

POLICY WORDINGS

COMMERCIAL VEHICLE PACKAGE POLICY – PASSENGER CARRYING VEHICLE- ADD-ONS: ROAD SIDE ASSISTANCE

1 Road Side Assistance

This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle.

Under this Add-on cover, Acko will provide the insured, upon his/her request during the policy period, with the following emergency assistance services, if specified to be in force in the Schedule attached to the Add-ons:

1.1 Flat Tyre:

In the event of the Insured Vehicle being immobilized due to a flat tyre, Acko would assist the insured by:

- organizing a vehicle technician to replace the flat tyre with the spare tyre of the Insured Vehicle at the location of breakdown;
- arranging to take the flat tyre to the nearest place of repair and re-attaching the tyre to the Insured Vehicle, in the event such repairs are not possible at the place of breakdown, or a spare tyre is not available.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges to take the flat tyre to the nearest place of repair for the above only would be borne by Acko, and any other incidental charges incurred while carrying out the repairs would be borne by the insured.

1.2 Battery Jumpstart:

In the event of the Insured Vehicle being immobilized due to a rundown battery, Acko would arrange for a vehicle technician to jump start the Insured Vehicle by the appropriate means as per the operating manual of the Insured Vehicle.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko and costs of any battery replacement and charging, if required, and any other incidental charges incurred would be borne by the insured.

1.3 On-spot Repair:

In the event of the Insured Vehicle being immobilized due to a minor mechanical/electrical fault where immediate repair on the spot is deemed possible, Acko would assist the Insured by sending a vehicle technician to the location of the breakdown to carry out the repairs.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and costs of any spare parts and materials, if required, and any other incidental charges incurred would be borne by the insured.

1.4 Spare Key Retrieval:

In the event of the Insured Vehicle's keys getting lost, mis-placed or locked inside the Insured Vehicle, Acko would arrange for pick-up and delivery of the spare keys from the insured's place of residence or work to the place where the Insured Vehicle is located, provided the same is within 100 kilometers. Alternatively, Acko would provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at such location for retrieval of the key locked inside the Insured Vehicle.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and the insured will be required to submit an identity proof to prove his ownership of the Insured Vehicle, before such service can be availed.

1.5 Fuel Support:

In the event of the Insured Vehicle being immobilized due to running out of fuel, Acko would arrange for supply of up to 5 liters of fuel, at the location of the breakdown.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and all expenses on fuel and any other incidental charges incurred would be borne by the insured.

1.6 Emergency Towing:

In the event of the Insured Vehicle being immobilized due to a mechanical/electrical fault which cannot be repaired on the spot, Acko would provide appropriate towing services till the nearest garage (up to a radius from the location of the breakdown/accident that is specified in the Schedule attached to the Add-ons).

1.7 Taxi Support:

In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the municipal or corporation limits of the insured's city of residence, Acko will facilitate arrangement for alternative mode of conveyance, from the place of breakdown/accident, to the original destination. The fare and all charges payable for the rental vehicle would be borne by Acko, up to the amount specified in the Schedule attached to the Add-ons.

1.8 Hotel Search Assistance:

In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the 100 kilometers radius of the insured's city of residence, Acko shall assist occupants of the Insured Vehicle in locating a place of accommodation near the place of breakdown/accident.

It is agreed and understood that under this service, the hotel accommodation charges would be borne by the insured.

1.9 Pick-up of the vehicle:

In the event of the Insured Vehicle being immobilized due to a breakdown/accident, Acko shall provide assistance in, or reimburse the costs incurred towards picking the vehicle up from the location of the breakdown/accident and transporting it to the insured's place of residence.

1.10 Legal Advice:

In the event of an accident involving the Insured Vehicle as a result of which the insured requires the services of a legal advisor, Acko would provide the insured with telephonic assistance from an appropriate legal advisor in Acko's opinion for upto 30 minutes.

It is agreed and understood that any legal advice offered under this service by Acko or the legal advisor appointed by Acko, will be solely at the insured's discretion and own risk. Acko or any legal advisors appointed by Acko do not warrant the validity, accuracy, completeness, quality, or applicability of the advice or anything said or written or any suggestions provided in the course of providing this service.

1.11 Emptying of Fuel Tank:

In the event of the fuel tank of the Insured Vehicle being filled with an incorrect variety of fuel, Acko will reimburse the costs incurred for emptying of such fuel tank with the help of appropriate technicians or towing of the Insured Vehicle to the nearest garage for the purpose of emptying the fuel tank.

Special Conditions

The services provided under this Add-on are subject to the following conditions:

- The aforementioned services will only be available if specified against this Add-on to be in force in the Schedule attached to the Add-ons.
- The services will be provided on a best effort basis, subject to regulations in force locally.

- In the unlikely event of Acko being unable to arrange for any services under this Add-on, Acko may provide for reimbursement of the costs incurred by the insured in availing such services independently, up to the amount specified in the Schedule attached to the Add-ons, upon submission of requisite proof.
- We shall only accept such number of claims under this Add-on during the policy period, as is specified in the Schedule attached to the Add-ons.
- Any claims made under this Add-on will not be considered for No Claim Bonus related calculation.
- The services are available on National highways, state highways and motorable roads of cities within mainland India only.

Exclusions

Acko would not be liable for:

- Any claims where the Insured Vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
- Any loss/damage caused to the Insured Vehicle when it is being used/driven against the recommendations of the owner's/manufacture's manual.
- Any claims where services have been availed of without the prior consent of Acko.

This Add-on is otherwise subject to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein.