



THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002
CIN No.U66010DL1947GOI007158

Consumables Cover-Add on to Private Car Package Policy

OIC 7 CONSUMABLES COVER

In consideration of payment of additional premium, the Company hereby undertakes to reimburse the cost of consumable items used in the process of repair / replacement necessitated as a result of accidental damages. Consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and / or permanent use.

Such consumable items include but are not limited to nuts and bolts, screw, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear box oil, power steering oil, AC oil, AC refrigerant, battery electrolyte, wind shield washer fluid, oil filter, fuel filter, air filter element, brake oil, coolant.

Exclusions:

- a) Consumables pertaining to any part/ sub part/ accessories, in respect of which the claim is not admissible under the base Private Car package Policy.
- b) loss covered under manufacturer's warranty or recall campaign or under any other such scheme.

Conditions:

- a. Age of vehicle should not exceed 5 years as on date of commencement / renewal of the policy.
- b. The Add on cover will run concurrently with the base Private Car Package Policy.
- c. Midterm coverage is not allowed.
- d. Claim under this Add-on is subject to the accident claim being admissible under the Own Damage Section of the base Private Car package policy.
- e. Depreciation: No depreciation shall apply on the consumables.
- f. No Claim Bonus (NCB): There is no provision of 'No Claim Bonus' on premium under this Add-on.
- g. Geographical Extension: If geographical area extension cover has been opted for by the insured in the base Private Car Package policy, this Add on would automatically provide coverage in respect of such extended geographical area.
- h. Cancellation: This Add-on can be cancelled only if the base Private Car Package Policy is also cancelled at the same time. Premium refund in case of such cancellation shall follow the same procedure as the base policy.
- i. This cover is subject to the terms, conditions and exceptions of the base Private Car Package Policy, except to the extent stated in this Add-on.