

INDUSIND TWO WHEELER PACKAGE - POLICY WORDING

INDUSIND TWO WHEELER PACKAGE POLICY

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 the company for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

(The term two wheeler referred to in this Tariff will include motor cycle/scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I : LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- i. By fire explosion self ignition or lightning;
- ii. By burglary housebreaking or theft;
- iii. By riot and strike;
- iv. By earthquake (fire and shock damage);
- v. By flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. By accidental external means;
- vii. By malicious act;
- viii. By terrorist activity;
- ix. Whilst in transit by road rail inland- waterway lift elevator or air;
- x. By landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

- 1. For all rubber / nylon / plastic parts, tyres, tubes and batteries - 50%
- 2. For fibre glass components - 30%
- 3. For all parts made of glass- Nil
- 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

5) Rate of Depreciation for painting: In the case of painting the

depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

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

- (a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages ;
- (b) Damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- (c) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time ; and
- (d) Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all ₹300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- (a) The estimated cost of such repair including replacements, if any, does not exceed ₹150/-
- (b) The Company is furnished forthwith a detailed estimate of the cost of repairs and
- (c) The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED – INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%

Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II - LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of
 - i) Death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
 - ii) Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
 - (A) Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - (B) Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor

Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured

SECTION III – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provide always that

- A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of ₹15 lakh during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily 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 the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- (a) The owner-driver is the registered owner of the vehicle insured herein;
- (b) The owner-driver is the insured named in this policy.
- (c) The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident

GENERAL EXCEPTIONS

(Applicable to all sections of the Policy)

The Company shall not be liable in respect of :

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:
 - a) Being used otherwise than in accordance with the Limitations as to Use or
 - b) Being driven by or is for the purpose of being driven

by him/her in the charge of any person other than a Driver

as stated in the Driver's clause.

4. i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
- ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental or loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - (a) For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less

the value of the wreck.

- (b) For partial losses, i.e. losses other than Total Loss/ Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. The company may cancel the policy by sending 15 days notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation and in such event will return to the insured the premium paid less the pro-rata portion thereof for the period the policy has been in force or the policy may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at company's short period rates for the period the policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of ₹ 100 (₹ 25 in respect of vehicles specifically designed/ modified for use by blind/ handicapped/ mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period.

All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy.

ENDORSEMENTS

Only Endorsements mentioned in the Schedule form part of the policy.

IMT. 5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or

damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as **cannot be made good by repair and / or replacement of parts** and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT.7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with..... (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

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

IMT 15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Details of Injury		Scale of Compensation
i)	Death	100%
ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii)	Loss of one limb or sight of one eye	50%
iv)	Permanent Total Disablement from injuries other than named above	100%

Provided always that

- (1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
- (2) 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 the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

*The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER

{ For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car }

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

Details of Injury		Scale of Compensation
i)	Death	100%
ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii)	Loss of one limb or sight of one eye	50%
iv)	Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

- (1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
- (2) 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 the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) Not more than...** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

IMT 17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS : (APPLICABLE TO ALL CLASSES OF VEHICLES)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/ conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Details of Injury		Scale of Compensation
i)	Death	100%
ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii)	Loss of one limb or sight of one eye	50%
iv)	Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

- (1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
- (2) 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 the influence of intoxicating liquor or drugs.

- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person

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

* The Capital Sum Insured (CSI) per person is to be inserted.

IMT.18. PERSONAL ACCIDENT TO UNNAMED HIRER AND UNNAMED PILLION PASSENGERS

(Applicable to Motorised Two wheelers with or without side Car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation to any unnamed hirer/ driver/any unnamed pillion/ sidecar passenger* on the scale provided below for bodily injury caused by violent, accidental, external and visible means whilst mounting into/onto and/or dismounting from or traveling in/on the vehicle insured which independently of any other cause shall within three calendar months of the occurrence of such injury results in:-

Details of Injury		Scale of Compensation
i)	Death	100%
ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii)	Loss of one limb or sight of one eye	50%
iv)	Permanent Total Disablement from injuries other than named above	100%

Provided always that:

- (1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹.....** during any one period of insurance in respect of any such person.
- (2) 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 the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) Not more than persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

* Delete if P.A. cover for unnamed pillion /side car passenger is not taken.

** The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under, * to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to :-

- (a) (i) The price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable; OR

- (ii) If no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

(b) The reasonable cost of fitting such parts.

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

* Insert „Condition 3" in the case of the Private Car and Motorised Two Wheeler Policies and „Condition 4" in the case of Commercial Vehicles Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to ₹6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured.

In consideration of this reduction in the limit of liability a reduction in premium of ₹.....* is hereby made to the insured.

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

*To insert ₹50 for Two wheelers, ₹100 for private cars ₹150 for Commercial Vehicles – three wheelers and taxis or ₹200 for Commercial Vehicles (excluding three wheelers and taxis).

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* (I) To insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) In respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** To insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT 22A. VOLUNTARY DEDUCTIBLE

(For private cars/motorized two wheelers other than for hire or reward)

It is by declared and agreed that the insured having opted a voluntary deductible of ₹..... * a reduction in premium of ₹.....** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹..... *** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no# of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

*To insert voluntary deductible amount opted by the insured under tariff for Private car / tariff for motorised two wheeler.

**To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car / tariff for motorised two wheelers.

***To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

#To insert policy condition No. 3 of the tariff for private car / tariff for motorised two wheelers.

IMT.24. ELECTRICAL / ELECTRONIC FITTINGS

(Items fitted in the vehicle but not included in the manufacturer"s listed selling price of the vehicle – Package Policy only)

In consideration of the payment of additional premium of ₹..... , notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

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

IMT. 27. LIABILITY AND FIRE AND/OR THEFT

(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class –D of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable thereunder except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

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

NB.(I) In case of Liability and Fire Risks only, the words "burglary housebreaking theft " are to be deleted.

NB.(ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (FOR ALL CLASSES OF VEHICLES.)

In consideration of an additional premium of ₹50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the **Workmen's Compensation Act, 1923** , the **Fatal Accidents Act, 1855** or at **Common Law** and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

PROVIDED ALWAYS THAT

(1) This Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

- (2) The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- * (3) The insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (4) In the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

**IMT. 33. LOSS OF ACCESSORIES
(Applicable to Motorised Two Wheeler Policies only)**

In consideration of the payment of an additional premium of ₹..... it is hereby understood and agreed that as from...../...../..... notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

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

ADD-ON COVERS

1. NCB RETENTION COVER

IRDAN103RP0011V02100001/A0013V01200910

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy.

Benefit of this cover is applicable:-

- I. To one approved accidental claim only during the Policy period.
- II. If the total value of the claim payment made during the Policy period is less than 25% of the value of IDV as mentioned in this Policy Schedule.

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

2. NIL DEPRECIATION

IRDAN103RP0011V02100001/A0004V02200910

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts other than tyres and tubes in respect of approved partial loss claims.

Provided that the indemnity granted by this Endorsement:

- a) Shall be available only for maximum two accidents during the Policy period
- b) No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims.
- c) Shall be applicable subject to insured vehicle being given for repairs to Company's Authorised Dealer/ Repairer only;

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

3. TOTAL COVER

IRDAN103RP0011V02100001/A0010V01200910

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured for an amount (as specified in the policy schedule) towards amount spent on Registration Fee, Octroi and/ or any other charges levied by the government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:

- a. The indemnity shall be payable only in case of Total Loss / Constructive Total Loss / Theft claims
- b. Road Tax and Insurance premium will be payable on pro-rata basis for the unexpired duration of Policy period only

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

4. EMI PROTECTION COVER

IRDAN103RP0011V02100001/A0007V02201415

This cover is applicable if it is shown on Your policy schedule.

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company will indemnify the insured, subject to terms, conditions and exclusions applicable to this add on cover and the policy to pay, on occurrence of the covered event as defined below, EMI amount(s) in respect of the Auto Loan subject to maximum of Sum Insured as stated in the policy schedule.

Covered Event: If as a result of an accident to the insured vehicle which is covered under this policy, the vehicle is required to be kept in our Authorized garage for repairs for more than 21 consecutive days, being counted from the date of claim intimation or delivery of the vehicle at our Authorized garage whichever is later, and before the completion of repairs or intimation thereof being sent to the insured.

Claims proceeds under this add on cover shall be as per below table:

No. of Days in Garage	Plan Opted	No. of EMI (s) payable
21 days	1 EMI	1 EMI
42 days	1 EMI	1 EMI
63 days	1 EMI	1 EMI
21 days	2 EMIs	1 EMI
42 days	2 EMIs	2 EMIs
63 days	2 EMIs	2 EMIs
21 days	3 EMIs	1 EMI
42 days	3 EMIs	2 EMIs
63 days	3 EMIs	3 EMIs

Any payment under this add- on cover shall be subject to the following:

- A) The company shall have no liability under this add- on cover
 - a. For any EMI amount and/ or additional payment which becomes due because of default, non payment or delayed payment of any amount due to bank/ financial institutions.
 - b. Where the vehicle is stolen or in total loss.
 - c. Where the auto loan availed of is in excess of the insured's declared value (IDV) of the vehicle.
 - d. Company shall not be liable to pay in case auto loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle

e. For delay in submission of required documents of Own Damage claim (as stated in claim form) beyond 21 days or within such further time as the company may allow from the date of intimation of claim

- B) In case of a claim, the amount payable will be made in favor of bank/ financial institution with whom the vehicle is hypothecated and/ or hire purchase and/ or lease arrangements are in place. In case the EMI in respect to Auto Loan has already been paid by insured to the bank/ financial institution during the repair, the amount shall be directly paid to insured.
- C) The company's maximum liability for a single EMI under this add on cover shall be up to the Sum Insured as stated in the policy schedule.
- D) The company's maximum liability under this add on cover shall be up to the number of EMI(s) opted by the insured for coverage. This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the period of insurance.

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

5. DAILY ALLOWANCE BENEFIT

IRDAN103RP0011V02100001/A0002V02201415

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

1. Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 2 days for repairs.
2. Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
3. Rs. ___/-* per day as per the plan accepted by the Insured subject to a maximum of ___**days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss.
4. In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
6. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a. For first two eligible claims under Section I of the Policy wordings during the Policy period.
- b. If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.***
- c. If the time required for repair of insured vehicle is more than 2 days, and
- d. On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an "eligible claim" shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 2 days, and a daily allowance for at least

one day, is payable. In case of, a claim arising due to theft of insured vehicle the same shall be an "eligible claim" and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

*Per day allowance as mentioned in the policy schedule.

**No of days of coverage as mentioned in policy schedule

***A list of Company's Authorized network garages & their addresses is available on the Company's website: indusindinsurance.com

6. ADDITIONAL LIMIT OF TPPD

IRDAN103RP0011V02100001/A0029V01200910

In consideration of payment of an additional premium of ₹.....*, and notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured for an additional amount of ₹..... **for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured.

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

*To insert premium amount

7. CONSUMABLE EXPENSES

IRDAN103RP0011V02100001/A0002V01202122

This cover is applicable if it is shown on Your policy schedule

What is Covered:

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company,

We will cover cost of Consumables required to be replaced/ replenished arising from an accident to the insured vehicle. Consumables 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, brake oil, fuel filter and items of similar nature excluding fuel.

What is not covered:

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 the insured vehicle is not repaired at an Authorized garage.

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

8. DAILY ALLOWANCE BENEFIT PLUS

IRDAN103RP0011V02100001/A0011V02201415

This cover is applicable if it is shown on Your policy schedule.

What is Covered:

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, We will make an allowance to You for loss of use of the insured vehicle due to risks covered under Section 1 of this policy as under:

1. Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with our Authorized garage for more than 2 days for repairs.
2. Daily allowance is payable as per the plan accepted by the insured, only on the admission of claim of loss or damage to the insured vehicle, if the duration (from the date of delivery to our Authorized garage or date of intimation to Us whichever is later till the date of discharge) exceeds the number of days as specified above. No claim under this add- on cover is payable if there is no admissible claim under the policy, of loss/ damage to the insured vehicle.

3. Rs____/-** per day as per the plan accepted by the insured subject to maximum of ____ days for loss/ damage to the insured vehicle giving rise to claims other than total loss/ Constructive Total Loss.
4. In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the insured
5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
6. We will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a. If the insured vehicle as required above is kept in any of our Authorized garage for repairs.
- b. If the time required for repair of insured vehicle is more than 2 days, and
- c. On completion of repairs there is no delay by the insured in taking delivery of the insured vehicle
- d. For a maximum of (Refer policy schedule) admissible claims during the period of insurance.

For the purpose of this add on cover:

In case of, claims of loss/ damage, an "eligible claim" shall be one of that is under Section 1 of the policy, and for which the insured vehicle is kept with our Authorized garage for more than 2 days, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of the insured vehicle the same shall be an "eligible claim" and entitle the insured to the benefit as provided in sub clause 4) of this add- on cover.

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

** To insert the per day allowance as per the premium table.

9. EMERGENCY HOTEL ACCOMODATION

IRDAN103RP0011V02100001/A0026V01200910

In consideration of payment of an additional premium of Rs.....*, it is hereby understood and agreed that the Company will make an allowance of Rs._____/ - **towards Hotel accommodation of the Insured due to Theft of/Accident to insured vehicle covered under Section I of this Policy.

