

INDUSIND COMMERCIAL VEHICLES PACKAGE POLICY - POLICY WORDINGS

INDUSIND COMMERCIAL VEHICLES 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 the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

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

SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. 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, batteries and air bags - 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 years 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.
2. 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 nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.
 - (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) Any accidental loss or damage suffered whilst the insured or any person driving with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. 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 re-delivery to the insured but not exceeding Rs. 750/- for three wheeled vehicles, Rs. 1500/- for taxis and Rs. 2500/- for other commercial vehicles in respect of any one accident.
4. The insured may authorise the repair of the vehicle necessitated by loss or damage for which the company may be liable under this Policy provided that:-
- (a) The estimated cost of such repair including replacements does not exceed Rs.500/-
- (b) The Company is furnished forthwith with 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 and shall be fixed for each year of the policy at the commencement of Policy period for the Insured vehicle.

The IDV of the vehicle (and accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the make and model variant of the Insured vehicle at the commencement of insurance/renewal and adjusted for depreciation as per "Criteria for determining IDV" as published on the Company website. The age-wise IDV depreciation scale is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

Manufacturer's listed selling price shall be the ex-showroom price of the vehicle excluding any taxes, as defined by the respective vehicle manufacturer.

The general schedule for IDV shall be as follows:

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
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%

Depreciation on Non-OEM (Original Equipment Manufacturer) / Non-OES (Original Equipment Supplier) parts - No Depreciation shall apply on Non-OEM/ Non-OES parts that are used in repairs of Insured Vehicle following a loss.

For further details, please refer 'IDV Determination Note' available at the Company's website: www.indusindinsurance.com

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 vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
- i) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
- ii) Damage to property caused by the use (including the loading and/or unloading) of the vehicle.

PROVIDED ALWAYS THAT:

- (a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
- (b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in

respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.

- (c) Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
 - (d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
 - (e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
 - (f) Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
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 insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
 4. 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 section; 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 section.
 5. 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(s) in terms of and subject to the limitations of this policy provided that such personal representative(s) shall as though they were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.

SECTION III - TOWING DISABLED VEHICLES

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- (a) Such towed vehicle is not towed for reward
- (b) The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION IV – 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 in direct connection with the vehicle insured or 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:

Nature 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) 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 Rs. 15 lakh during any one period of insurance.
- 2) 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.
- 3) 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.
- 4) 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

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, 1988.

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.

General exceptions

The Company shall not be liable under this policy in respect of

- (1) Any accidental loss or 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) (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
(b) 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 damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- (6) Any accidental loss damage/liability directly or indirectly or proximately or remotely occasioned by 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 - I (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 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 Inquiry in respect of any occurrence which may give rise to a claim under this policy. In case of theft or 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. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the insured or any claimant or other person after the Company shall have relinquished such conduct.
4. The Company may at its own option repair reinstate or replace the vehicle insured 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.
5. The Insured shall take all reasonable steps to safeguard the vehicle insured 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 insured or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured 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.
6. 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 condition precedent to any liability of the Company to make any payment under this policy.
7. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer, have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. 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 loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense.
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 a 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
10. Motor Third Party insurance shall not be cancelled by either insurer or the insured except on the following grounds:

Double Insurance

Vehicle not in use anymore because of Total Loss or Constructive Total Loss



11. Total Loss/CTL/Theft

In case of Total Loss/ CTL/ Theft of the vehicle during the policy, the policy shall be cancelled from the date of intimation of loss & third-party premium for unexpired period shall be refunded on Pro- rate basis. There shall be no refund of Own Damage premium in the event of total loss/ CTL or theft claim in the policy.

For Total Loss:

If the Insured Vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim.

For Constructive Total Loss:

If the Assessed Loss of the Insured Vehicle is more than 75% of the Insured Declared Value, the claim is considered for CTL (Constructive Total Loss)

For Theft:

When the Insured Vehicle is stolen in entirety, it results in a Theft claim. In such cases, the claim is settled on Insured Declared Value basis upon receipt of all the relevant documents and NTC report (non-traceable report) from the police under whose jurisdiction the theft is reported.

12. Cancellation and Refund

In case of no claim in the Policy

1. Cancellation by insurer:

The company may cancel the policy by sending Seven day's notice by recorded delivery to the insured at Insured's last known address on the grounds of fraud in the event of cancellation of this policy on the grounds of fraud, the policy shall stand cancelled ab-initio and the return premium calculated as per following point shall be retained by the company.

2. Cancellation by Insured:

The policy may be cancelled at any time during the term, by informing the insurer without assigning any reason provided no claim has arisen during the period of insurance.

In the event of cancellation by the insured the refund amount shall be on pro-rata basis and shall be calculated as per the terms laid out below:

Calculation of Pro-Rata refund:

Return Premium = Policy Year Premium

$$* \left(1 - \left(\frac{\text{Number of Policy days expired}}{\text{Total Days in Policy Year}} \right) \right)$$

For e.g. If Policy Premium for a two-year (365 days) policy is Rs. 900, and if cancellation is effected on expiry of 243 days from policy inception, then The Return Premium = 900 * (1- (243 / 365)) = 300.8.

In case of claim in the Policy

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the Policy Year in which the claim occurs.

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the Policy Year in which the claim occurs.

Note: Motor Third Party Premium refund shall be subject to cancellation rules specified in Conditions above.

Rules applicable to tankers carrying hazardous chemicals

Rule 129- A- Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131-Responsibility of the consignor for safe transport of dangerous or hazardous goods.

(1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :-

- (a) The goods carriage has a valid registration to carry the said goods;
- (b) The vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
- (c) That transporter or the owner of the goods carriage has full and adequate information about the dangerous or



hazardous goods being transported; and

- (d) That the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.
- (2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
- (a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
- (b) Be aware of the risks created by such goods to health or safety or any person;
- (3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive) of these rules.

Rule 132 - Responsibility of the Transporter or owner of goods carriage.

- (1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods ensure the following, namely:
- (a) That the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
- (b) The vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
- (2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
- (3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
- (4) The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
- (5) It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.
- (6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules, 1993.

Rule 133 - Responsibility of the driver

- (1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.
- (2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule(1) of rule 9 of the principal rules:

- (1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.

Period of training	3 days
Place of training	At any institute recognized by the State Government



SYLLABUS

A) Defensive driving	
<ul style="list-style-type: none"> • Questionnaire • Cause of accidents • Accidents statistics • Driver's personal fitness • Car condition • Breaking distance • Highway driving • Road/Pedestrian crossing 	<ul style="list-style-type: none"> • Railway crossing • Adapting to weather • Head on collision • Rear end collision • Night driving • Films and discussion • Duration of training for A & B - 1st and 2nd day.
B) Advanced driving skills and training	
(i) Discussion	
Before starting	<ul style="list-style-type: none"> • Check list • Outside/below/near vehicle • Product side • Inside vehicle
During driving	<ul style="list-style-type: none"> • Correct speed/gear • Signaling • Lane control • Overtaking/giving side • Speed limit/safe distance • Driving on slopes
Before Stopping	<ul style="list-style-type: none"> • Safe stopping place, • Signaling, road width, • Condition
After stopping	<ul style="list-style-type: none"> • Preventing vehicle movement • Wheel locks • Vehicle attendance
Night driving	
ii) Field test/training	<ul style="list-style-type: none"> • 1 driver at a time
C) Product safety	
UN panel	<ul style="list-style-type: none"> • UN classification • Hazchem code • Toxicity, Flammability, other definitions • Duration of training for C)-3rd day
Product Information	<ul style="list-style-type: none"> • TREMCARDS • CISMSDS • Importance of temperature pressure, level. • Explosive limits • Knowledge about equipment

Emergency procedure	<ul style="list-style-type: none"> • Communication • Spillage handling • Use of FEE • Fire fighting • First aid • Toxic release control • Protection of wells, rivers, lakes, etc. • Use of protective equipment • Knowledge about valves etc.
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ENDORSEMENTS

Only Endorsement 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. 13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire. For the purposes of this endorsement "Use confined to own premises" shall mean use only on insured's premises to which public have no general right of access.

