

ADD-ON WORDINGS

Daily Allowance:

Scope of Cover:

In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in the Own Damage Policy.

Maximum Period for which mentioned allowance would be payable by Company:

- i. Partial Claims: upto 10 Days
- ii. Total Loss or Total Theft Claims: up to 20 Days

The time taken by garage for damages not admissible in the Own Damage Policy will be excluded for calculation of Daily Allowance

For computation of days for Daily Allowance entitlement in case of Partial claims, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured. In case of Total Loss and/or theft claims, a flat payment for 20 days will be made at the time of settlement subject to admissibility of the claim by the company.

Exclusions:

1. Any repair taking upto 3 days
2. Any Claim not valid or admissible under Section 1
3. Vehicle not repaired at garage authorized by Company

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