

Add on Coverages (if opted)

1. Depreciation Re-imbusement

This cover offers the amount of depreciation deducted on the value of parts replaced for own damage claim lodged under section 1 of the policy. The cover is available for maximum 2 claims during the policy period. Vehicle should be repaired at any of our authorized garage.

2. Daily Allowance -This cover pays you Daily Allowance as mentioned in the schedule to enable you to meet the cost of hired transport to reduce your inconvenience, if your vehicle is damaged by a covered peril mentioned in section 1 of the policy

Limit of Allowance

Class of Vehicle	Allowance per day
Mini / Compact	600
Mid Size	800
High End	2000
MPV / SUV	1000

Exclusion:

1. If you are claiming only for windscreen or glass damage under section 1 of the policy.
2. If vehicle is not repaired at the authorized garage.
3. If claim under section 1 is not valid and admissible.
4. If time required for repair of motor vehicle is up to 3 days

3. Courtesy Hire Car- This covers offers you courtesy hire car to reduce your inconvenience if insured vehicle is damaged by a covered peril mentioned in section 1 (Own Damage) of the policy. Courtesy hire car will be provided for 8 hrs or 80 km per day whichever is less. The terms and conditions of the hire car company will apply. You will be given a copy of the hire car company's terms and conditions when the hire car is delivered to you. If we are unable to provide you a courtesy hire car then we will pay your travel cost per day as stated below:

Class of Vehicle	Allowance per day
Mini / Compact	600
Mid Size	800
High End	2000
MPV / SUV	1000

Exclusions:

1. If you are only claiming for windscreen or any other glass damage under section 1 (Own Damage) of the policy.
2. If the vehicle is not repaired at our Authorized garage/ Authorized workshop/ Authorized service station.
3. If claim under section 1 (Own Damage) is not valid and admissible.
4. If time taken for repair in respect of damages not admissible under section 1 (Own damage) of the policy.

Conditions:

1. Either of Daily Allowance cover or courtesy hire car cover can be allowed. Both covers cannot be given together.

4. Return to invoice-This cover pays the financial shortfall between the amount you receive under section 1 of the policy and the purchase price of the Vehicle as confirmed in the invoice of sale OR current replacement price of new vehicle in case exactly same make/model is available, whichever is less, in the event of your Vehicle being a Total Loss / CTL. The cover will also reimburse the first time registration charges and road tax paid which had been incurred for the insured vehicle

Exclusion:

- the Total Loss / CTL and theft claim is not valid and admissible under section 1 of the policy.
- any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy.
- Stolen vehicle is recovered within 90 days of theft unless Final Investigation Report is submitted.
- Final investigation report in case of theft claim is not issued by Police authorities and is submitted to us.
- Covered vehicle is imported.

5. No Claim Bonus Protection-We will allow you the same No Claim Bonus, as shown on your schedule at the time of renewal provided

- i) The renewal of policy is done with us within 90 days of expiry of the policy.
- ii) The claim is not a Total Loss (TL) / Constructive Total Loss (CTL).
- iii) The rate of No Claim Bonus as shown in the schedule is an accumulation of 2 or more claim free years and there being no own damage claim in preceding 2 years.
- iv) Not more than 1 own damage claim is registered in the current period of insurance

Special Condition:

- i) A claim made for damages only to the windscreen glass/ rear glass/ door glass/ sun-roof glass will not be considered as claim under this cover.
- ii) A claim for only partial theft of accessories / parts will not be considered as claim under this cover.
- iii) A claim for theft of entire vehicle will not be considered as TL / CTL for this purpose, provided a new vehicle is purchased and insured with us within 90 days of the theft, in which case, we shall allow same No Claim Bonus on new motor vehicle as is shown in the policy.

6. Repair of Glass, Fibre, Plastic and Rubber Parts - A claim for only Glass / plastic / rubber / fiber part where you opt for repairs rather than replacement, at our authorized workshop, will not affect your No Claim Bonus eligibility at the time of renewal with us if there is no other damage to the vehicle is being claimed during the currency of the policy.

7. Loss of Personal Belongings - This cover will pay for the loss or damage to you and your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the vehicle.
The insured will bear first Rs.250 of each and every claim under this section.

8. Key Replacement-This cover pays the cost to replace vehicle keys if stolen, plus the cost of locks if the vehicle is broken into.

Exclusion:

- Lost or stolen keys of residence other than primary residence
- Cost to replace keys to vehicles that is not owned for personal use.

9. Engine Secure- We will pay you repair and replacement expenses for the loss or damage to-

- Internal parts of engine

- Gear box, transmission or differential assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine/ respective assembly.

We will also pay for lubricating oils/ consumables used in respective assembly i.e. material which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

Exclusion:

1. Loss or damage covered under manufacturer warranty, recall campaign or forming part of maintenance/ preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and/ or retrieving the vehicle from water logged area.
3. Ageing, depreciation, wear and tear.

Deductible: 5% of claim amount for each & every claim (repair) & 10% of claim amount for each and every claim (replacement)

10. Tyre Secure: We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre & Tubes.

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

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

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 We will not be liable for betterment charges. Maximum of 4 (four) replacements will be allowed during the Period of insurance.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Our 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.

Exclusions

1. If vehicle is not repaired at Authorized garage.
2. 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.
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.
7. loss or damage to wheel accessories, any other parts or rim.
8. theft of tyre(s) / tube(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle
9. if the tyre(s) / tube(s) being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to us 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. any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
13. loss or damage arising out of modifications not approved by tyre manufacturer
14. loss or damage resulting from hard driving due to race, rally or illegal activities.
15. loss or damage due to neglect of periodic maintenance as specified by manufacturer.
16. loss or damage resulting from poor workmanship while repair.
17. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
18. minor damage or scratch not affecting the functioning
19. 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

11. Consumable Expenses: We will cover cost of consumables required to be replaced/replenished arising from an accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel.

Exclusions:

1. Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If vehicle is not repaired at Authorized garage.

12. Emergency Transport and Hotel Expenses-This cover pays the cost of overnight stay and taxi charges for returning to the place of residence or the nearest city of travel, if the vehicle becomes immobile due to an accident covered under the policy.