

EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Add-ons Under Edelweiss Private Car Stand-Alone Own Damage Insurance

Road Side Assistance

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

1. Mechanical & Electrical Breakdown: In the event, that the insured vehicle is immobilized on a public road due to any mechanical or electrical breakdown, the Company shall

- a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
- b. Arrange for the towing of the insured vehicle to a nearest Repair shop/ Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
- c. Provide for custody and storage of the insured vehicle until the Repair shops/Garages re-open, if the Repair shops/Garages are closed due to holidays or night hours.
- d. Undertake to locate, procure and deliver spare parts required for repair to the Repair shop/ Garage within 72 (seventy two) hours, if such spare parts are not available with the Repair shop/ Garages, provided that the parts are available in the open market within the geographical limits of India.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case repairs are carried out on spot of breakdown.
- b. Cost of parts or replacement elements or consumables and their transportation cost to the Repair shop/Garage, in case the same is not available with them.
- c. Entire cost of Repair shop/Garage's bill, if the insured vehicle has had to be towed to any Repair shop/Garage for repairs.
- d. Cost of towing beyond 30 kilometers from the spot of breakdown of the insured vehicle.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest Repair shop/Garage without his intervention.
- f. Any payment to a third-party for on-spot repair/towing/ storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

2. Accidental Immobilization: In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall

- a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

Exclusions:

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

3. Flat Tyre: In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

Exclusions:

a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.

b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

4. Dead Battery: In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall

a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

Exclusions:

a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.

b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

5. Keys Locked-In: In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall:

a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.

b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions:

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

6. Contamination/ Incorrect or Running Out of Fuel: In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, or there is a air lock in the fuel system, the Company will

- a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.
- b. Arrange for bleeding of fuel line to dissipate the air lock.

Exclusions:

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

7. Continuation of Journey: In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall

- a. Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions:

- a. The Car hire/ Taxi expense beyond the first 50 Kilometers.
- b. Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

8. Local Travel when on Tour: In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall

- a. Arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured.

Exclusions:

- a. The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
- b. Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

9. Overnight Accommodation Expense when on Tour: In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out , the vehicle has had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

- a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

- i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.

- ii. The cost of such accommodation will be subject to maximum of Rs 2,500/- per person per night, but not exceeding Rs 25,000/- per event.
- iii. This benefit will not be available, if the Insured is availing of the benefit of Local Travel when on Tour.
- iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without prior consent of the Company, will not be reimbursed.

10. Repatriation of Vehicle: In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3 (Three) days, the Company will

- a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.

This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/Garage is available.

Exclusions:

- a. Any Repatriation expense incurred by the Insured, without prior consent of the Company.

11. Medical Coordination: In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including an Ambulance service Provider.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers.

12. Urgent Message Relay: In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will

- a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

Conditions applicable to Road-side Assistance:

1. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.

b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.

c. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

NOTE:

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

Toll Free Number: 1800-12000

Definitions:

The words and phrases listed have special meanings that We have set below. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. Authorized workshop / garage / service station- A motor vehicle repair workshop / garage / service station authorized by Us.
2. Contribution- Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured.
3. Insured Vehicle- The vehicle insured by Us under the Motor Insurance Policy and as shown on Your Schedule.
4. Policy/ Motor Insurance Policy- Motor Package Policy issued by Us to which this cover is extended.
5. Schedule- The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force.
6. We, Our, Us- Edelweiss General Insurance Company Limited.
7. You, Your, Yourself- The person or persons We insure as set out in the Schedule
8. Family Members- For the purpose of this add-on, Family Members would include Your spouse, dependent children and dependent parents.