IMT. 14. USE OF VEHICLE CONFINED TO SITES

(Applicable to Goods Carrying Vehicles)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while it is being used elsewhere than on site to which the public have no general right of access and the vehicle is not required to be registered under the Motor Vehicles Act, 1988.

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:

Nature 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

- Compensation shall be payable under (1) 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 Rs.....* during any one period of insurance in respect of any such person.
- 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.
- 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. 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:

- (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 Rs. 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 Rs.....* is hereby made to the insured.

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

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

IMT. 21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

(Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(a) Special Exclusions

Except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) Compulsory Deductible.

In addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first Rs.....* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No.4 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 amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

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 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 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. 23. COVER FOR LAMPS TYRES /TUBES MUDGUARDS BONNET/ SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTION ONLY

(For all Commercial Vehicles)

In consideration of payment of an additional premium of Rs.....*, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances) to lamps tyres/tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to:

- (a) Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the policy.
- (b) In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.
- (c) It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

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

* To insert the sum arrived at as per the provisions of G.R.40. NB.3. of the Tariff.

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 Rs....., 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. 25. CNG/LPG KIT IN BI-FUEL SYSTEM

(Own Damage cover for the kit)

In consideration of the payment of premium of Rs.....* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert sum arrived at in terms of G.R.42.

IMT. 26. FIRE AND/OR THEFT RISKS ONLY

(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class - D and Motor Trade Policies under Classes - E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against 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 whilst the vehicle is laid up in garage and not in use. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

NB.(i) In case of Fire Risk only, the words "burglary housebreaking theft" are to be deleted. NB.(ii) In case of Theft Risk 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. 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 Rs. 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. 34. USE OF COMMERCIAL TYPE VEHICLES FOR BOTH COMMERCIAL AND PRIVATE PURPOSES (APPLICABLE TO COMMERCIAL VEHICLE POLICIES ONLY)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained herein it is hereby understood and agreed that (i) The insurer will indemnify the insured against his legal liability under Common Law and Statutory Liability under the Fatal Accidents Act, 1855 in respect of death of or bodily injury to any person not being an employee of the insured nor carried for hire or reward, whilst being carried in or upon or entering or mounting or alighting from any motor vehicle described in the Schedule to this Policy. (ii) This Policy shall be operative whilst any vehicle described in the Schedule hereto is being used by the insured or by any other person with the permission of the Insured for social, domestic, or pleasure purposes.

Whilst any such vehicle is being so used the insurer will in terms and subject to the limitations of and for the purposes of Section II of this policy treat as though he were the Insured person using such vehicle provided that such person –

- 1) Is not entitled to indemnity under any other Policy.
- 2) Shall as though he were the insured observe, fulfill and be subject to the terms, provisions, conditions and endorsements of this Policy in so far as they apply.
- 3) Has not been refused any Motor Vehicle Insurance or continuance thereof by any insurer.

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

NOTE: In case of Liability only Policies delete (1) above

IMT. 35. HIRED VEHICLES – DRIVEN BY HIRER*

(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and Motorised Two wheelers)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy unless the vehicle insured is being driven by or is for the purpose of being driven by the insured in the charge of the within named insured or a driver in the insured's employment, the policy shall only be operative whilst the vehicle insured is let on hire by the insured to



any person (hereinafter called the Hirer) who:

- (i) Shall have entered into a hire contract with the insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form**.
- (ii) Shall have satisfied the insured –
 - a. That the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
 - b. That such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the Hirer the insurer shall not be liable –

- 1) For any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @ 1.50% on IDV. (Endt. IMT 43 is to be used.)
- 2) To pay the first Rs..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Insurer shall include the 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 "Claim" shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

- (3) If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

* For the purposes of this endorsement the insurer will in terms of and subject to the provisions contained in item I of Section II of this Policy, treat the Hirer as a person who is driving the Two wheeler.

Further it is agreed that the insured shall forward to the insurer the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

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

NOTE: For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with *.

** Insurer to devise a suitable supplementary proposal form.

IMT. 36. INDEMNITY TO HIRER - PACKAGE POLICY - NEGLIGENCE OF THE INSURED OR HIRER.

It is hereby declared and agreed that the company will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the vehicle insured by reason of the negligence of the within named insured or of any employee of such insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT. 37. LEGAL LIABILITY TO NON-FARE PAYING PASSENGERS OTHER THAN STATUTORY LIABILITY EXCEPT THE FATAL ACCIDENTS ACT, 1855 (COMMERCIAL VEHICLES ONLY)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-1 (b) and (c) it is hereby understood and agreed that the Company will Indemnify the Insured against his legal liability other than liability under the Statute (except the Fatal Accidents Act 1855) in respect of death of or bodily injury to:

- i) Any employee of the within named insured who is not a workman within the meaning of the Workmen's Compensation Act Prior to date of this endorsement and not being carried for hire or reward.
- ii) Any other person not being carried for hire or reward provided that the person is
 - a) Charterer or representative of the charterer of the truck
 - b) Any other person directly connected with the journey in one form or other being carried in or upon or entering or mounting or alighting from any Motor Vehicle described in the schedule of the policy.

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

IMT. 37 A. LEGAL LIABILITY TO NON FARE PAYING PASSENGERS WHO ARE NOT EMPLOYEES OF THE INSURED (COMMERCIAL VEHICLES ONLY)

In consideration of the paying of an additional premium of Rs.... and notwithstanding anything to the contrary contained in Section II-1 (c) it is hereby understood and agreed that the company will indemnify the insured against his legal liability other than liability under statute (except Fatal Accidents Act 1855) in respect of death or bodily injury to any person not being an employee of the insured and not carried for hire or reward provided that the person is

- a) Charterer or representative of the charterer of the truck.
- b) Any other person directly connected with the journey in one form or the other being carried in or upon or entering or mounting or alighting from vehicle insured described in the SCHEDULE OF THIS POLICY.

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

IMT. 38. LEGAL LIABILITY TO FARE PAYING PASSENGERS EXCLUDING LIABILITY FOR ACCIDENTS TO EMPLOYEES OF THE INSURED ARISING OUT OF AND IN THE COURSE OF THEIR EMPLOYMENT (COMMERCIAL AND MOTOR TRADE VEHICLES ONLY)

(I) For use with Package Policies.

