

## **FLEXI - STAND ALONE MOTOR OWN DAMAGE- PRIVATE CAR ADD ON WORDING**

**The Insured can opt for the below Add-on covers:**

**1. Depreciation waiver: UIN: IRDAN134RPMT0053V02202526/A0074V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by the insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section I (own damage) of this policy would stand deleted, based on the plan selected.

- **Plan No Claim Limit:** The cover is applicable for every partial loss claim during each year of the policy period.
- **Plan Two Claims limit:** The cover is applicable for maximum 2 [two] partial loss claims during each year of the policy period.
- **Plan One Claim Limit:** The cover is applicable for maximum 1 (one) partial loss claim during each year of the policy period.

**Conditions:**

The benefits under this add on cover can be availed up to the claim limit specified in the policy schedule.

**Exclusions:**

In addition to the general exclusions under Motor Insurance, company shall not be liable to pay any claim whatsoever, where any claim intimated under section I (Own-Damage) of the policy, is not payable or admissible.

Subject otherwise to the terms, conditions, limitations, and exceptions of the policy.

**2. Return to Invoice: UIN: IRDAN134RPMT0053V02202526/A0075V01202526**

In consideration of the payment of an additional premium by the Insured and realized by the Insurer, notwithstanding anything to the contrary contained in the policy, the Company hereby extends the policy to cover the losses in the event of Total Loss (TL) or Constructive Total Loss (CTL). Benefit under this cover can be availed based on the following options exercised by the insured subject the conditions specified:

- **Plan A: Extensive coverage:**

The followings benefits are extended under this plan: -

1. The insurer will pay the Insured, the difference between the original invoice price of the insured vehicle & insured declared value (IDV).
2. Registration expenses, Road tax (incurred for the first time in the first year of age) & insurance premium paid under Section I (own damage) of the policy, it will be processed on the pro-rata basis for the remaining policy period.

**Conditions:**

1. The sum of the registration expenses, road tax paid shall be subject to a maximum of 20% of original invoice price.
2. Insurer can choose to provide reimbursement of "Return to invoice value" or may provide similar vehicle with higher model category.
3. If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-

- purchased cost by the new owner or market value whichever is lower.
4. For consideration of CTL/ TL the RTI value will be considered as IDV.

**Definition:**

Original invoice price means the manufacturer's listed selling price (practically, ex- showroom price) of the complete built- in unit, as the vehicle insured at the commencement of insurance/ renewal including the cost of construction of the body, or accessories or with cost of refurbishments specified, if any, without any adjustment for depreciation, as the case may be.

- a. Registration expenses refers to the cost associated with officially registering and licensing a vehicle with the appropriate government authority.
- b. Road tax would mean the amount net off the refund that might have been received from the RTO upon Total Loss/ Constructive Total Loss/ Total Theft of the insured vehicle.
- c. Insurance Premium would mean premium paid under section I (own damage) of the policy. It will be refunded on pro-rata basis for the remaining policy period.

• **Plan B: Limited coverage**

The company shall pay the difference between the ex-showroom less 5% depreciated value of the insured vehicle and insured declared value (IDV).

**Conditions:**

If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value which every is lower.

**General Terms and conditions (applicable for both the above plans):**

1. Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
2. Claim under this add-on shall be processed only after 90 days of the first information report with the police, in case of a total theft claim of the insured vehicle.
3. Claim payment in case of total theft of the Insured vehicle will be subject to submission of final investigation report by the police authorities but not before 90 days from the date of theft.
4. The cover is applicable for one claim during each year of the policy period.
5. Claims under this add-on shall be subject to due documentation and substantiation.
6. Any compensation under this add-on cover will be full and final settlement of our liability.
7. No objection certificate from financier is necessary in case the vehicle is hypothecated.

**Exclusions:**

1. Any claim which does not qualify as Total Loss/ Constructive Total Loss as per the vehicle insurance policy.
2. If the vehicle is recovered within 90 days of the theft unless final investigation report/ non-traceable report is submitted.

Subject otherwise to the terms, conditions, limitations, and exclusions of the policy.

**3. Engine Protect: UIN: IRDAN134RPMT0053V02202526/A0076V01202526**

This add-on will pay you repair and replacement expenses for the loss or damage caused to –

1. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock
2. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables required to be replenished while undertaking the repair or replacement of the parts covered shall also be payable.

#### **Definitions**

1. **Consumables** mean material which are used up and need replenishment including engine oil, gear box oil but excluding fuel.
2. **Differential Parts** mean all internal lubricated parts of the differential assembly.
3. **Engine Parts** mean all internal lubricated parts of the engine assembly.
4. **Gear Box Parts** mean all internal lubricated parts of the gearbox/ transfer gearbox assembly.

#### **Exclusions**

The Company shall not be liable to make any payment in respect of:

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the waterlogged area and/or repair of the vehicle.
3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. Delay of more than 72 hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
7. Breakdown of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. Normal wear and tear.
9. Losses after payment of 3 [three] claims under this add on during policy period.

#### **Conditions**

1. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
2. Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or Leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.
3. Insured should avoid driving the Insured Vehicle through waterlogged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

#### **4. Cost of Consumable: UIN: IRDAN134RPMT0053V02202526/A0077V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company hereby extends the policy to cover expenses incurred by the insured towards replacement of consumable items, in the event of damage to the insured vehicle and/or to its insured accessories, arising out of any peril as covered under section I (own damage) of the policy.

For the purpose of this cover, 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 permanent use.

Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However, fuel is excluded under the policy coverage.

#### **Claim payable limit as follows:**

Plan A – Cost of consumable benefit under this plan is limited to 2% of IDV/SI

Plan B – Cost of consumable benefit under this plan is limited to 5% of IDV/SI

Plan C – Benefit under this plan shall cover complete cost of consumables.

**Conditions:**

1. Claim under this section is payable only if the claim under section I (own damage) of the policy is admissible and payable.
2. The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

**5. Tyre and Rim Cover: UIN: IRDAN134RPMT0053V02202526/A0078V01202526**

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre and Tubes in case of the following events:

1. Bulge in tyre,
2. Bursting of tyre,
3. Cut or damage to the tyre, arising out of an accident to the insured vehicle,
4. Damaged by road hazards such as roadside kerbs, potholes, and road debris.

The Company will at the time of claim, depending on the schedule-specified below,

1. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
2. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.

In any situation the company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted)-

- A. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- B. Unused tread depth of >=3 to <5 mm – 50% of cost of new tyre and / or tube
- C. Unused tread depth of >=5 to <7 mm – 75% of cost of new tyre and / or tube
- D. Unused tread depth of >=7 mm – 100% of cost of new tyre and / or tube

Please note, in case of tyres with original tread depth of more than 8 mm, the scale of deductibles mentioned above shall be applied proportionately.

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for betterment charges.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

**Rim Secure:**

If during the Period of Insurance any Rim on insured vehicle is accidentally physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of replacing the wheel rim(s) with wheel rim(s) of same make, model and specification.

**Conditions:**

1. Coverage for rim will be provided to vehicles fitted with Run Flat Technology (RFT) or tubeless tyre.
2. Maximum of 4 claims will be allowed during the Period of Insurance.