Benefit of this cover applicable;

- a. When the Insured travelling by the insured vehicle is at least 200 Kilometers away from the address as provided in the Proposal Form and is subject to a maximum of Rs. _/-
- b. Only if insured vehicle is stolen or is involved in an accident and cannot be driven.

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

10. ENGINE PROTECTOR

IRDAN103RP0011V02100001/A0005V01202122

This cover is applicable if it is shown on Your policy schedule.

What is covered:

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the Consequential loss or damage to-

- Internal parts of the 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 the lubricating oils / Consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, Gear Box oil etc. but excluding fuel.

What is not covered:

We shall not indemnify You under this endorsement in respect of:

1. Loss or damage covered under the manufacturer's 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. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from Us

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by You.

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

11. HELMET COVER FOR TWO WHEELER

IRDAN103RP0011V02100001/A0033V02200910

This cover is applicable if it is shown on Your policy schedule.

What is Covered:

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, We will make a payment towards cost of replacing damaged or destroyed helmet of same type and model due to accident involving the insured vehicle.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the period of insurance.

What is not Covered:

Benefit under this cover:

1. Shall not be available for theft claims
 2. Shall not be available for damage caused by deterioration, wear & tear
- Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.

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

12. HOSPITAL CASH COVER

IRDAN103RP0011V02100001/A0001V01202021

This cover is applicable if it is shown on Your policy schedule. In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company agrees to pay the Sum Insured mentioned in the policy schedule for You & Your Family for per day hospitalization caused due to bodily injury caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle during the Period of Insurance as mentioned in the policy schedule for which a valid claim under the policy is admissible. Provided duration of any such hospitalization shall be minimum of 24 consecutive hours. We shall also pay the amount mentioned in the policy schedule

for convalescence benefit which shall be payable post 7 days of hospitalization.

This cover is also applicable for Unnamed Passengers travelling in the insured vehicle not exceeding licensed seating capacity of the insured Vehicle.

What is not covered:

1. Any claim related to a sickness, disease or medical disorder not directly consequential to the accident.
2. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home
3. Any claim arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
4. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs. Deductible of 2 days (48 hours) shall be applicable to this cover for each and every claim.

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

11. HELMET COVER FOR TWO WHEELER

IRDAN103RP0011V02100001/A0033V02200910

This cover is applicable if it is shown on Your policy schedule.

What is Covered:

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, We will make a payment towards cost of replacing damaged or destroyed helmet of same type and model due to accident involving the insured vehicle.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the period of insurance.

What is not Covered:

Benefit under this cover:

1. Shall not be available for theft claims
2. Shall not be available for damage caused by deterioration, wear & tear

Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.

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

12. HOSPITAL CASH COVER

IRDAN103RP0011V02100001/A0001V01202021

This cover is applicable if it is shown on Your policy schedule.

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company agrees to pay the Sum Insured mentioned in the policy schedule for You & Your Family for per day hospitalization caused due to bodily injury caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle during the Period of Insurance as mentioned in the policy schedule for which a valid claim under the policy is admissible. Provided duration of any such hospitalization shall be minimum of 24 consecutive hours.

We shall also pay the amount mentioned in the policy schedule for convalescence benefit which shall be payable post 7 days of hospitalization.

This cover is also applicable for Unnamed Passengers travelling in the insured vehicle not exceeding licensed seating capacity of the insured Vehicle.

What is not covered:

1. Any claim related to a sickness, disease or medical disorder not directly consequential to the accident.

2. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home
3. Any claim arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
4. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.

Deductible of 2 days (48 hours) shall be applicable to this cover for each and every claim..

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

**13. NO CLAIM DISCOUNT ONE STEP DOWN COVER -
IRDAN103RP0011V02100001/A0016V01200910**

In consideration of payment of an additional premium of Rs_____/-* , and notwithstanding anything to the contrary contained in section I of this policy it is hereby understood and agreed that the Company will at the time of renewal of this policy provide No Claim Bonus (NCB) as per below table subject to only one approved accidental claim during the policy period.

NCB running on existing IndusInd Policy	Revised applicable NCB available at renewal
65%	50%
50%	45%
45%	35%
35%	25%
25%	20%

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

14. REPLACEMENT LOCK INSURANCE

IRDAN103RP0011V02100001/A0019V01200910

In consideration of payment of additional premium of Rs ___/*, it is hereby understood and agreed that if the insured vehicle's keys be lost, damaged or destroyed, the company will pay the cost of replacing and recoding the locks and/ or keys of the same type and model. Company's liability towards the same will be restricted to one event and shall not exceed Rs___/* during the policy period.

Benefits of this cover is applicable:

1. Subject to insured vehicle being given for repairs to Authorized dealer/ repairer of the company only.
2. Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this policy if damage to the keys is the only damage to the insured vehicle due to a particular accident.
3. To one approved accidental claim only during the policy period

Subject otherwise to the terms, exception, conditions and limitation of the policy

15. VOLUNTARY DEDUCTIBLE

IRDAN103RP0011V02100001/A0023V01200910

It is declared and agreed that the Insured having opted for a voluntary deductible of Rs _____ /- * a reduction in premium of Rs. _____ /- ** under section I of this Policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that Insured shall bear under section I of the Policy in respect of each and every event (including event giving rise to a total loss/ constructive total loss) the first Rs. _____ /- *** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of

any expenditure by the Company in the exercise of his discretion under condition no. ___ # of this Policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

16. RETURN TO INVOICE FOR TWO WHEELER

IRDAN103RP0011V02100001/A0001V01202223

This cover is applicable if it is shown on Your policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, We will pay 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 the new vehicle in case exactly same make/ model is available, whichever is lesser, in the event of Your vehicle has suffered a Total Loss/ CTL following an accident or Stolen during the Period of insurance and is not recovered. We will also reimburse the first time registration charges, road tax which You have incurred on the insured vehicle & applicable insurance cost calculated as below.

For the purpose of this cover "Insurance Cost" means Sum of Own Damage Premium as per section I of the policy schedule derived by multiplying Current Year Own Damage rate by the appropriate* IDV (That is charged in the policy in currency) & Current Year Third Party Premium, less any premium refunds .

Current Year is defined as financial year in which the claim event has occurred.

Special Condition applicable to this benefit :

- The finance company/ bank whose interest is endorsed on the policy must agree in writing, in case of hypothecation.

*Appropriate IDV refers to the current Ex showroom price of the insured vehicle or Ex showroom price of similar model.

What is not covered

We will not pay any claim under this cover, if:

1. The total loss/ CTL and theft claim is not valid and admissible under Section 1 of the policy
2. For 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.
3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us
4. Covered vehicle is imported

Subject otherwise to the terms, condition, exclusions of the policy. Standard Deductible under Section 1 of the policy shall be applicable to this cover.