In consideration of an additional premium of Rsand notwithstanding anything to the contrary contained in Section II – 1 (c) but subject otherwise to the terms, exceptions, conditions and limitations of this policy, the insurer will indemnify the insured against liability at Law for compensation (including Law costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II-1 (B) being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the Policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

(II) For use with Liability only Policy.

In consideration of an additional premium of Rs and subject otherwise to the terms, exceptions, conditions and limitations of this Policy, the insurer will indemnify the insured against liability at Law for compensation (including Law Costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

IMT. 39. LEGAL LIABILITY TO PERSONS EMPLOYED IN CONNECTION WITH THE OPERATION AND/OR MAINTAINING AND/OR LOADING AND/OR UNLOADING OF MOTOR VEHICLES. (FOR GOODS VEHICLE)

In consideration of the payment of an additional premium of * Rs..... it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify the insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law in respect of personal injury to any paid driver (or cleaner or conductor or person employed in loading/or unloading but in any case not exceeding seven in number including driver and cleaner) whilst engaged in the service of the insured in such occupation in connection with the and not exceeding seven in number 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 Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.

- (2) The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
- (3) The insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at times allow the insurer to inspect such record.
- (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.

The premium to be calculated at the rate of Rs. 25/- per driver and/or cleaner or conductor and/or person employed in loading and/or unloading but not exceeding the number permitted by the Motor Vehicles Act 1988 including driver and cleaner.

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

IMT. 39. A. LEGAL LIABILITY UNDER THE WORKMEN'S COMPENSATION ACT, 1923 IN RESPECT OF THE CARRIAGE OF MORE THAN SIX EMPLOYEES (EXCLUDING THE DRIVER) IN GOODS CARRYING VEHICLES.

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained herein the company shall indemnify the insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments to that Act prior to the date of this endorsement in respect of death of or bodily injury to any person (other than the paid driver) exceeding six in number whilst being carried in the Motor vehicle and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that :-

1. The Company shall not be liable by virtue of this Endorsement to indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurance company or group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees and where the Insured has not obtained special permission from the registration authorities for carriage of more than six such employees.
2. The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
3. The insured shall keep a record of the name of each person employed in connection with the loading and unloading of the vehicles and the amount of wages salary and other earnings paid to such employees and shall at all times allow the Insurer to inspect such record.
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 exceptions, conditions and limitations of this Policy.

IMT. 40. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF MOTOR VEHICLE. (FOR BUSES, TAXIS AND MOTORIZED THREE/FOUR WHEELERS UNDER COMMERCIAL VEHICLES TARIFF)

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify insured against his legal liability under the **Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this endorsement, the Fatal Accidents Act, 1855 or at Common Law** 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 and will in addition be responsible for all costs and expenses incurred with its written consent.

The premium to be calculated and paid while taking insurance of the vehicle concurred at the rate of Rs. 25/- per driver and/or conductor and/or cleaner.

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 Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.
- (2) The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
- (3) The insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at all times allow the insurer to inspect such record.
- (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 exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT. 42. PRIVATE CARRIERS

(Goods Carrying Commercial Vehicles Only)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the insurer shall not be liable for any loss or damage to the vehicle insured and/or for any third party liability in respect thereof if at the time of accident the vehicle insured under this policy is carrying goods not belonging to the insured.

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

Article II. NOTE For Liability only Policies delete the words "for any loss or damage to the vehicle insured and/or ".

IMT. 43. THEFT AND CONVERSION RISK

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT- 35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of Theft and/or Conversion by the hirer is applicable only in case of Theft and/or Conversion of the entire vehicle

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

IMT. 44. INDEMNITY TO HIRER - PACKAGE POLICY - NEGLIGENCE OF THE OWNER OR HIRER.

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs..... the Insurer will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT. 45. INDEMNITY TO HIRER - LIABILITY ONLY POLICY – NEGLIGENCE OF THE OWNER OR HIRER.

Negligence of the Hirer

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs.....the Insurer will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.

Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT. 46. LEGAL LIABILITY TO PASSENGERS EXCLUDING LIABILITY FOR ACCIDENTS TO EMPLOYEES OF THE INSURED ARISING OUT OF AND IN COURSE OF THEIR EMPLOYMENT (APPLICABLE TO AMBULANCE/HEARSE UNDER CLASS D OF COMMERCIAL VEHICLES AND TO MOTOR TRADE VEHICLES)

In consideration of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section III(c) but subject otherwise to the terms exceptions conditions and limitations of this policy the insurer will indemnify the insured against liability at Law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II –I (B) being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

(For use with "Liability Only" Policy)

In consideration of an additional premium of Rs..... and subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured against liability at law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or

entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

IMT. 47. MOBILE CRANES/DRILLING RIGS/ MOBILE PLANTS/EXCAVATORS/ NAVVIES/ SHOVELS/ GRABS/RIPPERS.

It is hereby declared and agreed notwithstanding anything to the contrary contained in this Policy that in respect of the vehicle insured * the Insurer shall be under no liability

- a) Under Section I of this Policy in respect of loss or damage resulting from overturning arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto except for loss or damage arising directly from fire, explosion, self ignition or lightning or burglary housebreaking or theft.
- b) Under Section II except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, in respect of liability incurred by the insured arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto.

N. B.: Omit paragraph (a) for :-

- (i) Liability only Policies.
- (ii) Package Policies where an additional premium has been paid for inclusion of damage by overturning.

NOTE :

* Insert make, number or some other means of identification.

Where a premium reduction is allowed for exclusion of damage when in use as a tool of trade omit from paragraph (a) (the words "resulting from overturning" and "except for loss or theft".

IMT. 48. AGRICULTURAL AND FORESTRY VEHICLES AND OTHER MISCELLANEOUS VEHICLES WITH TRAILERS ATTACHED - EXTENDED COVER

It is hereby declared and agreed that in consideration of an additional premium of Rs....., the indemnity provided by this Policy shall apply in respect of any trailer (including Agricultural Implements such as Ploughs, Harrows and the like) described in the under noted Schedule of trailers as though it were a vehicle described in the Schedule and had set against it in the Schedule the value set against it in the under noted Schedule of trailers.

Provided that the Insurer shall be under no liability under Section I of the Policy in respect of breakage of any part of the agricultural trailer or implements caused by ground obstructions.

Schedule of Trailers	
* Description	Insured's Declared value (IDV)

* Insert make, number or some other means of identification. Threshing Machines, Drums, Bailing Machines, Trusses and Tiers must be identified as such.

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

NOTE : In the case of Liability only Policies, the Endorsement must be suitably amended.

IMT. 49. EXCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (EXCEPT AS REQUIRED BY THE MOTOR VEHICLE ACT, 1988)

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

IMT. 50. CINEMA FILM RECORDING AND PUBLICITY VANS

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, the insurer shall be under no liability in respect of loss or damage to cinematic photographic or sound equipment costumes or any other technical

property fixtures and fittings on the Motor Vehicle, unless they are firmly and permanently fixed to the body of the vehicle and are not detachable from time to time.