**Exclusions:** Company will not pay any claim for damage to Tyre(s)/tube(s) of the Insured Vehicle which, is caused by arises from or is in any way connected with:

1. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
2. Any loss or damage to Rims resulting from corrosion and/or oxidation and/or rusting.
3. Any loss or damage within first 15 days of inception of the policy.
4. Any loss or damage occurred prior to inception of the policy
5. Any loss or damage resulting into total loss of the vehicle
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ tyres/ tubes/ rim.
7. Loss or damage to wheel accessories or any other parts.
8. Theft of tyre(s)/ tube(s)/ rim(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
9. If the tyre(s)/ tube(s)/ rim(s) are claimed is different from tyre(s)/ tube(s)/ rim(s) insured/ supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
10. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
11. Loss or damage arising out of improper storage or transportation
12. Loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
13. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/rim function or performance.
14. Loss or damage arising out of modifications not approved by tyre/rim manufacturer
15. Loss or damage resulting from hard driving due to race, rally or illegal activities.
16. Loss or damage due to neglect of periodic maintenance as specified by tyre/rim/vehicle manufacturer.
17. Loss or damage resulting from poor workmanship while repair.
18. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19. Minor damage or scratch not affecting the functioning
20. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s)/ Rim(s) of the Insured Vehicle
21. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

**Conditions:**

1. If damage to Tyre/tube and is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and the unused tread depth (as mentioned above).
2. Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s) of the insured vehicle.

**Definitions:**

1. Tyre: means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased
2. Authorized Workshop/Garage/Service Station: A motor vehicle repair workshop/ garage/service station authorized by Company.

3. Lost or stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

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

**6. Key Replacement Cover: UIN: IRDAN134RPMT0053V02202526/A0079V01202526**

This clause covers:

1. The cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
2. The labour charge for opening the car if you have lost the keys or
3. The cost of replacing your vehicle keys which are stolen or lost
4. The cost of replacement or repair of remote key and of Lock set in case of Damage due to Accident &/ or Fire &/ or Water.

Subject otherwise to the terms, conditions, limitations, and exceptions of the policy.

**7. Loss of Personal Belonging: UIN: IRDAN134RPMT0053V02202526/A0085V01202526**

Covers loss of personal belongings viz baggage, mobile phone, laptop, clothes, bag etc. belonging to you and your dependent family members from the car by visible means by any peril as insured under the Motor Vehicle Policy, subject to sum insured limit as mentioned in policy schedule.

**Conditions:**

1. FIR shall be an essential requirement for break in / theft from vehicle cases.
2. Family shall mean your dependants limited to spouse and children.
3. The loss should be intimated immediately to our call centre immediately and duly completed claim form for the loss be submitted 5 days from the date of the call.

**Exclusions:**

1. Money/cheques/bank drafts/credit/debit cards.
2. Watches, Jewellery, travel tickets, manuscripts, paintings and similar items.
3. Samples

**Excess:** Rs 1000/- each claim

**8. Roadside Assistance: UIN: IRDAN134RPMT0053V02202526/A0104V01202526**

In consideration of the premium paid it is hereby understood and agreed that the company agrees to provide Roadside Assistance to the insured through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as mentioned below.

The Insured can select any one or all of the services.

**1. Breakdown Support over phone**

In the event of the Insured vehicle being immobilized due to a minor mechanical/ electrical fault or minor accident and the insured possesses basic knowledge of car maintenance, the Company will offer telephonic assistance during a vehicle breakdown to help resolve the issue without requiring a mechanic.

**2. On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts/ Rundown of Battery / Flat tyre Assistance, Key Services and Fuel Assistance.**

In the event of the Insured vehicle being immobilized due to a minor mechanical/ electrical fault or minor accident, the Company would assist the Insured by sending a vehicle technician to the location of breakdown or accident to carry out the Minor electrical and or mechanical fault and which can be repaired on the spot.

Provided always that:

- The vehicle technician's labour charges and conveyance charges shall be borne by The Company.
- Cost of Material and Spare Parts would be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

### **3. Flat Tyre Support**

In the event, the Insured Vehicle is immobilized due to a flat tyre, We will assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the Vehicle at the location of breakdown.

Provided always that:

- Material/ spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured.
- In case the spare tyre is not available in the Insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the Vehicle.
- All incidental charges for the same shall be borne by the Insured.

### **4. Towing in case of Mechanical/ Accidental Breakdown with or without involving an Accident:**

In the event, the Insured Vehicle suffers an immobilizing break down due to a mechanical or electrical fault (Clutch, Gear, Break or in case of fuel leakage) or an accident which cannot be repaired on the spot, the Company will assist in making arrangement for the Vehicle to be towed to the nearest Authorized Service Centre, using tow trucks.

Provided always that:

- There are no charges for towing if the nearest service dealership is within 50 Kms from the location of breakdown.
- If the location is beyond the service range, an additional charge per kilometer as mentioned in the Policy Schedule will apply for the extra distance to the nearest authorized service centre.

### **5. Locked/ Lost Key Assistance**

In the event, the keys of the Insured vehicle are locked inside the vehicle, broken, lost, or misplaced, the Company will arrange another set from Insured's place of residence or office and deliver to the insured either by courier or by hand-delivery at the location of the vehicle after receiving the requisite authorizations from the Insured. The Insured may be requested to submit an identity proof at the time of delivery of the keys.

Alternatively, at the Insured's request, the Insured shall be assisted by a vehicle technician to attempt to open the car with normally available tools at the location of the event. Valid Identity proof for matching with car ownership information on record shall be required prior to attempting this service.

Provided always that:

- The vehicle technician's labour charges and conveyance charges for the above would be borne by The Company.
- All other costs and incidental charges shall be borne by the Insured.

### **6. Arrangement of emergency fuel (up to 5 L for Pvt Car) in case the vehicle runs out of fuel (Chargeable)**

In the event the Insured Vehicle runs out of fuel and hence is immobilized while on a trip, we will assist the Insured by organizing for a Vehicle technician to supply emergency fuel at the location of breakdown. The Company will bear the labour and Conveyance charges and also fuel cost only once in the Policy Period.

### **7. Towing or Battery Generator for EV Battery drainage and/or Malfunction**

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to battery drainage or failure and cannot be repaired or charged on the spot, assistance shall be provided for towing the Insured Vehicle to the nearest garage and or charging station (including Battery generators), using the best available towing mechanism, within 50 Kms coverage radius from the location of breakdown.

Provided always that:

- In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.
- Wherever available, the coverage would also be provided for the Battery generator to be taken to the site of battery drainage for charging. The cost would be borne by the Insured.

#### **8. Battery Jumpstart**

In the event the Insured Vehicle is immobilized, while on trip, due to rundown battery, the Company will assist the Insured by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. The Company shall bear the labour and conveyance costs.

Provided always that:

- If the run-down battery must be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Insured.

#### **9. Emptying of the fuel Tank / Wrong Fuel Cover**

In the event the Insured Vehicle suffers an immobilizing break down due to wrong fueling which cannot be repaired on the spot, the Company will assist in making arrangement for the Vehicle to be towed to the nearest Authorized Service Centre using tow trucks. The wrong fuel will be emptied and the applicable fuel will be provided. There are no charges for towing if the nearest service dealership is within 50 Kms from the location of breakdown.

Provided always that:

- If the location is beyond the service range, additional charges shall be borne by the Insured.
- The fuel cost will be borne by the Insured.
- Any damages/ consequences due to wrong fuel immersion will not be payable.

#### **10. Vehicle Extraction Assistance:**

In the event the Insured Vehicle suffers an immobilizing break down and that vehicle is not on gazette, bitumen road and if there is a need to arrange special equipment (any equipment other than standard towing equipment), the Company will assist in making arrangement for the Vehicle extraction.

Provided always that:

- The charges of such equipment will be borne by the Insured.
- If the insured vehicle suffers any direct or consequential damage while using special equipment, the responsibility for such damage rests solely with the insured. The service provider or insurer will not be liable for these damages.

#### **11. User Conference Calling**

In the event of any vehicle breakdown/ accident, the Company shall organize a conference call (if required) between the Insured, the Authorised Service Provider and the Insurer to ensure seamless and speedy delivery of the services. At all times, it will be the responsibility of the Service Provider to inform/ update the User of the status of the services.