17. ELECTRIC VEHICLE BATTERY PROTECTION COVER

IRDAN103RP0011V02100001/A0072V01202223

1. Definitions:

a. Battery (EVB)

Means an electric vehicle battery (EVB) (also known as 'traction battery') used to power the electric motors of a battery electric vehicle (BEV). These batteries are rechargeable batteries and are typically the Lithium-Ion batteries. These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. Electric vehicle batteries differ from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-

cycle batteries.

b. Battery Management System (BMS)

A Battery Management System (BMS) is an electronic system that manages EVB, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and / or balancing it.

The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the EVB. Inverter, converter and the cooling systems also form part of the BMS.

For the purposes of this Policy, it means the original BMS provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.

c. Electric Motor

Means the core component of the Battery Electric Vehicle that converts electrical energy into mechanical energy and uses electric power from the traction of the battery, turning the transmission and the wheels.

For the purposes of this Policy, it means the original Electric Motor provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Electric Motor that has been replaced by the original equipment manufacturer following some fortuitous event.

d. Electric vehicle

An electric vehicle is a vehicle that uses one or more electric motors for propulsion. It can be powered by a collector system, with electricity from extravehicular sources, or it can be powered autonomously by a battery (sometimes charged by solar panels), or by converting fuel to electricity using fuel cells or a generator.

Electric Vehicle means Battery Electric Vehicle (BEV)

A Battery Electric Vehicle (BEV), a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicle derive all power from battery packs and thus have no internal combustion engine, or fuel tank.

e. Insured Vehicle

Means the Electric Vehicle defined above in section 1.4 . It is alternatively referred to as simply Vehicle or Electric Vehicle. It includes standard tools and accessories that are provided by the Manufacturer of the Vehicle at the time of new purchase of the Vehicle.

It is identifiable by the Chassis Number and Motor Number provided by the Manufacturer.

For the purpose of this Policy, only vehicles manufactured by a recognized Manufacturer, who is a member of the Society of Indian Automobile Manufacturers ('SIAM') are insurable. Further, such vehicles are certified by Automotive Research Association of India ('ARAI') with regards to the top speed and the Motor's power.

f. State of Health (SOH) of the Lithium-Ion Battery

Means the measurement of condition of the Lithium-Ion Battery compared with that of the manufacturer's specification for the Lithium-Ion Battery. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):

- Internal Resistance or conductance

- Battery Capacity
- Voltage
- Self-discharge
- Age of the battery

2. Coverages:

This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS), due to:

1. Unexpected Power Surge while charging the lithium-ion battery
2. Mechanical shock to the lithium-ion Battery or Battery Management System (BMS)
3. Water ingress or moisture buildup within the lithium-ion battery or the BMS, due to submergence in water following a flood and or inundation
4. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the lithium-ion battery or the BMS

The below are excluded for the purpose of this cover:

1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.
2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.
3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.
4. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer).
5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
7. Damages resulting from any attempted or actual Theft of Battery
8. Damages resulting from any wear and tear of the battery, cable and wires
9. ix. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
12. Any Third Party bodily injury or property damage claim arising due to anything happening with battery.
13. Any claim where the repair has been carried out without prior approval from the Company
14. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered
3. Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium. The chosen amount of depreciation shall be specified in the Policy Schedule
4. The coverage is subject to meeting the below conditions:
 - a. Coverage will be valid only if the charging was done as per the guidelines by the OEMs and using standard charging infrastructure as provided or recommended.
 - b. At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for

the Battery or BMS.

- c. State-of-Health (SOH) level of battery to be maintained as per manufacturers schedule of battery health
- d. Number of claims to be admissible in a policy period is as specified in the policy schedule
- e. Coverage shall be valid only for the original Battery provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Battery that has been replaced by the original equipment manufacturer, and which is mentioned in the Policy Schedule.

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to

18. ELECTRIC VEHICLE ELECTRIC MOTOR PROTECT COVER

IRDAN103RP0011V02100001/A0073V01202223

1. Coverage:

The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor, the differential and transmission units along with it. Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

2. The aforementioned damage is direct result of any of the below events:

- i. Water ingress into electric motor, differential or transmission units or
- ii. leakage of lubricating oil from the Electric Vehicle differential or Transmission units.

3. It is warranted that:

- i. Vehicle has been transported or towed to garage within number of days of water receding from the water-logged area, as specified in the policy schedule.
- ii. The Insured has taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by the Insured
- iii. Number of claims to be admissible in a policy period is as specified in the policy schedule.

4. Claims under this cover are admissible only if:

- i. In case of water damage, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area.
- ii. In case of leakage of lubricating oil, there is visible evidence of accidental damage to the electric motor or the respective assembly.

5. The below are excluded for the purposes of this Cover:

- i. Wear and tear damages.
- ii. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered
- iii. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance
- iv. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines
- v. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer
- vi. Any costs relating to servicing, maintenance, adjustment or tuning
- vii. Any claim where the repair has been carried out without prior approval from the Company
- viii. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity

- ix. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area.
- 6. Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

19. ELECTRIC VEHICLE CHARGER COVER

IRDAN103RP0011V02100001/A0074V01202223

1. Coverage:

This cover pays for repair and/or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule. Provided such damage, loss or destruction is a direct resultant action of the below perils:

- i. By fire, explosion, self-ignition or lightning;
- ii. By riot or strike;
- iii. By earthquake (fire and shock damage);
- iv. By flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost;
- v. By accidental external means;
- vi. By malicious act;
- vii. By terrorist activity;
- viii. By landslide or rockslide.
- ix. By rodent bite
- x. Unexpected Power Surge while charging the lithium-ion battery
- xi. Electrical and/or Mechanical Breakdown

Components Covered are:

- i. Charging cable (The charging cable would be covered if it was bought as part of the vehicle. Cable purchased afterwards is not covered unless it was a direct replacement from the manufacturer)
- ii. Fixed charging unit
- iii. Adapter
- iv. Any other integral component of charging unit and/or charger and/or adapter and/ or charging cable.

Maximum amount payable under this cover would be Rs. (refer schedule) during policy period. Coverage is subject otherwise to terms, conditions, limitations and exceptions of the policy.

Number of claims to be admissible in a policy period is as specified in the policy schedule.

2. The below are excluded for the purpose of this cover:

- i. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts.
- ii. Damages resulting from failure to follow the manufacturers' instructions of Use.
- iii. Damages resulting from handling of the equipment by unauthorized service personnel.
- iv. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.
- v. Any damages due to extra installation of electric equipment apart from the already installed electric equipment done or provided by manufacturer is out of the scope of this coverage. Any costs relating to servicing, maintenance, adjustment or tuning.
- vi. Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the

knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not.