IMT. 51. MOBILE SHOPS /CANTEENS AND MOBILE SURGERIES/ DISPENSARIES

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability in respect of

- *(a) Loss of or damage to ** on the motor vehicle.
- (b) Death of or bodily injury to or illness of any person caused by or through or in connection with or arising from
 - (i) Poisoning of any kind or foreign or deleterious matter in food or drink
 - (ii) Anything harmful in the condition of any goods supplied at or from the motor vehicle or the defective condition of the container of such goods
 - (iii) Anything harmful in the condition of any goods supplied at or from the motor vehicle or defective in any treatment given at or from the motor vehicle

Notes :-

* For Liability only Policies omit proviso (a)

** 1) In the case of "Mobile Shops and Canteens" insert the words "Utensils or stock-in-trade" and omit (iii)

2) In the case of "Mobile Surgeries/Dispensaries insert the words "Surgical instruments medical appliances or supplies".

IMT. 52. EXCLUSION OF DAMAGE WHILE IN USE AS A TOOL OF TRADE

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988 the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the operation as a tool of the motor vehicle or of plant forming part of the vehicle insured or attached thereto.

IMT. 53. SPECIFIED ATTACHMENTS (SPECIAL TYPE VEHICLES)

It is hereby declared and agreed that while any attachment in the under noted "Schedule of attachments" is attached to the Motor Vehicle or is detached and out of use the indemnity provided by this Policy shall apply in respect of any such attachment as though it were the Motor Vehicle and had set against it in the Schedule the value set against it in the under noted "Schedule of Attachments

Schedule of Attachments	
*Description	Insured's Declared value (IDV)

* Insert make, number or some other means of identification.

NOTE :

In the case of pedestrian controlled tractors insert in "Description" in the Schedule of Attachments "any standard attachment of the ... Tractor supplied by the makers."

IMT. 54. MOBILE PLANT-INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK WHERE TOOL OF TRADE IS USED ONLY FOR WORK PERFORMED IN OR UPON THE VEHICLE OR TRAILER.

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability arising out of :

- (a) The explosion of any vessel under pressure being part of plant attached to or forming part of the Motor Vehicle.
- (b) The operation other than in or upon the Motor Vehicle forming part of or attached to
- (c) The Motor Vehicle.

IMT. 55. MOBILE PLANT - INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (All Other Cases)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability under Section II in respect of

- (a) Death injury or damage caused by or resulting from
 - (i) Subsidence flooding or water pollution.
 - (ii) Damage to pipes or cables arising out of the operation as a tool of the vehicle insured or of any plant forming part of vehicle insured or attached thereto.
- (b) Damage to property resulting from the manufacture construction alteration repair or treatment of such property by the

insured.

- (c) Death injury or damage caused by or through property on which the insured has carried out any process of manufacture, construction alteration or repair or treatment.

It is further understood and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act 1988, the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the explosion of any vessel under pressure being part of plant attached to or forming part of the vehicle insured.

GR 11. Unless specifically stated otherwise, premiums quoted in the Schedules under various Sections of the India Motor Tariff are the premiums payable on policies issued or renewed for a period of twelve months. No policy is permitted to be issued or renewed for any period longer than twelve months. It shall, however, be permissible to extend the period of insurance under the policy for any period less than twelve months, for the purpose of arriving at a particular renewal date or for any other reasons convenient to the insured, by payment of extra premium calculated on pro-rata basis, provided such policies are renewed with the same insurer immediately after the expiry of such an extension. All such extensions will require attachment of the following Warranty to the policy.

"In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured."

ADD-ON COVERS

1. NIL DEPRECIATION

UIN NO.: IRDAN103RP0012V02100001/A0006V01200910

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:

- (1) Shall be available only for maximum two accidents during the Policy period
- (2) No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims
- (3) 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.

2. ADDITIONAL TOWING CHARGES

UIN NO.: IRDAN103RP0012V02100001/A0034V01200910

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 the Policy it is hereby understood and agreed that the Company will indemnify the Insured for an additional amount of Rs. _____* towards towing charges arising out of an accident involving the insured vehicle. Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

*To Sum Insured for this particular add on cover as opted by Insured.

3. EMI PROTECTION

UIN NO.: IRDAN103RP0012V02100001/A0008V01201415

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, subject to the 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) falling due in respect of the Auto Loan (Loan account number for which is stated in the Schedule to this Policy) after the commencement of the Covered Event till the Insured's vehicle as covered under this Policy is not repaired and made available to the Insured, subject to a maximum of Sum Insured as stated in the Schedule.

Covered Event:

If as a result of an accident to the Insured's vehicle which is covered under this Policy, the vehicle is required to be kept in any of the Company's authorized garages* for repairs for more than 30 consecutive days, being counted from the date of claim intimation and delivery of vehicle at the Company's authorized garage, then the Company shall pay to the Insured the EMI amount(s) (as mentioned in the Proposal form) falling due in respect of the Auto Loan after the completion of such

30 days but before the completion of repairs and intimation thereof being sent to the Insured.

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 payment of any EMI amount falling due after intimation of completion of repairs which are covered under the Policy.
 - b. For any EMI amount and/or additional payment which becomes due because of default, nonpayment or delayed payment of any amount due to the Bank/Financial Institution.
 - c. Where the vehicle is stolen or in Total Loss.
 - d. Where the Auto Loan availed of is in excess of the Insured's Declared Value (IDV) of the vehicle.
 - e. Company shall not be liable to pay in case Auto Loan is already paid by Insured during the Policy period.
 - f. For delay in submission of required documents of Own Damage claim (as stated in the claim form) beyond 30 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.
- C. The Company's maximum liability under this Add-on cover shall be upto the Sum Insured as stated in the schedule.
- D. The Company's maximum liability under this Add-on cover shall be upto the number of EMI(s) opted by the Insured for coverage.

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

4. DAILY ALLOWANCE BENEFIT

UIN NO.: IRDAN103RP0012V02100001/A0007V01200910

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 __ days (3 days or 7 days as per the plan accepted by the policyholder) 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 3 days or 7 days as per the plan accepted by the policyholder, 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 3 days or 7 days as per the plan chosen by the Insured, 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: www.indusindinsurance.com

5. DAILY ALLOWANCE BENEFIT PLUS

UIN NO.: IRDAN103RP0012V02100001/A0012V01201415

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 __days (3 days or 7 days as per the plan accepted by the policyholder) 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) If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.***
- b) If the time required for repair of insured vehicle is more than 3 days or 7 days as per the plan accepted by the policyholder and
- c) On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.
- d) For all eligible claims.

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 days or 7 days as per the plan accepted by the policyholder, 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

***Alist of Company's authorized network garages & their addresses is available on the Company's website: www.indusindinsurance.com

6. TOTAL COVER

UIN NO.: IRDAN103RP0012V02100001/A0011V01200910

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 indemnify the Insured for an amount of Rs. ___** 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.



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

* To insert the Premium as per the premium table.

** To insert the Sum Insured as per the premium table.

7. EMERGENCY HOTEL ACCOMMODATION

UIN NO.: IRDAN103RP0012V02100001/A0027V01200910

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 300 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.

8. VOLUNTARY DEDUCTIBLE

UIN NO.: IRDAN103RP0012V02100001/A0024V01200910

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.

* To insert voluntary deductible amount opted by the Insured.

** To insert appropriate amount relating to the voluntary deductible opted by the Insured.

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

9. ADDITIONAL LIMIT OF TPPD

UIN NO.: IRDAN103RP0012V02100001/A0030V01200910

In consideration of payment of an additional premium of Rs.....*, 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 Rs.....**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.

