

**COCODRIVE PASSENGER CARRYING VEHICLE PACKAGE POLICY - NAVI GENERAL
INSURANCE**

ADD ON COVERS

POLICY WORDINGS

Definitions:

- I. We, Us, Our, Ourselves- means NAVI GENERAL INSURANCE LTD.
- II. **You, Your, Yourself** - means or refers to the person or persons or entity described in the Schedule as the insured.
- III. **Constructive Total Loss** - A vehicle will be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.
- IV. **Injury** - means Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- V. **Policy Period** - The period stated in the schedule during which the policy is valid and operative.
- VI. **Authorized workshop / Garage /Service Station** - A motor vehicle repair workshop /garage /service station authorized by us.
- VII. **Accident or Accidental** - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- VIII. **Purchase Invoice Price** - Purchase Invoice Price shall mean the ex-showroom price of the Insured vehicle at the time of purchase including the value of company fitted accessories and Registration charges.

Consumable Expenses (UIN: IRDAN155RP0003V01202021/A0009V01202021)

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

What is covered

We will cover cost of consumables required to be replaced/ replenished arising from an accident to the insured vehicle subject to valid and admissible claim under section I (own damage) of the policy.

Consumable shall include Oil/lubricants, filters, coolant, fasteners, bearings, and items of similar nature excluding fuel.

What is not covered

1. Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. Any consumables that are related to wear and tear and not directly related to claim.