- vii. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the Insured Electric Vehicle charger.
- viii. Loss of or damage to rented or hired equipment for which the insured is responsible either by law or under a lease and/or maintenance agreement.
- ix. Damages resulting from any tampering with the EV charger or charging infrastructure.
- x. Any loss or damage to the charger due to malfunctioning of battery or part of it and/ or due to innate chemical nature of battery and/or its constituents and related assembly parts.
- xi. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.
- xii. Any aesthetic defects but not limited to dents, scratches on painted polished or enamelled surfaces
- xiii. Any loss or damages due to cyber events.
- xiv. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative
- xv. Losses due to replacement of any consumable item of the EV Charger including but not limited to batteries (including rechargeable), bulbs(including projector bulbs), tapes, fuses, cartridges, replaceable fluids or application software including data storage media or materials which are designed to be consumed during the life of the Insured EV Charger.
- xvi. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes.
- xvii. Any claim where the repair has been carried out without prior approval from the Company
- xviii. Depreciation, as specified in the Policy Schedule shall be applicable, unless opted to be covered

- 3. Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

20. TWO WHEELER ASSISTANCE COVER

IRDAN103RP0011V02100001/A0061V01202223

1. Definitions

- a. Accident – Refers to the motor vehicle Accident involving the Driver and the attached Vehicle. The Accident has allegedly resulted in death and or bodily Injury and or physical property damage to Third Party. It is the basis for MACT petition seeking compensation
- b. Ambulance- Ambulance means a road vehicle or an aircraft operated by a licensed / authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
- c. Authorized workshop/garage – A motor vehicle repair workshop and or garage authorized by IndusInd General Insurance Co. Ltd.
- d. Base Policy – means the main policy to which this Assistance Cover Policy attaches, and whose covers, terms, conditions, limitations, and exclusions form the basis of cover for this Policy.
- e. Coverage radius – Refers to the radial distance in kilometres till which the assistance services can be provided and is as mentioned on the policy schedule.
- f. Damaged Parts (applicable to Cover 2.2.2 Wrong

- Fueling)- The list of internal working parts of a Vehicle that might be damaged by act of filling wrong fuel. Such as, Fuel pump, injectors catalytic converter, fuel tank, valve, piston rings and pistons, etc.
- g. Day Care Centre means any institution established for Day care treatment of illness and/or injuries or a medical setup with a Hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified Medical Practitioner and must comply with all minimum criterion as under:
- Has qualified nursing staff under its employment;
 - Has qualified medical practitioner/s in charge;
 - Has fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- h. Day Care Treatment means medical treatment, and/or surgical procedure which is:
- Undertaken under General or Local Anaesthesia in a Hospital/Day Care Centre in less than 24 hrs because of technological advancement, and which would have otherwise required Hospitalization of more than 24 hours.
 - Treatment normally taken on an OPD basis is not included in the scope of this definition
- i. Domiciliary Hospitalization means medical treatment for an illness/disease/ Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 - the patient takes treatment at home on account of non-availability of room in a Hospital
- j. Driving License – A driving license is a legal authorization, or the official document confirming such an authorization, for a specific individual to operate one or more types of motorized vehicles — such as motorcycles, cars, trucks, or buses—on a public road
- k. Insured Vehicle – The vehicle covered under the IndusInd Two Wheeler Package Policy.
- l. Hospital – Hospital means any institution established for In-patient Care and Day Care Treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities, under the Clinical Establishments (Registration & Regulation) Act, 2010 or under enactments specified under the schedule of section 56(1) of the said Act or complies with all with all minimum criteria as under:
- has qualified nursing staff under its employment round the clock.
 - has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and 15 in-patient beds in all other places.
 - has qualified Medical Practitioner(s) in charge round the clock.
 - has a fully equipped Operation theatre of its own, where surgical procedures are carried out.
 - maintains daily records of patients and makes these accessible to the Insurance Company's authorized personnel.
- m. Hospitalization - Hospitalization means admission in a hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
- n. ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
- o. Injury - Injury means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- p. In-Patient Care/ In-Patient Treatment means treatment for which the Insured has to stay in a Hospital for more than 24 hours for a covered event.
- q. In-Patient Care/ In-Patient Treatment means treatment for which the Insured has to stay in a Hospital for more than 24 hours for a covered event
- r. Medical Advice- Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription
- s. Medical Expenses- Medical Expenses means those expenses that an Insured has necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner as long as these are no more than would have been payable if the Insured had not been insured and no more than other Hospital or doctors in the same locality would have charged for the same medical treatment.
- t. Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The Medical Practitioner should not be the Policyholder/Insured or their close Family member.
- u. Medically Necessary Treatment means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- is required for the medical management of the illness or Injury suffered by the Insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical
 - care in scope, duration, or intensity;
 - must have been prescribed by a Medical Practitioner;
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- v. Out Patient (OPD) Treatment means the one in which the Insured visits a clinic / Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a Day care or Inpatient.
- w. Period of insurance - The time frame during which insurance policy is effective as stated on the Policy Schedule
- x. Reasonable & Customary Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved
- y. Registration certificate – A vehicle registration certificate is an official document providing proof of registration of a vehicle.

- z. Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associate medical expenses.

2. Coverages:

The covers listed below other than Benefit 2.1 24x7 Roadside Assistance and Benefit 2.9 Service Guarantee are optional covers and are available to the Insured, on payment of additional premium.

The Company hereby agrees, subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Insured as per the covers and limits specified in the Policy Schedule.

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

1. 24X7 Roadside Assistance

The following services shall be provided within coverage radius subject to terms mentioned below:

1.1 Emergency Towing:

1.1.1 Accidental Towing

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to an Accident and cannot be repaired on the spot, Assistance shall be provided for towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within coverage radius from the location of Accident. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

1.1.2 Breakdown Towing :

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to mechanical and electrical breakdown and cannot be repaired on the spot, assistance shall be provided in towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within coverage radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

1.1.3 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 coverage radius from the location of breakdown. 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 provide for the Battery generator to be taken to the site of battery drainage for charging. The cost however would be borne by the Insured.

1.2 On-site Assistance

The following services shall be provided within coverage radius subject to terms mentioned below:

1.2.1 Minor repair

In the event that the Insured Vehicle breaks down and is immobilized while on road during the Policy Period due to minor electrical and or mechanical fault and can be repaired on the spot, assistance shall be provided with the help of a vehicle technician for repairing the Insured Vehicle.

It is agreed and understood that under this service, 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.

1.2.2 Flat battery or Jump Start

In the event that the Insured Vehicle is immobilized due to run down battery during the Policy Period, assistance shall be provided with the help of a vehicle technician to jump start the Insured Vehicle with appropriate means.

In case run down battery needs replacement with a new battery, the cost of new battery replacement and any cost to obtain the battery shall be borne by the Insured. Any cost involved in charging of the run-down battery shall also be borne by the Insured.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by the Company.