10. TOOLS AND EQUIPMENT COVER

UIN NO.: IRDAN103RP0012V02100001/A0032V01200910

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.....**for loss or damage to tools and equipment as mention in the schedule to this policy due to theft or accident to insured vehicle.

Benefit of the cover:

a. Shall not be available if the insured vehicle is kept open and left un attended.

b. Shall be limited to Rs 25,000/-for any one period of insurance, subject to an excess of Rs.1000/-for any one loss.

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

* To insert the sum as per premium table.

** To insert the sum as per the allowance opted.

11. PERSONAL BELONGINGS COVER

UIN NO.: IRDAN103RP0012V02100001/A0031V01200910

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.....**for loss or damage to personal belongings of the insured, paid driver, cleaners or conductor as mentioned in the schedule to this policy due to theft or accident to insured vehicle.

Benefit of the cover:

- a. Shall not be available for loss or damage to money, cheques or any drafts, stamps, credit or debit card, tickets, securities, documents, goods or samples.
 - b. Shall not be available if the insured vehicle is kept open and left unattended.
 - c. Shall be limited to Rs. 25,000/- for any one period of insurance, subject to an excess of Rs. 500/- for any one loss.
- Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

* To insert the sum as per premium table.

** To insert the sum as per the allowance opted.

12. NO CLAIM DISCOUNT RETENTION INSURANCE

UIN NO.: IRDAN103RP0012V02100001/A0014V01200910

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 maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy.

Benefit of this cover is applicable:

- (a) To one approved accidental claim only during the Policy period.
- (b) 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. To insert the sum as per the premium table.

13. NO CLAIM DISCOUNT ONE STEP DOWN COVER

UIN NO.: IRDAN103RP0012V02100001/A0017V01200910

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 the applicable No Claim Bonus (NCB) as per below Table subject to only one approved accidental claim during the Policy period.

Table

NCB running on existing IGICL Policy	Revised applicable NCB available at renewal	Premium (Rs.)
65%	50%	
50%	45%	
45%	35%	
35%	25%	
25%	20%	

14. REPLACEMENT LOCK INSURANCE

UIN NO.: IRDAN103RP0012V02100001/A0020V01200910

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 costs 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.

Benefit of this cover is applicable

- Benefits of this Endorsement shall be applicable subject to insured vehicle being given for repairs to Authorised Dealer/Repairer of the company only.
- 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.
- To one approved accidental claim only during the policy period.

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

*To insert the Sum as per the premium table.

15. Hospital Cash Cover

UIN: IRDAN103RP0012V02100001/A0026V01202223

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule of IndusInd Commercial Vehicles Package Policy, 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 Policy Schedule as consideration for such insurance in respect of accident loss or damage occurring during the Policy Period.

NOW THIS POLICY WITNESSETH:

That subject to the Terms, conditions, limitations & exclusions (as the case may be) contained herein or endorsed or otherwise expressed hereon.

Definitions:

- Policy Certificate cum Schedule** – Means a document that provides the contact details of insured, insured vehicle, type of base policy and endorsements.
- Period of insurance** - The time frame during which insurance policy is effective as stated on the policy schedule. It is marked by the commencement of the Risk Start date & time & ends after the expiry of the Risk End Date & time.
- Insured vehicle** – Means the vehicle insured by the Company under Base policy.
- Insured** – Means the person / organization / entity to whom base policy has been issued.
- The Company** – Shall mean IndusInd General Insurance Company Limited.
- IDV (Insured Declared Value)** – Means the maximum claim the Company shall pay if the insured vehicle is damaged beyond repair or is stolen

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 **Insured and all other permitted by the Insured to drive the vehicle** 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 schedule for which a valid claim under the policy is admissible. Provided duration of any such hospitalization shall be minimum of 24 consecutive hours.

Company 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:

- Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident.
- If the claim is not supported by an original and valid bill/ receipt and related prescription of the attending Medical Practitioner/ Hospital/ Nursing Home.
- Any claim arising or resulting from or traceable to an accident happening whilst the Insured 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 claim.

Subject otherwise to terms, conditions, limitations, and exceptions of IndusInd Commercial Vehicles Package Policy.

16. Return to Invoice

UIN: IRDAN103RP0012V02100001/A0024V01202223

Preamble

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule of IndusInd Commercial Vehicles Package Policy, 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 Policy Schedule as consideration for such insurance in respect of accident loss or damage occurring during the Policy Period.

NOW THIS POLICY WITNESSETH:

That subject to the Terms, conditions, limitations & exclusions (as the case may be) contained herein or endorsed or otherwise expressed hereon.

Definitions:

- a. **Policy Certificate cum Schedule** – Means a document that provides the contact details of insured, insured vehicle, type of base policy and endorsements.
- b. **Period of insurance** - The time frame during which insurance policy is effective as stated on the policy schedule. It is marked by the commencement of the Risk Start date & time & ends after the expiry of the Risk End Date & time.
- c. **Insured vehicle** – Means the vehicle insured by the Company under Base policy.
- d. **Insured** – Means the person / organization / entity to whom base policy has been issued.
- e. **The Company** – Shall mean IndusInd General Insurance Company Limited.
- f. **CTL (Constructive Total Loss)** – Means 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
- g. **Total Loss** – Means when a vehicle is damaged to such an extent that the cost of repair is higher than the vehicle's total IDV
- h. **IDV (Insured Declared Value)** – Means the maximum claim the Company shall pay if the insured vehicle is damaged beyond repair or is stolen
- i. **Insurance Cost** - Means Sum of Own Damage Premium derived by multiplying Current Year Own Damage Rate with Insured Declared Value of the Insured vehicle at the time of purchase & Current Year Third Party Premium.
- j. **Selling Price** – Means the actual expense incurred towards acquisition of a new vehicle and includes the value of factory fitted accessories or car dealer accessories at the time of purchase as mentioned on the purchase invoice
- k. **Permit Fees** – Means permit amount paid for the usage of the commercial vehicle

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, Insurer shall pay the financial shortfall between the amount the Insured receives under Section 1 of the policy and the purchase price of the vehicle as confirmed in the invoice of sale, in the event of the Insured vehicle has suffered a Total Loss/ CTL following an accident or Stolen during the Period of insurance and is not recovered during the Period of Insurance. The Company shall also reimburse the first-time registration charges, permit fees, insurance cost, depreciation cost and road tax that has been incurred by the insured on the insured vehicle.

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.

In case of discontinued vehicle models, the last selling price of the vehicle with the same model and variant of the same location in which the insured vehicle was first purchased, shall be considered to be the Sum Insured under this Add On cover to the Insured.

In case of payment of permit fees, the Company shall pay the permit fees to the insured as per the permit purchased by the insured, as per the validity of the permit, during the time of purchasing the insurance policy of the vehicle

What is not covered

The Company shall not pay the financial shortfall 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 bifuel kit forming part of the invoice but not insured under Section 1 of the IndusInd Commercial Vehicles Package Policy.
3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to the company
4. Insured vehicle is imported.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Subject otherwise to the terms, conditions, limitations and exclusions of IndusInd Commercial Vehicles Package Policy.



17. Engine Protector

UIN: IRDAN103RP0012V02100001/A0005V01202223

Engine Protector for commercial vehicle

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

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the 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 – Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.

Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from waterlogged area.

