

**COCODrive PRIVATE CAR PACKAGE POLICY- DHFL General Insurance – 3 Years**

UIN No. IRDANI55RP0046V01201819

**Outstanding Loan Protector – 3 Years**

(UIN: IRDANI55RP0046V01201819/A0079V01201819)

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

**What is covered:**

We will pay outstanding loan amount to financier, as mentioned in the registration certificate, in the event insured vehicle meets with an accident during the policy period caused by violent, accidental, external and visible means and You sustain injury which independently of any other cause shall within six calendar months of the occurrence of such injury results in Your

1. Death
2. Loss of two limbs or sight of two eyes or one limb and sight of one eye
3. Permanent Total Disablement from injuries other than named above

Permanent Total disability means You are unable to engage in each and every occupation or employment You own for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of your life.

**Special Condition:**

1. We will pay subject to claim in respect of damage to the vehicle being admissible under section I (Own Damage) of the policy.
2. In case of Total Loss, we will pay to financier only if loan remains outstanding after payment of admissible claim amount under section I (Own Damage) of the policy.
3. Insured should be first owner of the vehicle.
4. You are paying the EMI on a Regular basis i.e. the payment of EMI to the Bank/Financial Institution from whom the loan has been availed without any defaults and/or any penalties and/or interest and /or miscellaneous charges. We will not pay any penalties and/or interest and /or miscellaneous charges.

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*

Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4<sup>th</sup> Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099

COCODrive Private Car Package Policy - DHFL General Insurance– 3 Years (Policy Wordings)

CIN: U66000MH2016PLC283275 Web: [www.dhflinsurance.com](http://www.dhflinsurance.com) GSTIN: 27AAFCD7985H1Z4

Phone: 022 - 4001 8100/8200

IRDAI Reg No.: 155

Email: [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com)

5. We will pay not exceeding the outstanding loan or sum insured shown in the policy schedule.

**Definition:**

Outstanding Loan for claim payment shall mean the amount outstanding (without any penalties/interest/ miscellaneous charges) as on the date of occurrence of covered contingencies (under scope of cover).

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