Journey :** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall
 - a.** Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions

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

- 2. Local Travel when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers 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
 - a.** Arrange for an alternate hired car on best availability basis in that area, 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) kilometer basis, to provide for the local travel of the Insured.

Exclusions

 - a. The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
 - b. Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

- 3. Overnight Accommodation Expense when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers 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
 - a.** 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:
 - i. 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.
 - ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
 - iii. This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour**.
 - iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without prior consent of the Company, will not be reimbursed.

- 4. Repatriation of Vehicle:** In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3 (Three) days, the Company will
 - a.** 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, and no Company's authorized Repair shop/Garage is available.

Exclusions

- a. Any Repatriation expense incurred by the Insured, without prior consent of the Company.

5. Medical Coordination: In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers

6. Urgent Message Relay: In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will

- a. 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.

Conditions applicable to Additional Roadside Assistance:

1. Benefits under **point 2, 3 & 4 above** can only be claimed once during a single Policy year

Benefits under **points 1 to 4 above** can be claimed twice in aggregate during a single Policy year.

2. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as 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. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
- c. War/ Riot/ 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, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

NOTE:

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:

MTNL/BSNL : 1800-XXX-XXX

Others : 1860-XXX-XXXX

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