#### **12. Ambulance Services**

In the event of any vehicle breakdown causing an accident, the Company shall provide assistance in arranging an ambulance if required by the Insured.

Provided always that:

- Ambulance Charges will be borne by the Insured.

#### **13. Emergency Message Transmission Assistance:**

In the event of the Insured Vehicle getting immobilized as a result of Accident and/ or breakdown, the Company will arrange to send urgent message on the Insured's request to the specified persons through available means of communication.

#### **14. Accommodation**

In the event of the Insured Vehicle getting immobilized as a result of Accident and/ or breakdown, the Company shall assist in arranging hotel accommodation (3 Star / best available hotel if no 3 star hotel

in the vicinity) in case breakdown is reported outside Insured's home city and the Vehicle is being towed outside home city. The accommodation charges shall be borne by the Insured.

Provided always that:

- Minimum breakdown distance should be more than 100 KMS from residence.

#### **15. Shipment of Spares**

In the event of the Insured Vehicle getting immobilized due to accident or breakdown, and the insured vehicle requires critical spare parts for on-the-spot repair, the Company will arrange to deliver the necessary parts to the location.

Provided always that:

- Cost of such spare parts would be borne by insured

#### **16. Emergency Medical Assistance**

In the event of the Insured Vehicle getting immobilized due to accident, the Insured can avail the service of Doctor Consultation by scheduling real time appointments with doctors through online teleconsultation as per the Insured's requirement and if required in finding the nearest hospital.

#### **17. Legal Assistance**

In the event the Insured vehicle meets with an accident, or the vehicle has been stolen or the third party has prosecuted a case on the insured for holding the Insured responsible for the accident, for which legal assistance is required for understanding the rights and responsibilities either as an injured person or as a driver, at the option of the Insured, the Service Provider/Insurer shall provide for a conference call with the Legal Service Providers or provide their contact details for Assistance services. The cost of such Legal Services would be borne by the Insured.

#### **Note:**

The Legal Service Provider shall provide guidance on what to do and what not to do and shall help to navigate the complexities of police and legal rules, procedures and documentation.

Service Provider/Insurer shall merely be a facilitator and shall not be held responsible for quality of services provided by the Legal Service Provider. The role of Service Provider/Insurer shall be limited to sharing of the contact details of Legal Service Provider with the Insured. If such services are not available at the location of breakdown, Service Provider/Insurer shall not be held responsible for the same.

#### **18. Arrangement of rental vehicle**

In the event of the Insured's vehicle being immobilized due to a breakdown/ accident, the Company would facilitate arrangement for alternative mode of conveyance, from the place of breakdown/ accident, to the destination, as desired by the Insured.

Provided always that:

- All charges payable to the rental vehicle would be borne by the Insured and the Company would intimate the same to the Insured before the beginning of the journey.

#### **19. Coordination for delivery of Vehicle post repairs.**

In the event of breakdown of the Insured Vehicle, if repairs are completed at an authorized workshop, we will arrange to transport the insured vehicle from the workshop to the location chosen by the insured.

#### **20. Custody Service**

In the event of breakdown of the Insured Vehicle, if the tow truck is delayed or the customer needs to leave quickly, the service provider will take custody of the vehicle and arrange to transport it to the nearest dealership.

Provided always that:

- Maximum custody hours is limited to the hours mentioned in the policy schedule
- Maximum service amount will be as mentioned in the policy schedule.

## 21. Blood Transfusion Services

In the event that the Insured Vehicle meets with an Accident while on road during the Policy Period, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall reimburse the Insured up to the amount specified in the Policy Schedule for expenses incurred towards procedure of testing, compatibility check and transfusion of blood required for various medical procedures, provided that:

- i. The medical procedure is taking place in a Hospital situated within the geographical boundaries of Republic of India
- ii. The blood is being procured and delivered to the hospital from a Government approved facility and/ or hospital.

### Special Conditions:

1. All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
2. One membership Kit is valid, and services can be availed for the insured vehicle only.
3. Helpline service shall be available within distance covered in our scope of services as mentioned above
4. It is mandatory for the Insured to produce the helpline card to avail the services.
5. If the vehicle is repairable on road towing/dropping will not be provided by the Company.
6. Towing to the nearest service workstation provided by cranes/ flat-bed vehicles shall be chargeable as mentioned as per above.
7. Tube repair services shall be provided at actual cost. However, the cost may vary as per area.
8. Key Lock out assistance shall be provided only on producing proper ownership documents and/or after necessary policy permission
9. We will try and ensure to provide service within stipulated time of 30 minutes. However We will not be held responsible for any delay caused by conditions beyond Our control like traffic jams, riots, road block, out diversions rain etc.
10. The Insured's card should be activated at time of availing services from the Company.

### Exclusions:

1. This cover will not be available for vehicles carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
2. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Trivial problems (such as non-functional horn/ speedometer/ air conditioner, broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilized.
4. Claim arising due to death or injury of the customer or any other person or loss or damage to any other property caused due to equipment failure, breakdown, accident or fire on utilization of services during the validity of helpline services.
5. Helpline service shall not be valid for vehicles used for commercial purposes
6. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
7. Claim arising due to the state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
8. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction or cancellation or withdrawal of them.
9. Any vehicle not used for lawful purposes.

### Coverage Options:

The Insured can select any one plan from the following:

1. Basic Plan- 50 Kilometres (Incidence-Drop (I-D))
2. National Coverage up to nearest dealership

**Number of Services:**

The Insured can avail the number of services as selected and as mentioned in the policy schedule.

**Dedicated Hotline Number – 24x7-**

In the event of any vehicle breakdown/accident, the insured can call at our dedicated toll-free number to get assistance on a 24x7 basis

**Territorial Scope:**

The territorial scope of the above Assistance Services are available on National Highways, state highways and motorable roads within mainland India.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**9. NCB Protector: UIN: IRDAN134RPMT0053V02202526/A0086V01202526**

Notwithstanding anything contained herein to the contrary, the No Claim Bonus allowed under this policy shall stay protected despite the occurrence of claims and shall not be impaired at the time of the next renewal with us provided:

1. There are not more than 1 claim, paid or outstanding, in the current policy year.
2. The policy is renewed with us within 90 days of its expiry.
3. Higher NCB than the entitlement is not claimed under the current policy.

Tenure of 3 years-NCB eligible at renewal				
Entry NCB %	Number of claims Claim made or pending during the policy period			
	0	1	2/3	>3
20%	45%	25%	20%	0%
25%	50%	25%	25%	0%
35%	50%	35%	35%	0%
45%	50%	45%	45%	0%
50%	50%	50%	50%	0%
55%	55%	55%	55%	0%
65%	65%	65%	65%	0%

Tenure of 2 years-NCB eligible at renewal				
Entry NCB %	Number of claims Claim made or pending during the policy period			
	0	1	2	>=3
20%	35%	20%	20%	0%
25%	45%	25%	25%	0%
35%	50%	35%	35%	0%
45%	50%	45%	45%	0%
50%	50%	50%	50%	0%
55%	55%	55%	55%	0%
65%	65%	65%	65%	0%

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

**10. Daily Cash Allowance Benefit: UIN: IRDAN134RPMT0053V02202526/A0087V01202526**

The company will pay you a Daily Cash Allowance as mentioned in the policy schedule in case the insured vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under Section I of the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage.

In case of theft of vehicle the allowance is available up to ..... days.

**Plan A:**

The benefit shall be limited to total of ..... days in excess of the ..... days for accidental damage claims.

**Plan B:**

The benefit shall be payable for ..... Days when the vehicle is laid up for more than ..... days at the garage.