Cost of lubricants in case of loss due to leakage and flushing of consumables

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 –

- In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a waterlogged area.
- In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
- 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.
- Vehicle is transported / towed to garage within 7 (Seven) days of water receding from the waterlogged area.
- 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.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Definitions:

- Gear Box** - shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
- Differential Parts** - All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.
- Engine Parts** - shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps (for diesel engines only) and fuel heater (for diesel engines only)
- We, Us, Our, Ourselves** means the IndusInd General Insurance Co. Ltd.
- You, Your, Yourself** – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as **You, Your, Yourself**.



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18. Consumable Expenses

UIN: IRDAN103RP0012V02100001/A0006V01202223

This cover is applicable if it is shown on Your Schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the 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, air conditioner gas 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**.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

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

Definitions:

1. Authorized workshop / garage / service station – A motor vehicle repair workshop / garage / service station authorized by Us.
2. Consumable(s)- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
3. Gear Box- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
4. We, Us, Our, Ourselves means the IndusInd General Insurance Co. Ltd.
5. You, Your, Yourself – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as You, Your, Yourself.

19. IndusInd Commercial Vehicle Assistance

UIN : IRDAN103RP0012V02100001/A0089V01202425

1 Definitions

- 1.1. **Accident – Accident/ Accidental** means a sudden, unforeseen and involuntary physical event caused to the Insured Vehicle by external, visible and violent means beyond the control of the Insured.
- 1.2. **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.
- 1.3. **Authorized workshop/garage** – A motor vehicle repair workshop and or garage authorized by IndusInd General Insurance Co. Ltd.
- 1.4. **Base Policy** – means the main policy to which this Addon Cover attaches, and whose covers, terms, conditions, limitations, and exclusions form the basis of cover for this Addon Cover.
- 1.5. **Breakdown** – Means the Mechanical, Electronic, Electrical defects or failure of a part (or parts) of the Insured Vehicle that renders the Insured Vehicle immobilized or unfit for the purpose of driving on the road.
- 1.6. **Coverage radius** – means the radial distance in kilometres from the place of Accident or Breakdown of the Insured Vehicle, till which the assistance services can be provided. The Coverage Radius available under this Addon shall be as specified on the Policy Schedule.
- 1.7. **Driving License** – means is a legal authorization, or the official document confirming such an authorization, for a specific individual to operate the specific type of motor vehicle, which is the Insured Vehicle, on a public road in India.
- 1.8. **Incidental costs or Incidental charges** - means costs of items and services, whether or not forming part of the main bill of expense, that are incurred other than directly toward items, materials or services specifically covered under this Addon.
- 1.9. **Injury** - means accidental physical bodily harm excluding illness or disease solely and directly caused by an Accident, and which is verified and certified by a Medical Practitioner.

- 1.10. **Insured/Insured Person** - means the person who is the owner of the Insured Vehicle and the Proposer of the Base Policy.
- 1.11. **Insured Vehicle** – means the vehicle covered under the Base Policy.
- 1.12. **Life Threatening Medical Condition:** means a medical condition suffered by a person which has the following characteristics (all the following characteristics shall be simultaneously met for being classified as a Life-Threatening Medical Conditions):
- Markedly unstable vital parameters (blood pressure, pulse, temperature and respiratory rate)
 - Acute impairment of one or more vital organ systems (involving brain, heart, lungs, Liver, Kidneys and pancreas)
 - Critical care being provided, which involves high complexity decision making to assess, manipulate and support vital system function(s) to treat single or multiple vital organ failure(s) and requires interpretation of multiple physiological parameters and application of advanced technology
 - Critical care being provided in critical care area such as coronary care unit, intensive care unit, respiratory care unit, or the emergency department and
 - Is certified by the attending Medical Practitioner as a Life-Threatening Medical Condition.
- 1.13. **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.
- 1.14. **Period of Insurance** - means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in the Policy Schedule.
- 1.15. **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 damage, failure, illness or injury involved.
- 1.16. **Registration Certificate (RC)** – A vehicle registration certificate is an official document providing proof of registration of a vehicle.
- 1.17. **Winching** – Means a mechanism of towing of the Insured Vehicle to pull in or let out the vehicle with a chain or rope or wire.

2 Coverages

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.

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

2.1 24X7 Roadside Assistance

The following services shall be provided within the Coverage Radius and up to the limits specified in the Policy Schedule, subject to terms mentioned below:

2.1.1 Emergency Towing

2.1.1.1. Accidental Towing, Breakdown Towing and Winching

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and cannot be repaired on the spot, the Company shall arrange for and indemnify the Insured for expenses incurred towards Winching and towing the Insured Vehicle to the nearest garage within the Coverage Radius.

Provided that:

- Towing charges for the distance beyond the Coverage Radius shall be borne by the Insured.
- Winching and towing shall not be available where law enforcement restricts the towing of the Insured Vehicle following an Accident.

2.1.1.2. Towing or Battery Generator for Run-Down EV Battery:

In the event that the Insured Vehicle is immobilized while on road due to run-down battery and cannot be charged on the spot, the Company shall arrange for and indemnify the Insured for expenses incurred toward towing the Insured Vehicle to the nearest garage or charging station (including Battery generators) .

Provided that:

- Towing charges for the distance beyond the Coverage Radius shall be borne by the Insured.

- ii. Any other expense such as cost of charging the battery or the cost of use of generator shall be borne by the Insured.

Wherever available, the Company shall also arrange for the Battery generator to be taken to the site of run-down battery for charging. The cost of conveyance and use of the generator however would be borne by the Insured.

This Cover is applicable only to primary battery of an electric vehicle which is responsible for powering the electric motor.

2.1.2 On site Assistance

2.1.2.1 Jump Start for Run-Down Battery

In the event that the Insured Vehicle is immobilized due to run-down battery, the Company shall arrange for and indemnify the Insured for expenses incurred toward the services of a vehicle technician to jump start the Insured Vehicle at the location of the Insured Vehicle, with appropriate means.

Provided that:

- i. The vehicle technician shall be arranged within the Coverage Radius.
- ii. It is agreed and understood that under this service, only the vehicle technician's labour charges and conveyance charges for the above would be borne by the Company.
- iii. In case a battery needs to be replaced 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.

2.1.2.2 Service of Flat tyre

In the event that the Insured Vehicle is immobilized due to flat tyre while on road during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward the services of a vehicle technician 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 Company shall arrange for and indemnify the Insured for the flat tyre shall be taken to the nearest tyre repair shop, for repairs and re-fitted to the Insured Vehicle.

Provided that:

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

2.1.2.3 Spare Key Retrieval and Services of Keys Locked Inside

In case the Insured Vehicle keys are locked inside the Insured Vehicle during the Period of Insurance, lost, or misplaced, the Company shall, at the request and authorization of the Insured Person, arrange for and indemnify the Insured for expenses incurred for another set of keys to be retrieved from Insured Person's place of residence or office by courier to the location of the Insured Vehicle, provided the distance is within the Coverage Radius.