1.2.3 Spare Key Retrieval and or Services of Keys Locked inside:

In case the Insured Vehicle keys are locked inside the Insured Vehicle during the Policy Period, lost, or misplaced, to the Company shall, at the request and authorization of the Insured, arrange for another set of keys to be retrieved from Insured's place of residence or office by courier to the location of the Insured Vehicle.

The Insured shall be required to produce valid identity proof at the time of handover of the alternate 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.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by The Company. All other costs and incidental charges shall be borne by the Insured.

1.2.4 Service of Flat tyre

In the event that the Insured Vehicle is immobilized due to flat tyre while on road during the Policy Period, services of a vehicle technician shall be provided to replace the flat tyre with spare stepney tyre of the Insured Vehicle at the location of breakdown.

In the event that the spare stepney tyre is not available in the Insured Vehicle, the flat tyre shall be taken to the nearest tyre repair shop for repairs and re-attached to the Insured Vehicle.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges to take the flat tyre to the nearest place of repair for the above only would be borne by the Company. Any incidental charges to the repair shall be borne by the Insured.

2. Fueling Services

The following services shall be provided within coverage radius subject to terms mentioned below:

2.1 Emergency Fuel (Fuel Delivery)

In the event Insured Vehicle runs out of fuel while on road during the Policy Period, the Company

shall arrange for emergency fuel (up to 5 litres on a chargeable basis) to be provided at the location of breakdown.

It is agreed that the cost of fuel itself would be borne by the Insured. The Company shall not be liable for the purity of fuel as it would be collected from the nearest petrol station from the spot of the Insured Vehicle.

2.2 Wrong Fueling

In case of accidental filling of fuel tank of the Insured Vehicle with the wrong fuel or unsuitable fuel during the Policy Period, the Company shall cover the following:

- i. Towing of the Insured Vehicle to the nearest authorized garage using the best available towing mechanism, within coverage radius from the location of breakdown. In case the towing distance exceeds the coverage radius, charges for the extra Kilometers shall be borne by the Insured.
- ii. Expenses for Draining and flushing the fuel tank
- iii. A maximum of two claims shall be payable under this cover for a given Policy Period.

Losses arising from or expenses incurred toward the following lie outside of the scope of coverage for Benefit 2.2. Wrong fueling:

- i. The cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- ii. Replacement of the fuel filter.
- iii. Any claim where the wrong fueling occurs outside of the Indian Geography.
- iv. For any claim resulting from foreign matter entering the fuel system
- v. Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the Insured Vehicle.
- vi. Any loss related to Loss of value or Loss of use of vehicle.
- vii. Expenses due to any wear and tear.

3. Emergency Medical Assistance

The following services shall be provided subject to terms mentioned below:

3.1 Medical Assistance

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 provide the following assistance:

- i. Telephonically arranging contact details of the nearest available ambulance. However, the Company shall not be responsible for unavailability of ambulance within reasonable distance of the Accident site or the timeline within which the ambulance is able to reach at the Accident site.
- ii. Telephonically arranging contact details of the nearest available medical facility in case of Injury (on request basis)
- iii. Emergency Message transmission up to a maximum of 2 contacts about the Accident and the site of accident.

The Company shall however not be responsible for the quality of service rendered by such service providers.

3.2 Emergency Road Ambulance Service

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 Indemnify the Insured up to the limit specified in the Policy Schedule for expenses incurred towards availing emergency road Ambulance services for transferring such injured person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency.

The Company shall not be responsible for unavailability of ambulance within reasonable distance of the Accident site or the timeline within which the ambulance is able to reach at the Accident site.

The Company shall not be responsible for the quality of service rendered by such service providers.

3.3 Emergency Air Ambulance Service

In the event that the Insured Vehicle meets with an Accident while on road during the Policy Period, and driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall indemnify the Insured up to the limit specified in the Policy Schedule for expenses incurred towards availing emergency air Ambulance service for transferring such injured person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency, subject to the following:

- i. The coverage includes the cost of the transportation from the place of first occurrence of the Accident to the nearest Hospital in case of an emergency Life Threatening Medical condition, or from one Hospital to another Hospital which is prepared to admit the Insured and provide the necessary medical services, only in case where the Insured requires immediate and rapid ambulance transportation which cannot be provided by a Road Ambulance.
- ii. Such Life-Threatening Medical Condition is certified by the Medical Practitioner
- iii. The transportation from one Hospital to another Hospital has been prescribed by a Medical Practitioner and is medically necessary.
- iv. Such Air Ambulance should have been duly licensed for operation by the Competent Authorities of the Government of India
- v. The Origin and Destination of Air Ambulance Service are within the geographical boundaries of Republic of India
- vi. This benefit can be availed once in a Policy Year.

3.4 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 indemnify the Insured up to the limit 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

3.5 Transportation Benefit

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 indemnify the Insured up to the limit specified in the Policy Schedule, for reasonable expenses incurred towards utilizing a registered radio cab operator's services for transporting such injured person to the nearest Hospital.

3.6 Accidental Medical Hospitalization

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, resulting solely and directly from the Accident, then the Company shall indemnify the Insured, up to limits specified in the Policy Schedule for the below mentioned Medical Expense incurred by the Insured towards the Medically Necessary Treatment of such Injury:

- Room Rent
- Nursing expense
- Intensive care Unit (ICU) charges,
- Medical Practitioner(s) fees,
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances,
- Medicines, drugs and Consumables expenses
- Diagnostic procedures expenses
- The cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure

Provided that:

- i. Such Medical Expenses shall be the Reasonable and Customary Charges incurred for In-Patient Hospitalization or Daycare for such Injury to be covered under this Policy,
- ii. The Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy and Hospitalization should have occurred within 24 hours of the Accident.
- iii. Domiciliary Hospitalization and/or Out-Patient treatment shall not be covered under this Benefit
- iv. Any unutilized limit under this benefit shall not be carried forward to next Policy Year.
- v. The cover shall be limited to the number of passengers specified in the Policy Schedule
- vi. For a claim to be payable under this benefit, a claim must be accepted by the Company under Section I of the Base Policy.