**Conditions:**

1. The claim for accidental damages is payable under the Policy.
2. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
3. In case of theft and recovery before expiry numbers of days mentioned in the policy schedule, shall be payable till the date of such recovery only.

**Exclusions:**

Benefit for period of delay in taking delivery by the insured.

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

**11. Preferred Garage Network: UIN: IRDAN134RPMT0053V02202526/A0088V01202526**

By opting for this cover, insured is eligible for a discount on premium of section I (own damage cover) subject to insured agrees to repair the damaged vehicle (s) at any of the company's preferred list of garages as available on the company's website at the time of claim.

In case insured does not get the vehicle repaired at any of company's preferred listed garages which is available on the company's website at the time of claim, then each claim will be subject to an additional excess amount specified in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

Note: Preferred garage discount on section 1 -own damage cover will be considered after all the applicable discounts and/or loading on the base own damage premium including premium of add-on covers.

**Conditions:**

1. The discount will be extended only on basic own damage cover and on selected add on covers.
2. This cover can be added in mid-term of the policy and can be excluded in mid-term of the policy on short scale premium computation basis for "Transfer of interest/ ownership" endorsement.
3. Benefit under this cover shall be transferred to subsequent owner along with motor own damage cover in case of "Transfer of interest/ownership" request.
4. In case of motor policy cancellation request, all the benefits under this cover will stand null and void.
5. Any damaged vehicle which is not repaired at any of the company's preferred list of garages available on the company's website at the time of claim, then an additional excess amount as specified in the policy schedule will be applicable & payable by insured.

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

**12. Secure Towing (Higher Towing & Removal Costs): UIN:  
IRDAN134RPMT0053V02202526/A0089V01202526**

In consideration of extra premium paid, it is hereby understood and agreed that the Company will reimburse additional expenses towards the cost of towing the insured vehicle from the spot of accident to the nearest repairer as approved by the Company over and above the normal protection, removal and redelivery costs recoverable under the Policy and upto the specified limit following admissible losses during the Policy period.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**13. Additional Expense Coverage Clause: UIN: IRDAN134RPMT0053V02202526/A0090V01202526**

We shall reimburse you the cost of expenses incurred for accommodation for overnight stay and /or those for travel to your place of residence or nearest city on your itinerary, necessarily incurred in the

event of your vehicle meeting with an accident enroute and it is impossible to drive the insured vehicle due to an accident and the vehicle had to be towed or if the vehicle is stolen ,subject to your being over 100 miles away with the vehicle from your address. The reimbursement under the 2 heads shall be subject to limits of Rs 2500 each person with Rs 5000 per such accident limit and an aggregate of Rs 10,000 in a policy period in event of more than one accident /theft claim.

**Conditions:**

Benefit payable only if the claim for accidental damages or theft claim is payable under the Policy. Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**14. Accidental Hospitalization Clause for Family: UIN:  
IRDAN134RPMT0053V02202526/A0095V01202526**

This is a special clause for reimbursement of inpatient hospitalization expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members.

**Conditions:**

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. Sum insured will range from Rs 1,00,000 to Rs 5,00,000 in units of Rs 50,000
3. Family shall mean –self, spouse and up to 2 dependent children of age not greater than 25 years
4. Age limit for family members 65 years
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy.

**Exclusions:**

1. Hospitalization/Domiciliary Hospitalization expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.
2. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not)
3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids
5. Dental treatment or surgery of any kind
6. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalization
8. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material
10. Any expense on treatment of Insured Person as outpatient only in a Hospital
11. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports
12. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamatic condition, etc
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment

14. Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident.

**15. Hospital Daily Cash Cover: UIN: IRDAN134RPMT0053V02202526/A0096V01202526**

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum up to 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization.\

**Conditions:**

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. There is an Option to include named family members by payment of additional premium for each member named
3. Family shall mean –self, spouse and up to 2 dependent children
4. Age limit for family members 65 years
5. Condition of contribution shall not be applicable; however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

**16. Loss of Driving License/ Registration Certificate:  
IRDAN134RPMT0053V02202526/A0097V01202526**

In the case where the insured suffers a loss of an Original Driving License or the Original Registration Certificate, we will provide compensation of up to Rs 500 to obtain a duplicate License or RC.

**Conditions:**

A First Information Report should be filed with Police in respect of such a loss  
Subject otherwise to terms, conditions, limitations, and exclusions of the Policy.

**17. Wrong Fuel Cover: UIN: IRDAN134RPMT0053V02202526/A0098V01202526**

**Coverage:**

Subject to payment of additional premium policy will cover accidental filling of fuel tank with wrong fuel for the insured vehicle.

1. Draining and flushing the fuel tank on site. Or
2. To take the insured vehicle, the driver and up to 4 co-passengers to the nearest suitable repairer to drain and flush the fuel tank and replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile, if it is not reasonably possible to do this where insured vehicle is at the time of claim.

**Conditions:**

1. Damage to vehicle engine cause solely and directly by wrong fuel.
2. Only two claims during each year of the policy period will be covered.

**Exclusions or Limitations:**

The Company will not pay for losses resulting from:

1. For mechanical or component damage to insured vehicle whether or not caused as a result of wrong fueling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
2. Any claim where the wrong fueling occurs outside of the Indian Geography.
3. For fuel, other than the 5 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
4. For any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.

5. Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the vehicle.
6. Loss of value,
7. Wear and tear
8. Loss of use of the vehicle
9. Replacement of the fuel filter.

**18. Emergency Assistance Services: UIN: IRDAN134RPMT0053V02202526/A0099V01202526**

**Definition:**

Eligible Participant: Shall mean an enrolled individual covered under the terms of an Insurance policy issued by Us that includes Our services as a covered benefit inside India.

**Cover:**

On Payment of additional premium, the Company will provide the below services which will be available when the Insured is away more than 150 kilometres from his/her residential address as provided in the Proposal Form. The services will be provided by the Company, through the Company's appointed Service provider, with prior intimation and acceptance by the Company.

1. **Medical Consultation, Evaluation and Referral-** In the case of any medical emergency situation, the Company/Our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals.
2. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family / employer.
3. **Emergency Medical Evacuation -** If the Insured is ill or injured in an area where appropriate care is not available, the Company/ Our Service Provider will intervene and use available transportation, equipment, and personnel necessary to evacuate the Individual safely to the nearest facility for medical care. This shall also include Air Ambulance services if required.
4. **Medical Repatriation (Transportation):** When medically necessary, as determined by Company and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of Insured's residential address as mentioned in the Policy Schedule, provided that the Insured is medically cleared for travel via commercial carrier and provided further that the transportation can be accomplished without compromising Insured's medical condition.
5. **Compassionate Visit:** When Insured is hospitalized for more than seven (7) consecutive days, The Company/ Our Service Provider will arrange appropriate transportation to Insured's family member or a friend to visit the hospital where Insured is hospitalized.

**Exclusions:**

Please find below the exclusions under this cover:

1. Travel was undertaken for the purpose of securing medical treatment.
2. Injuries are sustained as a result of participation in acts of war or insurrection.
3. Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs
4. Injuries are sustained as a result of attempted suicide or
5. The Eligible Participant is transferred or is to be transferred from one medical facility to another of similar capabilities which provides a similar level of care.
6. We will not evacuate or repatriate an Eligible participant, if the person has
  - i). no medical authorization :
  - ii). mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home

- iii). in cases of pregnancy beyond the end of the 28th week and with respect to the child born from pregnancy, we will not evacuate or repatriate a child born while the person was travelling beyond the 28th week: or
  - iv). a mental or nervous disorder, unless hospitalized.
7. We will not provide services for trips exceeding 90 days from legal residence without prior notification to Us. Eligible Participants are only eligible for services inside India.