Provided that:

- i. The Insured shall be required to produce valid identity proof at the time of authorizing the pick-up and delivery of the alternate keys to the Insured or the driver.
- ii. Alternatively, at the Insured's request, the Company shall arrange for and indemnify the Insured for expenses incurred toward hiring a vehicle technician to attempt to open the Insured Vehicle with normally available tools at the location of the Insured Vehicle. Valid Identity proof matching with car ownership information on record shall be required prior to attempting this service.
- iii. It is agreed and understood that under this service, only the vehicle technician's labour charges and conveyance charges for the above would be borne by The Company. All other costs and Incidental charges, including cost of any minor damage due to attempts to access the Insured Vehicle without a key, shall be borne by the Insured.

2.2 Minor Repairs

In the event that the Insured Vehicle and is immobilized due to Breakdown while on road and beyond 10 kms from the Insured Person's place of residence or office due to any of the following minor mechanical or electrical Fault, which can be repaired on the spot, the Company shall arrange for and indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred toward the services of a vehicle technician at the location of Breakdown to carryout minor repairs.

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.

The following shall be provided through a vehicle technician available within the Coverage Radius and up to the limits specified in the Policy Schedule, subject to terms mentioned above:

2.2.1 **Minor Clutch Setting** in case of Clutch Plate fault

2.2.2 **Airlock Out Setting** in case of Airlock Valve fault due to which the air gets filled up in the engine

2.2.3 **Universal Joint Cross Replacement** in case of Universal Joint Cross fault due to which the uniform motion between the shafts comes to halt resulting in reduced transmission

2.2.4 **Brake Setting** in case of Brake fail or Brake plate fault

2.2.5 **Minor Electric repair** in case of fault in wiring of the headlight or change of fuse in the headlight or fault in the wiper

2.2.6 **Fuel Line repair** in case of air getting stuck in the line from the fuel tank to the fuel system causing a bleeding of the fuel

2.2.7 **Leakage repair** in case of Inspection it is found out that there is a repair required with regards to the Hose Pipe of the coolant or there is a leakage in the Air Lube or Air Filters or Break Booster

2.2.8 **Gear Lever Setting** in case of Gear Lever getting stuck

2.3 Fueling Services

The following services shall be provided within the Coverage Radius and up to the limits specified in the Policy Schedule, subject to terms mentioned below:

2.3.1 Emergency Fuel (Fuel Delivery for combustion engine)

In the event Insured Vehicle runs out of fuel while on road during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward transport of emergency fuel (up to 5 litres) to 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.

2.3.2 Wrong Fueling (for combustion engine)

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

- i. Arrange for and indemnify the Insured for expenses incurred toward towing of the Insured Vehicle to the nearest Authorized Garage using the best available towing mechanism, within the Coverage Radius from the location of Breakdown. In case the towing distance exceeds the Coverage Radius, charges for the distance beyond the Coverage Radius shall be borne by the Insured.
- ii. Indemnify the Insured for expenses incurred toward draining and flushing the fuel tank.,

Losses arising from or expenses incurred toward the following lie outside of the scope of coverage for Benefit 2.3.2 Wrong fueling (for combustion engine):

- i. The cost of hiring an alternative vehicle in the event that the mechanical or component damage is sustained.
- ii. Cost of replacement of the fuel filter.
- iii. Any claim where the wrong fueling occurs outside of the Indian Geography.
- iv. Any claim resulting from foreign matter entering the fuel system
- v. Any expenses that are not supported by original receipts specifying expenses towards draining and flushing the fuel tank of the Insured Vehicle.
- vi. Any loss related to Loss of value or Loss of use of vehicle.

2.4 Emergency Medical Covers

For the purpose of Covers 2.4.1 to 2.4.4, the Insured may choose to cover the following persons for an appropriate additional premium:

- Self (Proposer)
- Driver of the Insured Vehicle
- Conductor of the Insured Vehicle
- Cleaner of the Insured Vehicle
- Fare paying Passengers of the Insured Vehicle (as per vehicle's passenger carrying capacity)



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For a claim to be payable under this section, it is a pre-condition that the person for whom claim is being made shall be boarding, alighting, travelling in or on the Insured Vehicle at the time of the Accident of the Insured Vehicle.

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and one or more of the persons opted to be covered by the Insured and specifically mentioned under this cover in the Policy Schedule sustains any Injury, the following services shall be provided subject to terms mentioned below:

2.4.1 Medical Assistance

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 location of Accident.
- 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 per person.

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

2.4.2 Emergency Road Ambulance Service

The Company shall indemnify each of the persons covered under the benefit, up to the limit specified in the Policy Schedule, for the expenses incurred towards availing Emergency Road Ambulance Services for transferring such injured person(s) 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 location of Accident or the timeline within which the Ambulance is able to reach at the location of Accident.

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

2.4.3 Emergency Air Ambulance Service

The Company shall indemnify each of the persons covered under the benefit, up to the limit specified in the Policy Schedule, for expenses incurred towards availing Emergency Air Ambulance Services for transferring such injured person(s) to the nearest Hospital with adequate emergency medical 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 such injured person(s) and provide the necessary medical services, only in case where such injured person(s) requires immediate and rapid Ambulance transportation which cannot be provided by a Road Ambulance.
- ii. Such Life-Threatening Medical Condition has been 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 has 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

2.4.4 Blood Transfusion Services

The Company shall indemnify each of the persons covered under the benefit, 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 blood transfusion is required in connection with Injury sustained directly due to the Accident, and for hospitalization within 48 hours of the Accident
- ii. The medical procedure is taking place in a Hospital situated within the geographical boundaries of Republic of India
- iii. The blood is being procured and delivered to the Hospital from a Government approved facility and or Hospital

2.4.5 Accidental Medical Expenses

The Company shall indemnify the persons covered under the benefit, up to the limit specified in the Policy Schedule, for the below mentioned Medical Expense incurred by the Insured Person towards the Medically Necessary Treatment of such Injury:

- i. Room Rent,
- ii. Nursing expense,
- iii. Intensive care Unit (ICU) charges,

- iv. Medical Practitioner(s) fees,
 - v. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances,
 - vi. Medicines, drugs and Consumables expenses,
 - vii. Diagnostic procedures expenses,
 - viii. 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.
- ii. To be covered under this Policy, the Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy.
- iii. Domiciliary Hospitalization and/or Out-Patient treatment shall not be covered under this Benefit.
- iv. The maximum liability of the Company toward claims under the Benefit- 2.4.5 Accidental Medical Expenses during a Policy Period for all persons covered under the benefit put together shall be limited to the Sum Insured specified against in the Benefit in the Policy Schedule.
- v. The cover shall be limited to the number of passengers specified in the Policy Schedule.

For a claim to be payable under this benefit, a claim must be accepted by the Company under Section I of the Base Policy.

2.4.6 Alternate Driver Arrangement

Where the driver of the Insured Vehicle sustains any Injury, the Company shall arrange for hiring an alternate driver to drive the Insured Vehicle to the drop location of the fair-paying passengers who were on-board the Insured Vehicle at the time of the Accident, or to drive the goods to the pre-planned destination of the Insured Vehicle, provided that

- ix. The cost of labour and conveyance of the alternate driver shall be borne by the Insured
- x. The Company shall not be responsible for the quality of services or deficiency in services of the alternate driver.

2.5 Legal Assistance Cover

In the event of an Accident involving the Insured's vehicle during the Period of Insurance, the Company shall, subject to exclusions stated under the Policy, provide the covers stated under sections 2.5.1 Legal Advisor, 2.5.2 Legal Expenses- Third Party.