3.7 Companion Accommodation

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, resulting solely and directly from the Accident, which requires Hospitalization, the Company shall indemnify the Insured upto the limit specified in the Policy Schedule, for the accommodation cost of any one companion during the period of Hospitalization, subject to the following:

- i. The Hospitalization should be necessitated by Injury which is a direct result of the Accident and such Hospitalization should be for a minimum of 24 hours.
- ii. The point where such Accident has happened should not be less than 250 kms from the

communication address as mentioned in the policy

- iii. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)
- iv. The choice of accommodation will be subject to availability and based on the proximity to the hospital or treating medical practitioner being within a radius of 10 km
- v. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.
- vi. The accommodation shall be available for maximum four days or until the date of discharge from Hospital, whichever is earlier.
- vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.
- viii. For a claim to be payable under this benefit, a claim must be accepted by the Company under Benefit 3.6 Accidental Medical Hospitalization

3.8 Accidental Medical OPD

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, resulting solely and directly from the Accident, then the Company shall indemnify the Reasonable and Customary charges for the following Out-patient expenses, up to limits specified in the Policy Schedule:

- i. OPD consultations: Expenses toward consultation from a Medical Practitioner on Outpatient basis for the Accidental injury.
- ii. Surgical Treatments: Minor Surgical procedure such as POP or Fiberglass cast, suturing, dressings for Accident-related Outpatient procedures etc. for treatment of the Accidental Injury that are carried out by a Medical Practitioner, which are supported with requisite diagnostic results (wherever applicable).
- iii. OPD for Dental Treatment (Consultations and minor surgical treatments) required due to Accidental injury affecting sound natural tooth or implants.

The benefit is subject to following:

- I. The Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy, and OPD Consultation and/or Surgical treatment should have been taken within 24 hours of the Accident.
- II. For a claim to be payable under this benefit, a claim must be accepted by the Company under Section I of the Base Policy
- III. The expenses under this benefit are covered only for Allopathy Treatment.
- IV. CAD/CAM restorations and bone graft are not covered
- V. The cover shall be limited to the number of passengers specified in the Policy Schedule
- VI. Any unutilized OPD limit shall not be carried forward to next Policy Year.
- VII. This benefit shall be available on Reimbursement basis.

VIII. A Deductible of amount as specified in the Policy Schedule shall be applicable on each and every Claim made under this benefit.

IX. OPD Expenses for any Cosmetic/ routine preventive health check-ups / dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances shall not be covered.

4. Legal Assistance Cover

In the event of an Accident involving the Insured's vehicle while on road during the Policy Period, the Company shall, subject to exclusions stated under the Policy, provide the covers stated under sections 4.1 Legal Advisor, 4.2 Legal Expenses- Third Party and 4.3- Bail Bond

In the event of a theft involving the Insured's vehicle during the Policy Period, where the vehicle is subsequently recovered, the Company shall provide the cover stated under section 2.4.4 Legal Expenses- Theft Recovery.

4.1 Legal Advisor

Where the Insured requires the services of a legal advisor, the Company shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. The Company shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.

4.2 Legal expenses- Third Party

Where the Insured requires the services of a legal advisor, where in the third party has prosecuted a case on the insured for holding the Insured responsible for the accident, the Company shall indemnify the Insured for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Policy Schedule

4.3 Legal expenses- Bail Bond

Subject to all other terms and conditions of the Policy, The Company shall indemnify the Insured upto limits specified in the Policy Schedule for the amount incurred by the Insured under a Bail Bond that has been ordered by a Court in India to secure his/her bail after being held in custody or arrested by appropriate Law enforcement authorities in a Motor Vehicle Accident case that has been prosecuted by a Third Party against the Insured and involving the Insured Vehicle. Provided that:

- i. The Third Party mentioned above is as envisaged in the appropriate section of the Motor Vehicle Act, 1988 and amendments thereof. The aforementioned Motor Vehicle accident has also led to a claim admissible under the Motor Third Party insurance policy that the Insured has taken.
- ii. The Motor Vehicle Accident has allegedly led to Accidental Death of the Third Party, Grievous Injury to the Third Party or Property Damage belonging to the Third Party.
- iii. The Motor Vehicle Accident has occurred and reported within the Policy Period.
- iv. This cover shall not apply to a non-bailable offense and/or to Non-Motor Vehicle accident cases.

If the court imposes any penalty or fine on the Insured at the time of interim order or final judgment, then in that case the Insured will not be at the liberty to get the fine deducted or adjusted from the bail amount which was deposited by the Company.

Bail Bond Costs mean the reasonable charges (not

including any collateral) for a bond or other financial instrument to guarantee an Insured's contingent obligation for bail or equivalent in any jurisdiction required by a court in respect of any covered Claim.

4.4 Legal expenses- Theft recovery

Where the Insured requires the services of a legal advisor for taking care of various legal expenses, the Company shall indemnify the Insured for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Policy Schedule.

5. Flood Assistance

The following services shall be provided subject to terms mentioned below:

5.1 Vehicle Transportation

In the event that the Insured Vehicle is immobilized due to flood water ingress during the Policy Period and cannot be moved, the Company shall arrange for towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within coverage radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by 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.

5.2 Drying and cleaning services

In the event that the Insured vehicle is immersed in flood water during the Policy Period, the Company shall indemnify the Insured upto the limit specified in the Policy Schedule for drying and cleaning of the Insured Vehicle post such flooding.

It is agreed and understood that under this service, the vehicle technician's labour charges for drying and cleaning of the Insured Vehicle and conveyance charges for the above only would be borne by the Company. The cost of replacement or repair of any damaged parts, Cost of Material and Spare Parts shall be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

6. Value Added Services

6.1 Reminder and Advisory Services

The Company shall from time to time keep communicating to the Insured through SMS/Email/ Phone call/WhatsApp message about the renewal of PUC, Driver's License, etc. The Company shall in no way be liable if the message is not transmitted to the Insured due to any of the mobile service providers related issue. The service shall be offered on the registered mobile number and/or email ID of the insured in the policy Schedule or updated in the Company records from time to time.

6.2 Loss of Documents

The Company shall indemnify the Insured for the cost for obtaining duplicate driving license (DL) and/ or Registration certificate (RC) and/or vehicle fitness certificate and/or permit, in case Insured suffers a loss of any of these valid documents during the Policy Period, from inside the vehicle. The claim under this cover is subject to the following:

- i. First information report (FIR) is required to be filed with Police for loss of driver's license or Registration

