

Motor add on cover for Private Car Package Policy

MAO 06. INCONVENIENCE ALLOWANCE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will pay the Insured a daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Motor Comprehensive Package 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 admitted and allowed by the Company, subject to a maximum period of 10 days. The time taken for repairs is calculated from the time of starting of the 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) A Time Excess of 3(Three) days shall be applied on 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 this deductible.
- d) The cover is applicable only for the first two own-damage claims lodged during the Policy period.

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