**19. No Fault Protection: UIN: IRDAN134RPMT0053V02202526/A0100V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be allowed to retain the no claim bonus at the time of renewal of the policy despite the occurrence of any loss or damage to the insured vehicle due to the following perils:

1. Damage to only windshield glass of the parked insured vehicle by external object.
2. Loss due to flood/earthquake/act of god perils to the insured parked vehicle.

**Conditions:**

If any claim/s has been reported in the current policy period, then policyholder will still be eligible for “No Claim Bonus” which shall remain same as offered in existing policy provided:

1. This Add-on cover was opted in the current policy year along with the base motor OD cover.
2. The cover is applicable for one claim during each year of the policy period.
3. No claim bonus would be available only if the policy is renewed with the company.
4. No claim bonus will be protected only if the policy is renewed within 90 days from the date of expiry of the previous policy.
5. Any losses due to any other perils not mentioned in the above coverages will be out of the scope of this add on cover.
6. No claim bonus will not be offered if the vehicle is sold / transferred.

**Exclusions:**

Any misrepresentation/concealment of facts resulting in a claim or reduction of premium.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

**20. Additional Personal Accident Cover: UIN: IRDAN134RPMT0053V02202526/A0080V01202526**

In consideration of the payment of additional premium paid by the insured and realized by the insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of any bodily injury/ death in case insured has met with an accident while travelling in his/ her vehicle as a driver or occupant, the insurer will pay to the insured, the capital sum insured as mentioned under the policy.

The sum insured under this cover would be available up to Rs.1 crore over the above SI available in the Indian motor tariff, the sum insured should be in multiple of 1 lakh only.

Insurer will pay the sum insured based on the benefit table if the insured meets with an accident while traveling in the vehicle as a driver or occupant.

Sr No	Details if Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes	100%
3	Permanent total disablement from injuries other than named above	100%
4	Speech and hearing in both ears	100%
5	Loss of any one limb and sight of any one eye	50%
6	Loss of four fingers and thumb of one hand	40%

7	Loss of hearing in one ear/ thumb and index finger of same hand / loss of four fingers except thumb	25%
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**The additional PA cover benefit extends to cover:**

1. Personal accident cover for insured (Owner driver).
2. Personal accident cover for the un-named passenger of the vehicle.
3. Personal accident cover for the paid driver of the vehicle.
4. Employee of the insured.

**Claim under this benefit is payable only if:**

1. It is payable under personal accident section of motor policy.
2. Insured person must be travelling in the vehicle as a driver or occupant.

The insured may opt for this policy at the time of inception or at the time of renewal

**Exclusions:**

1. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to
  - a. intentional self-injury suicide or attempted suicide physical defect or infirmity or
  - b. An accident happening whilst such person is under influence of intoxicating liquor or drugs.

such allowance shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representatives(s).

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

**21. Pet Cover: UIN: IRDAN134RPMT0053V02202526/A0091V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood and agreed that for the purpose of this policy, the company shall indemnify insured up to the sum insured as mentioned in the policy schedule for bodily injury or death of pet due to vehicle accident, which is being carried in the insured vehicle at the time of an accident.

**Definition:**

1. **Insured Pet** only those domesticated animals named as an insured pet in the policy schedule, pet in this policy only refers to Dogs & Cats, it should not include any protected species, which are illegal to be kept as pet as per prevailing existing laws.
2. **Accident, Accidental** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
3. **Accidental/ Bodily injury** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means leading to bodily harm, excluding any illness or disease solely or directly caused by it, which is verified and certified by licensed veterinarian.
4. **Medical Benefits** means those expenses that an insured has necessarily and actually incurred for medical treatment of pet on account of bodily injury due to an insured vehicle accident, and on the advice of veterinary practitioner.
5. **Medical Treatment** means any treatment, tests, medication or stay in hospital which is required by insured pet as advised by veterinarian on account of bodily injury due to insured vehicle accident.
6. **Licensed Veterinarian/ Vet** means a person who holds a valid registration from the Veterinary council of India (VCI) Or state veterinary council and is thereby entitled to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. **Licensed Veterinarian** should not be the insured pet owner himself/herself or a close member of the family of the insured pet owner.

**We will cover you for:**

1. **Mortality Benefit:** Full sum insured (*as per valuation provided by Licensed veterinarian*) in case of death by a vehicle accident.
2. **Medical Benefits:** Medical expenses incurred towards bodily injury due to vehicle accident during motor own damage policy period.

**Conditions:**

1. The sum insured for this coverage is as specified in policy schedule.
2. Claim for pet insurance is admissible only if own damage cover for accidental damages is admissible under section I (own damage).
3. Only one claim (death/bodily injury) would be admissible during the each of the policy period and is limited to one pet only, once the claim has been made and accepted, the pet insurance policy will automatically be cancelled.
4. Maximum Total liability is limited to the valuation report received by a government approved verified pet's doctor.
5. Covers insured pet from 8 weeks old to 8 years old.
6. Clear photographs of the pet, insured & insured vehicle must be provided at the time of claim.
7. Animals those comes under the Laws of Wildlife (Protection) Act, 1972 and any subsequent amendments are not covered in this policy.
8. All the necessary rules and requisite precautions should be followed while carrying a pet in the vehicle.
9. This policy shall be governed by laws of India.
10. The benefit under this add-on cover is non-transferrable.

**Exclusions:**

1. Any surgery that is not necessitated because of accident.
2. Any other treatment which is not recommended by the veterinarian or unrelated to an injury.
3. Any injuries resulting from neglect, inadequate care, failure to provider necessary preventive measures or treatment, abuse, intentional injury by you or any other person who may have care, custody, or control of insured pet.
4. Death due to insured pet's participation in any events, competitions, contests, organized fighting, racing, or any other occupational, professional, or business use of insured pet.
5. Pet Running away from the spot of accident and is not traceable.
6. Pet must not be at driver's seat at the time of accident.
7. Liability for injuries or damage caused by the insured pet to third parties is not included.
8. Claims arising due to an intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
9. This cover is applicable only to individual owners and will not cater to customers who are in buying and selling of pets.
10. Any consequential loss arising out of death of the insured pet.
11. Any claim arising as a result of committing breach of laws of India.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**22. Battery Protect Cover: UIN: IRDAN134RPMT0053V02202526/A0101V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/Short circuit causing loss or damage to vehicle battery and or theft of Vehicle battery, of Internal Combustion Engine/ Hybrid Vehicle/ fully Electric Vehicle.

**Claims under this cover are admissible, if**

1. There is evidence of physical damage to Battery.
2. In case of short circuit while mounting, dismounting or while charging resulting into damage/failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within battery following a flood.
5. This cover also pays for Partial / Standalone Theft of vehicle battery, subject to coverage as per subsequent plans:
  - **Plan A:** The benefit shall be limited to 50% of the total Claim amount, which includes any damages happening to vehicle battery only.
  - **Plan B:** The benefit shall be limited to 50% of the Total Claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.
  - **Plan C:** The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.

**Exclusion:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
  - a. Failure to use vehicle manufacture's recommended and genuine equipment's, spare parts etc. and/ or
  - b. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/ or
  - c. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
  - d. Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/ or
  - e. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
  - f. Failure to use the latest software version as prescribed by the manufacturer and/or
  - g. Participation in adventures activities not recommended by manufacturer and/or
  - h. Manufacturing defect covered under the original warranty and/or
  - i. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
6. Any standalone damage resulting to wall mounted charger due to water ingress.
7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
8. Damages caused by acts of war or terrorism.
9. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
10. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
11. Any damages resulting from non-adherence of security measures.
12. Theft / Loss resulting from:

- a. Insured's negligence, such as leaving the vehicle unattended in unsafe area will not be covered and/or
- b. Vehicle being taken without insured's permission or by an unauthorized person and/or
- c. In case of any fraudulent activity and/or
- d. Insured's involvement in any illegal activity and/or
- e. Theft which is not being reported to the Police Authorities and/or registered as First Information Report (FIR) Registration on immediate basis.

13. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same

**Conditions:**

1. Insured has to intimate the claim immediately to the company.
2. At all times, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery.
3. The cover is applicable for one claim during each year of the policy period.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**23. Vehicle Cyber Protection: UIN: IRDAN134RPMT0053V02202526/A0081V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured against cyber-attack on his vehicle completely or partially for the maximum limit that has been mentioned in policy schedule.

Claim under this add on cover is admissible only if vehicle is being compromised due to Cyber incident and or vehicle being hacked.

**Plan A- Vehicle cover:**

We will indemnify you in case of:

1. For any financial loss sustained by insured as a result of insured's vehicle being compromised through cyber incident, only in case it is being directly linked with the vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary costs incurred by insured, towards:
  - i. Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
  - ii. involvement of an IT expert after a cyber incident and/or.
  - iii. towing the vehicle to nearest service station.
  - iv. To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify if any ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion.

This serves to restore the vehicle to the closest possible condition it was, prior to cyber incident.

3. In case of any Third-Party bodily Injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
  - ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage due to unauthorized control over the vehicle system up to the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

**Plan B: Vehicle Cover + Charging stations Cover:**

We will indemnify you in case of:

1. For any financial loss sustained by Insured as a result of insured's vehicle being compromised through a cyber incident, while the same was being charged at a charging station resulting into burglary/theft of funds, only in case it is being directly linked with the Vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary costs incurred by insured, towards:
  - i. Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
  - ii. involvement of an IT expert after a cyber incident and/or
  - iii. towing the vehicle to nearest service station
  - iv. To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify any if ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closet possible condition it was, prior to cyber incident.

3. Any Third-Party bodily injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
  - ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage, due to unauthorized control over vehicle system upto the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

**Conditions:**

1. All the valuables or loss of funds (applicable, only in case it is being directly linked with the vehicle) must be declared at the time of claim.
2. Our liability will be in excess of any deductible and subject to the limit of liability for each and every insured event or third-party claim as stated in the schedule.
3. Any damages resulting from vehicle that is not under insured custody at the time of cyber-attack or loss or damage or theft.
4. The insured shall notify concern law enforcement authorities of all such cyber-attack incident.
5. The benefits under this add-on cover shall be availed only during the policy period.
6. The cover is applicable for one claim during each year of the policy period.

**Deductible:**

Deductibles to be calculated at 1% of sum insured

**Exclusions:**

1. If Insured fails to notify the concerned financial institute about unauthorized transactions on immediate basis.
2. Any damages caused due to customer's negligence, such as sharing confidential details like OTP, PIN, password etc with third-party.
3. Any damages caused due to any act, error, or omission which a court, tribunal, arbitrator, or a regulator finds, or which an Insured admits, to be a criminal, dishonest or fraudulent act.
4. Any type of war (whether declared or not), use of force or hostile act.
5. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
6. If the Insured has made unauthorised modifications or alternations to the vehicle's software, which could contribute to vulnerability that allowed the cyber attack.
7. If Insured fails to install necessary software updates or security patches, leaving their vehicle to vulnerable attacks.
8. Updating, upgrading, enhancing, or replacing any system to a level which existed prior to sustaining cyber-attack.
9. Cost resulting from unauthorized use of internet;
10. Claims relating to data privacy infringements against the insured person;

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**24. Power Cable and Charger Cover: UIN: IRDAN134RPMT0053V02202526/A0092V01202526**

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured for repair and or replacement of “Electric Vehicle Power Cable” and or “Charger”, provided such damage, loss or destruction is a direct resultant action of the below perils:

1. fire, explosion, self-ignition, or lightning.
2. by riot or strike.
3. Earthquake
4. flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost.
5. malicious act.
6. terrorist activity.
7. landslide or rockslide.
8. rodent bite.
9. Theft / burglary.

**Conditions:**

1. The insured must provide equipment purchase invoice at the time of claim.
2. Power cable / charger should be used as per the specification, as specified by the manufacturer.
3. The cover is applicable for one claim during each year of the policy period.

**Exclusions:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer’s warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any normal wear and tear.
4. Damages resulting due to
  - i. failure to use manufacture’s recommended and genuine equipment’s, spare parts etc.
  - ii. failure to follow the manufacturers’ instructions whilst charging, parking, and driving / riding the vehicle
5. Any modifications, alterations, tampering or repair which are unauthorized as per OEM guidelines
6. Loss or damage to the charger is used for commercial purpose.
7. Manufacturing defect covered under the original warranty
8. Any Loss of damage due to wilful act or wilful negligence of the insured or his representative.
9. Any damage caused by any faults or defects existing at the time of inception of the policy.
10. Consequential damages

**Note:** Insured shall take reasonable care to avoid further damage to the power cable/ charger by not using the damaged charger further to charge the vehicle.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**25. Battery Charging Support Cover: UIN: IRDAN134RPMT0053V02202526/A0102V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be eligible for vehicle battery charging service in the event of his/her electric vehicle runs out of charging.

The insured must call our service provider for assistance under this coverage.

### **Plan A: Battery Support cover**

1. Spot charging
2. Assistance with power cable or charger and/or
3. Towing the insured vehicle to nearest workshop or charging station

### **Plan B: Pick-up & drop Service**

The company would provide the insured with “Pick-up and drop services”, in the event of visit to nearest electric vehicle charging station for charging the vehicle battery, up to the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy schedule. Company shall be liable for any own damage to the vehicle due to an accident while shifting the vehicle as per coverage under section I (own damage) of base motor Policy.

**Note:** Cost of services beyond the coverage as mentioned shall be borne by the insured.

#### **Conditions:**

1. The pick-up and drop facility services include the transportation of vehicle between nearest electric vehicle charging station and insured location, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.
2. The insured must check the charging prior to the inception of the journey and should ensure that the vehicle is adequately charged to complete the journey
3. USGI shall not be responsible for policyholder’s personal belongings in the vehicle during the course of service.
4. The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured’s vehicle before availing such services.
5. Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
6. Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
7. The benefits under this add on cover are transferable to the subsequent owner for the remaining policy period & as applicable within India.
8. Services under this add on cover can be availed during working hours and maximum up to three times in a policy year.
9. Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
10. The vehicle should be road worthy and in running condition.

#### **Conditions:**

1. The benefit under this add on cover shall be availed during motor own damage policy period.
2. The Limit of services are as specified in the Policy Schedule.
3. The territorial scope of the above assistance service provided will be as specified in the policy schedule.

#### **General Exclusions:**

1. Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
2. Any vehicle which is not used for lawful purpose.
3. Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (\*at actuals) to be borne by insured.
4. The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**26. EMI Protection: UIN: IRDAN134RPMT0053V02202526/A0082V01202526**

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall pay the total liable EMI (Equal monthly instalment) amount, as stated in the schedule, to the insured for which the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy, subject to the minimum number of days, the insured vehicle is in workshop as stated in schedule.

The insured will be paid regular "Equated Monthly Instalment (EMI)", payable to the insured recorded in our books due to an accident involving the insured vehicle.