- certificate or vehicle fitness certificate or permit.
- ii. Coverage is limited up to a maximum of 1 claim against the assigned coverage
- 6.3 Arrangement of Chauffeur
- In case, an owner of the Insured Vehicle requires chauffeur service for their Insured Vehicle to be driven around, the Company shall provide assistance for arranging a driver/chauffeur to drive the Insured Vehicle. The remuneration of the chauffeur shall be borne by the insured and needs to be paid directly to the chauffeur/vendor.
- 6.4 Continuation/Return Journey - Taxi support
- In the event that the Insured Vehicle is immobilized due to an Accident or due to breakdown occurring during the Policy period and outside 20 kms from the insured place of residence, and the Insured Vehicle cannot be repaired same day (expected repair time being of 4Hrs or more), the Company shall provide assistance for arranging the alternate mode of transport (Taxi) to continue the journey or return to the insured's home from the location of the breakdown. The Company shall also indemnify the Insured for the Taxi Fare up to limits specified in the Policy Schedule, provided the taxi is booked through the Company's assistance service and the Insured submits the travel receipts to the Company.
- 6.5 Hotel Accommodation
- In the event that the Insured Vehicle is immobilized due to an Accident or breakdown while on road during the Policy Period, and if the Insured Vehicle cannot be repaired on the same day, the Company shall indemnify the Insured for the accommodation cost upto the limits as mentioned in the policy schedule, subject to the following:
- i. The Insured Vehicle should have become immobilized due to the accidental damage and or mechanical failure.
 - ii. The repair time of the Insured Vehicle is more than 48 Hrs.
 - iii. The point where such breakdown has happened should not be less than 250 kms from the communication address as mentioned in the policy
 - iv. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)
 - v. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.
 - vi. The accommodation shall be available for maximum four days or until repair is completed, whichever is earlier.
 - vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.
- 6.6 Arrangement of Pick-up and Delivery of Vehicle or Home Visit
- The company shall provide assistance in arranging pick up and delivery of the Insured Vehicle from the insured's residence to the nearest and or the network garage for repairs; or in arranging the technician's home visit by telephonically arranging contact details of the vendors for the service,
- provided that the cost of the services shall be borne by the Insured.
- 6.7 Concierge Services
- The company shall provide assistance by telephonically arranging contact details of vendors for concierge services in case of Accident, breakdown or stranding of the Insured Vehicle, subject to the following:
- i. The cost of the services availed shall be borne by the insured.
 - ii. Maximum of <no of incidence> incidents as specified on the policy schedule shall be covered during the Policy Period
 - iii. Concierge services shall not include services covered under Benefits 6.3. Arrangement of Chauffeur and 6.6 Arrangement of Pick-up and Delivery of Vehicle or Home Visit
7. Preventive Care Service
- The Company shall cover the services detailed in the Annexure III as a preventive measures and upkeep of the Insured Vehicle.
- The Company shall in no way be liable for the quality of services offered by the provider(s) and the same would have to be settled with the provider directly.
- It is understood that carrying out the prescribed checks does in no way guarantee that no accidents or malfunctions could occur involving the Insured Vehicle. The assistance service is a recommendation for the smooth running of the Insured Vehicle and is not obligatory to the Insured.
8. Travel Assist Services
- 8.1 Missed Travel Cover
- The company shall provide reimbursement upto the limit specified in the Policy Schedule per incident to the Insured in case of missed flight, train or bus of a scheduled airline during the Policy Period due to the Accident of the Insured Vehicle while travelling to the airport, railway station or bus station, subject to the following:
- i. The reimbursement shall relate to the non-refundable portion of Insured's pre-paid flight ticket of a scheduled provider
 - ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.
 - iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.
 - iv. Incidents occurring while in transit to the Local train and or Metro train shall not be covered
- 8.2 Missed Event Cover
- The company shall provide reimbursement upto the limit specified in the Policy Schedule per incident to the Insured in case the Insured is unable to attend pre-booked scheduled event due to the Accident of the Insured Vehicle while travelling to the event, subject to the following:
- i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid scheduled event ticket
 - ii. The scheduled event should have been booked at least 24 hrs prior to the scheduled departure.
 - iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.

8.3 Physical Wallet Assure

The company shall provide a cash reimbursement upto the limit specified in the Policy Schedule per incident during the policy period in case the Insured's physical wallet is lost due to an Accident to the insured vehicle, subject to the following:

- i. The reimbursement shall be done only if the accident or incident has taken place at a minimum distance of <Define no of kms> as specified on the policy schedule from the insured's residence.
- ii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.
- iii. The insured must submit to the Company, a copy of the First Information Report filed with the local Police authority.

9. Payment Card Protection

The Company shall provide reimbursement to the Insured up to the limit specified in the Policy Schedule, towards unauthorized transactions made by the physical use of a Payment Card belonging to the Insured if such card is lost as a result of theft within 2 hours of the Insured Vehicle's Accident which has taken place during the Policy Period.

Provided that:

- i. Unauthorized transaction: means unauthorized and fraudulent use of the Insured's physical Credit cards or Debit Cards or Prepaid Cards issued by Banks operating in India by way of purchases or withdrawals made by physically swiping, tapping or inserting the card at a merchant POS or ATM, provided they are unrecoverable from any other sources.
- ii. The Credit cards or Debit Cards or Prepaid Cards should necessarily be issued in the name of the Insured
- iii. Cover shall be available only for unauthorized transactions occurring within 24 hours immediately following the time of Accident.
- iv. The payment under this benefit is subject to Deductible

(applicable on each and every claim) specified in the Policy Schedule.

- v. Unauthorized use of payment card by Family member shall not be covered
- vi. No claims shall be payable on cards with overdue bills as on the date of Accident
- vii. Any loss not reported to the police within 48 hours of the occurrence of the incident and not supported by a copy of the First Information Report shall not be covered.
- viii. Any consequential loss shall not be covered.

10. Service Guarantee

In the event of delay in rendering of assistance services beyond 3 hours, the company shall provide a one-time benefit amount of <Rs. XXX> as specified on the policy schedule per failed incidence. The conditions however would not be applicable if service is being extended within the geographical boundaries of Leh & Ladakh and or to natural disaster struck areas.

To qualify for Service Guarantee, the insured must have called the toll-free number and obtained a confirmation from the Company for arrangement that the particular service

GRIEVANCES CLAUSE:

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 022 - 4890 3009 (paid) or may write an email at Services@indusindinsurance.com In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at Grievances@indusindinsurance.com In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at Headgrievances@indusindinsurance.com In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website indusindinsurance.com or on www.cioins.co.in. The contact details of Ombudsman offices are mentioned below:

OMBUDSMAN OFFICE			
Office of the Ombudsman	Address	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 001.	Tel.: 079 - 27546150/27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad @cioins.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of Insurance Ombudsman, Jeevan Soudha Building, P ID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078.	Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru @cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201, 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal @cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009.	Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneshwar@cioins.co.in	Orissa

CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh @cioins.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 – 24333664 Email: bimalokpal.chennai @cioins.co.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi @cioins.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati @cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad @cioins.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur @cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, LIC OF INDIA, 10th Floor, 'Jeevan Prakash', Divisional Office, M. G. Road, Ernakulam, Kochi – 682011.	Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam @cioins.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata – 700 072.	Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata @cioins.co.in	West Bengal, UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow @cioins.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkar Nagar, Sultanpur, Maharajgang, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharath Nagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai @cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P. - 201301.	Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida @cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Budha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.	Tel.: 0612 - 2680952 Email: bimalokpal.patna @cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030.	Tel.: 020 - 41312555 Email: bimalokpal.pune @cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in, our website indusindinsurance.com