Insured has an option to choose the number of EMI (Subject to minimum 1 and maximum 3) and the minimum time excess will be of 7/15 days. The number of EMI/s payable will depend on the number of days the vehicle is under repair in garage as per below table:

**Option 1:**

Period	Trigger of EMI Protect With time excess- 7days	No of EMI
0-30 days	8-30 days	1
31 - 60 days	31 - 60 days	2
61- 90 days	61- 90 days	3

**Option 2:**

Period	Trigger of EMI Protect With time excess- 15 days	No of EMI
0-30 days	16-30 days	1
31 - 60 days	31 - 60 days	2
61- 90 days	61- 90 days	3

**Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:**

1. Claims for accidental damages under the own damage cover must be admissible.
2. A maximum of two accidental claims per policy year are allowed under this add-on cover and maximum up to three accidental claims in the entire policy period.
3. The number of EMIs payable depends on the option chosen by the insured or the sum insured mentioned in the policy, whichever is lower, and is subject to the repair time exceeding the specified Time Excess.
4. Benefits under this cover are payable only if there is no default on EMI payments as of the accident date.
5. The vehicle must be repaired at a company network garage.
6. A statement of account from the financier for the insured vehicle must be submitted.
7. The policy schedule must include a hypothecation/lease clause.
8. Benefits are limited to the EMI amount specified in the original loan/lease agreement.

**Exclusion:**

1. Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.
2. Delay of more than 5 days, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss.
3. Non-availability of spare parts required for repair
4. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges

5. This add-on cover is not applicable on Total Loss (TL) or Constructive Total Loss (CTL) or Theft Claim.

**Other conditions:**

1. EMI payments will be based on the number of days the vehicle is in the workshop.
  2. The actual repair time is counted from the day after the insured vehicle is delivered to the garage, along with the claim intimation and submission of all required claim documents, until the day before the vehicle is discharged, re-inspected, or the repair invoice is issued, whichever comes first.
  3. The cover is triggered only if the vehicle remains unrepaired in the workshop for at least 7 days.
- Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**27. Electric Motor Protect Cover: UIN: IRDAN134RPMT0053V02202526/A0093V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/ Short circuit causing loss or damage to vehicle's Electric motor/ Drive motor and battery management system (BMS).

Claims under this cover are admissible, if

1. There is evidence of physical damage to Vehicle's Electric motor / Drive motor and BMS.
2. In case of short circuit while mounting, dismounting or while charging of vehicle's battery resulting into damage/ failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within Electric motor / Drive motor and BMS.
5. Claims for accidental damages under the own damage cover must be admissible.

This cover subject to coverage as per below plan:

**Plan A:** The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle Electric motor / Drive motor and battery management system (BMS).

**Exclusion:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
  - i. Failure to use vehicle manufacture's recommended and genuine equipment, spare parts etc. and/or
  - ii. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/or
  - iii. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
  - iv. Any modifications, alterations, tampering or improper repair which are unauthorized as per iv).
  - v. Manufacturer (OEM) guidelines and/or

- vi. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
  - vii. Failure to use the latest software version as prescribed by the manufacturer and/or
  - viii. Participation in adventurous activities not recommended by manufacturers and/or
  - ix. Manufacturing defect covered under the original warranty and/or
  - x. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
  6. Any standalone damage resulting to wall mounted charger due to water ingress.
  7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
  8. Damages caused by acts of war or terrorism.
  9. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
  10. Any damages resulting from non-adherence of security measures.
  11. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same.

**Conditions:**

1. Insured has to intimate the claim immediately to the company.
2. At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer.
3. The cover is applicable for one claim, each year during the policy period.
4. Battery depreciation grid would be applicable to the Electric motor / Drive motor at the time of claim.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**28. Accidental Hospitalization for Occupants: UIN:**

**IRDAN134RPMT0053V02202526/A0103V01202526**

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall reimburse for inpatient hospitalization expenses incurred for treatment of accidental bodily injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for the insured or any other occupant(s) subject to the registered seating capacity.

Inpatient hospitalization refers to a patient's admission to a hospital for at least 24 consecutive hours for medical treatment, observation, or procedures.

**Conditions:**

1. Claims for accidental damages to the insured vehicle must be payable as per policy conditions.
2. The sum insured will range from ₹1,00,000 to ₹5,00,000 in units of ₹50,000.
3. This cover is applicable to both individual and corporate customers.
4. The maximum age limit for all occupants is 65 years.
5. The condition of contribution does not apply. However, expenses claimed under any other policy cannot be claimed again. Only excess expenses (not covered by the other policy) can be claimed here. Payment is independent of the main Motor Package Policy liability.
6. The company's total liability under this cover for all occupants is limited to the sum insured mentioned in the policy schedule.
7. The company's liability for the cost of hiring an ambulance for all occupants traveling in the insured vehicle is ₹5,000 per claim event.

**Exclusions:**

1. Hospitalization expenses arising from all Diseases/ Injuries which are attributable to Pre-existing Conditions.

2. Any expenses not supported by original and valid bill / invoice / receipt / and related prescription of the attending medical practitioner / Hospital.
3. Any expenses arising or resulting from or traceable to attempted suicide, intentional self-injury.
4. Any expenses arising or resulting from or traceable to an accidental happening due to the influence of intoxicating drugs / liquor.
5. Any expenses for treatment commenced after 1 day from the date of incident.
6. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
7. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
8. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).
9. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury.
10. Cost of spectacles and contact lens or hearing aids
11. Dental treatment or surgery of any kind.
12. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies.
13. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalization.
14. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
15. Injury or Diseases directly or indirectly caused by or contributed to by Nuclear, chemical or biological attack or weapons.
16. Any expenses incurred on OPD treatment.
17. Any expense related to Injury suffered whilst engaged in adventurous sports.
18. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.
19. Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
20. Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
21. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.
22. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.
23. Expenses related to any unproven treatment, services and supplies for or in connection with any treatment.
24. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
25. Treatment taken outside the geographical limits of India.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**29. Multi-damage: UIN: IRDAN134RPMT0053V02202526/A0083V01202526**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Universal Sompo General Insurance Co Ltd, for the Add-on cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect of accidental loss or damage occurring to the insured vehicle during the period of insurance.

**NOW THIS POLICY WITNESSETH:**

That subject to the Terms Exclusions and Conditions contained herein or endorsed or expressed hereon;

**SCOPE OF COVER:**

Multi damage Add-on shall be offered with the Base private car Motor Insurance policy and all covers, regulations and exclusions of the base private car motor policy would apply to the policy with Multi damage add-on also.

This add on provides extensive coverage for damages to insured vehicle resulting from a variety of incidents. Our Multi damages Coverage feature allows insured to cover unclaimed multiple damages during the current policy period.

**Conditions**

1. Multi damage Add-on (Add-on would be applicable to Section 1 of the policy only i.e Motor Own Damage, Fire & Theft).
2. A multiple deductible as may be prescribed will be applied to cover multiple damages as being claimed, depended on number and type of damages.
3. The Count of claims will be dependent on nature of multiple own damages.
4. Inspection of the vehicle will be compulsory at the time of the policy issuance.
5. Pre –existing damages before the policy risk start date will be excluded.
6. Extension of damages in respect of previously recorded damages will not be covered.
7. Insured can opt only one multi-damage claim during each year of the policy period.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**30. Eco Depreciation Waiver: UIN: IRDAN134RPMT0053V02202526/A0094V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for repair expenses using refurbished parts and/ or non- OEM/ OES parts, without applying depreciation in the base policy.

**Conditions:**

1. By opting for this cover, insured agrees to repair the damaged vehicle (s) at any of the company’s suggested list of garages as available at the time of claim.
2. Total loss / Constructive total loss will be determined based on the parts used.
3. In case insured does not get the vehicle repaired at any of company’s suggested listed garages at the time of claim, or in case insured declines to use refurbished parts and requests for the new parts at the time of claim, then each claim will be subject to difference between the cost of new part(s) and refurbished part(s) and the difference in cost has to borne by the insured.
4. In case if refurbished parts aren’t available in the insurer suggested workshop, new parts will be used to repair the vehicle in the event of total or partial loss.

Illustration:

Repair Option	Refurbished parts	Repairs carried out	Remarks
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	availability at insurer suggested workshop	using non-OEM/ OES parts	
Using Refurbished part(s)	Yes	No	Depreciation as per base Policy will not be applicable
Refurbished part(s) not available for repair	No	Yes	Depreciation as per base Policy will not be applicable
Insured requests to repair the vehicle using new part(s)	Yes	Yes	Difference of charges between both parts will be applicable and to be borne by insured. Depreciation as per base Policy will be applicable

**Exclusions:**

1. Mid-term cancellation/ termination or inclusion is not allowed.
2. The excess levied in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**31. Pay How you Drive: UIN: IRDAN134RPMT0053V02202526/A0084V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to convert the base motor product into an Asset cum “Usage and/ or Driving- Behaviour” based product. The insurance premium would be effected based on how an insured vehicle is Used and/or Driven.

Historical data of relevant customer segment may also be used to establish the inherent behaviour of the specific segment of customer to extend upfront pricing variability. The Driving / Usage behaviour would be derived basis available parameters and would be classified into Score-ranges or Bands. Discounts and loadings would be provided to the insured based on the driving behaviour over a period of time.

Illustration for representative purpose only:

Driving Score	Category	Discount / Loading
0 – 2	Very High Risk	Up to 20%
3 – 4	High Risk	Up to 10%
5	Moderate Risk	0%
6 – 7	Low Risk	Up to -10%
8 – 10	Very Low Risk	Up to -20%

Above mentioned percentages may be offered as discounts and loadings basis the driving behaviour score bands. Applicable score band & scoring pattern would be updated at the point of policy purchase.

**Conditions:**

1. This addon will only be available with a minimum tenure of 1 year.
2. Insured should ensure that the number of Kilometers driven, and other parameters related to driving behaviour, at any point during the policy tenure or at the point of claim is easily ascertainable whether through use of technology or through readings in vehicle’s devices (like Odometer) or through any other available means.

3. Any act of tempering with such devices or readings, or any act which renders such devices/ facilities/ technologies non- functional would make the policy/ Add-ons/covers in- effective and may lead to repudiation of claims made.
4. If the device is rendered non-functional or is malfunctioning is observed due to any defect in the device (caused by wear & tear or manufacturing defect), the Insured should bring the same to the notice of Insurer immediately.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

### **32. Legal Assistance: UIN: IRDAN134RPMT0053V02202526/A0105V01202526**

#### **Scope of Cover:**

In the event the Insured vehicle meets with an accident, or the vehicle has been stolen or the third party has prosecuted a case on the insured for holding the Insured responsible for the accident, for which legal assistance is required for understanding the rights and responsibilities either as an injured person or as a driver, at the option of the Insured, the Service Provider/Insurer shall provide for a conference call with the Legal Service Providers or provide their contact details for Assistance services.

These legal services shall be arranged by the designated service provider and the cost shall be paid by the service provider up to the limit specified in the Policy Schedule. Any expenses incurred beyond this limit shall be paid by the Insured.

#### **Note:**

- The legal advisors shall provide guidance and shall help to navigate the complexities of police and legal rules, procedures and documentation.
- Service Provider/Insurer shall not be held responsible for quality of services provided by the legal advisors.
- If such services are not available at the location of breakdown, Service Provider/Insurer shall not be held responsible for the same.

#### **Conditions:**

1. The Accident must take place within the Policy Period and must be reported to the Company, no later than 7 days from the date of Accident.
2. The benefits under this add-on cover can be utilized for a maximum of two claims during policy period.
3. These services are available in all States and Union Territories within mainland India, except in Andaman & Nicobar Islands, Arunachal Pradesh, Dadra And Nagar Haveli, Daman And Diu, Ladakh, Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.
4. In case of transfer of ownership of the Insured Vehicle, the cover shall cease to exist.
5. Jurisdiction and Territorial limit is with-in India.
6. If at any time a Claim is deemed not to be covered under this Policy or is found to be excluded, then all such costs which have been incurred by us on the Insured's account must be returned to Us.
7. The Insured's base mandatory Motor Insurance Policy should be in force at the time of accident.
8. All other terms and conditions shall be applicable as per the base Motor Policy and applicable laws and regulations.
9. Due to Act of God and factors beyond our control such as, peak traffic, climatic conditions, public holidays or remoteness of location etc, there could be delay in providing the services.
10. External factors: we will take every effort to reach the Insured once a call is made, however the response time may vary depending on, among other things, the breakdown location of the vehicle and the general demand for Motor legal Assist at the time of your request is received.

#### **Exclusions:**

The Company shall not be liable for any claim arising due to the following:

- 1) For any Legal Action which is false, fraudulent, exaggerated or where the Insured has made misrepresentations;  
Where at the time of the Insured Incident The Insured-
  - i). was disqualified from driving;
  - ii). did not hold a valid driving licence to drive
  - iii). failed to comply with any laws relating to the Vehicle's ownership or use;
- 2) For any cost or amount pertaining to defence cost incurred without our prior written consent.
- 3) Where the Insured Incident occurred before the Insured purchased this insurance
- 4) For Deliberate, damage, vandalism, participation in a criminal act or offense, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement.
- 5) Legal help won't apply to attempted suicide cases, intentional physical assault, hit and run deliberately, fraud or dishonesty and wilful misconduct.
- 6) Legal assistance will not cover:
  - i). Disputes with car dealers
  - ii). EMI issues or loan disputes
  - iii). Service/ repair contract disputes
  - iv). Warranty or extended warranty issues
- 7) No coverage for parking/ traffic fines.
- 8) No coverage for family disputes and personal issues like divorce cases, family disputes, and personal issues
- 9) No coverage for business/ professional use issues.
- 10) If the insured or any other person is driving the Insured Vehicle under the influence of alcohol/ drugs/ other intoxicating substance and /or using the vehicle for illegal purpose or goods transportation.
- 11) For any Claims, based upon, arising from or attributable to a Wrongful Act or circumstance, which was known to the Insured or which the Insured should have known before or at the inception date of this policy.
- 12) Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
- 13) Any claim arising out of any contractual liability;
- 14) If mandatory motor insurance policy is not in force at time of accident
- 15) The coverage will not be available to Vehicles used for the purpose of racing, rallying, motor-sports, speed or duration tests, practice runs or operated outside official roads or in any instance where the vehicles is not being used /driven in accordance with applicable laws and regulations.
- 16) Assistance is required as a result of war, riots, uprising, mass political demonstration, pillage, strike, use for military purposes or acts of terrorism, earthquake damage, freak weather conditions, atmospheric phenomena, nuclear transformation phenomena or radiation caused by artificial acceleration of atomic particles.
- 17) Adverse Weather: on occasion of adverse weather conditions such as floods, heavy rain, thunder/ lightning or other external factors may affect our ability to provide services and it may become physically impossible to assist you until the weather improves.
- 18) Any legal action the Insured has taken, which We have not agreed to or where the Insured does anything that hinders us.
- 19) Any claim arising from an event, which happens, or a series of events, which starts, outside the period of cover.
- 20) Personal Surety Bond for bail and superdari of vehicle it to be arranged by the (Insured) of the vehicle.
- 21) A claim where the subscribed member has failed to notify us of the covered incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully getting any other legal remedy that we have agreed to or making a successful defence.

- 22) Any claim where the Insured's vehicle can be safely transferred on its own power to the nearest garage/ workshop.
- 23) Any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- 24) Any expenses for supply or replacement of parts/ consumables.
- 25) Any loss/damage caused to the Insured's vehicle when it is being used/ driven against the recommendations of the owner's/ manufacturer's manual.

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.