In the event of a theft involving the Insured's vehicle during the Period of Insurance, where the vehicle is subsequently recovered, the Company shall provide the cover stated under section 2.5.3 Legal Expenses- Theft Recovery.

2.5.1 Legal Advisor Contact

Where the Insured requires the services of a legal advisor, the Company shall arrange for the telephonic contact details of a qualified legal advisor belonging to an area as requested by the Insured.

Any and all charges payable for hiring the services of such legal advisor shall be borne by the Insured.

2.5.2 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 and the driver of the Insured Vehicle who is the employee of the Insured, holding them responsible for an Accident during the Period of Insurance, the Company shall indemnify the Insured for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Policy Schedule.

2.5.3 Legal expenses- Theft recovery

Where the Insured requires the services of a legal advisor for recovery of the Insured Vehicle stolen during the Period of Insurance, the Company shall indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Policy Schedule.

2.6 Flood Assistance

The following services shall be provided and up to the limits specified in the Policy Schedule, subject to terms mentioned below:

2.6.1 Vehicle Transportation

In the event that the Insured Vehicle is immobilized due to flood water ingress and cannot be moved, the Company shall arrange for and indemnify the Insured for expenses incurred towards Winching and towing the Insured Vehicle to the nearest garage within the Coverage Radius from the location of Breakdown.

In case the towing distance exceeds the Coverage Radius as specified in the Policy Schedule, charges for the distance

beyond the Coverage Radius shall be borne by the Insured.

Winching and towing shall not be available where law enforcement restricts the towing of the Insured Vehicle following flooding.

2.6.2 Drying and cleaning services

In the event that the Insured vehicle is immersed in flood water during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward hiring professional services for drying and cleaning 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. Cost of off-loading of goods from the Insured Vehicle or damage to the goods shall not be covered under this Addon Cover.

2.7 Load Transfer Services

2.7.1 Unloading and Loading of Goods - Assistance

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods, the Company shall arrange the contact details of providers for such service.

The expenses toward Loading and Unloading charges, labour charges, equipment charges and conveyance charges shall be borne by the Insured.

The following categories of goods shall not be covered for this benefit: boats, motor vehicles, gliders, or animals (horses, cattle etc.), perishable goods, research, and scientific equipment, building equipment, furniture, fragile goods, or flammable items.

2.7.2 Unloading and Loading of Goods – Benefit

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods, the Company shall indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred towards labour and conveyance of the service provider hired for Unloading the goods carried in the Insured Vehicle at the time of the Accident, and transferring and loading of goods from the Insured Vehicle to an alternate Vehicle provided by the Insured and or the service provider at the same location provided that:

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods, the Company shall indemnify the Insured for expenses incurred towards Labour and conveyance for hiring the following services:

- i. Unloading the goods carried in the Insured Vehicle at the time of the Accident,
- ii. Transferring and loading of goods from the Insured Vehicle to an alternate vehicle at the same location.

Provided that:

- i. Charges for service provider's conveyance for the distance beyond the Coverage Radius shall be borne by the Insured.
- ii. Expenses towards any equipment required for unloading and loading of goods shall be borne by the Insured.
- iii. Expenses towards hiring or arranging the alternate vehicle shall be borne by the Insured.
- iv. The Company shall not be responsible for the quality of services or deficiency of services or any damage or loss to the goods due to Accident or while unloading and loading of the goods.
- v. The following categories of goods shall not be covered for this benefit: boats, motor vehicles, gliders, or animals (horses, cattle etc.), perishable goods, research and scientific equipment, building equipment, furniture, fragile goods, flammable items.

2.8 Value Added Services

2.8.1 Reminder and Advisory Services

The Company shall from time to time communicate to the Insured through SMS/Email/Phone call/WhatsApp message, alerts for the renewal of PUC and Commercial Permit of the Insured Vehicle.

The Company shall in no way be liable for failed delivery of the message due to technical issues in the cellular service or email service or due to application service. The service shall be offered on the registered mobile number and/or email ID of the Insured as specified in the Policy Schedule or updated in the Company records from time to time.

2.8.2 Loss of Documents

The Company shall indemnify the Insured up to limits specified in the Policy Schedule, for the cost of obtaining



duplicate Registration certificate (RC), vehicle fitness certificate or Commercial Permit of the Insured Vehicle, in case Insured suffers a loss of any of these documents during the Period of Insurance, from inside the locked Insured 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 the documents.

2.8.3 Document Verification

In case that the Insured requires Document Verification service of the various drivers for their Insured Vehicle, like Driving License, Medical Certificates, PAN Card or Aadhar Card, the Company shall arrange for the contact details of providers for such service.

The expenses towards availing the verification services shall be borne by the Insured.

2.8.4 Continuation/Return Journey – Bus or Taxi support

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown, and the Insured Vehicle cannot be repaired on the same day (expected repair time being of 4Hrs or more), the Company shall provide assistance for arranging the contact for alternate mode of transport (Bus or Taxi) to continue the journey to the Insured Vehicle's originally intended destination or return to the start point of the Insured Vehicle's journey.

2.8.5 Continuation/Return Journey – Bus or Taxi benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown occurring and beyond 200 kms from the starting point of the passenger's journey, and the Insured Vehicle cannot be repaired same day (expected repair time being of 4Hrs or more), then the Company shall indemnify each of the persons covered under the benefit as specified in the Policy Schedule, for expenses incurred towards alternate mode of transport (Bus or Taxi) to continue the journey to the Insured Vehicle's originally intended destination or return to the start point of the Insured Vehicle's journey. Subject to the following:

- The payment under this benefit shall be subject to the limits specified in the Policy Schedule.
- The cover shall be limited to Bus or Taxi transport up to the Coverage Radius. The cost for distance beyond the Coverage Radius shall not be covered under this Addon Cover.
- This benefit shall be available only to Insured Vehicle having capacity less than 10 Persons.
- Alternate vehicle shall be a vehicle of the same class as the Insured Vehicle (or lower as may be available) depending upon the availability of the vehicle.

2.8.6 Hotel Accommodation - Assistance

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and beyond 200 kms from the starting point of the fare paying passenger's journey, and if the Insured Vehicle cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall arrange the contacts for hotel accommodation near the location of Accident or Breakdown.

The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.

The Company shall not be responsible for the quality of services or deficiency of services that may occur in the suggested accommodation.

2.8.7 Hotel Accommodation – Benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and beyond 200 kms from the starting point of the fare paying passenger's journey, and if the Insured Vehicle cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall indemnify each of the persons covered under the benefit as specified in the Policy Schedule, upto the limit specified in the Policy Schedule for expenses incurred towards hotel accommodation cost for a hotel near the location of Accident or Breakdown, subject to the following:

- i. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within a Service apartment, guest house or house on rent by online marketplace.
- ii. The accommodation shall be available for a maximum one day or until repair is completed, whichever is earlier.
- iii. 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.
- iv. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.

2.8.8 Vehicle Pick Up - Assistance

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and beyond 200

kms from the starting point of the Insured Vehicle's journey, and if the Insured Vehicle is towed to the nearest garage and cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall arrange the contact of an alternate driver to pick up the Insured Vehicle from the garage and transport it to the Insured's residence or office after the Insured Vehicle is repaired.

The Company would intimate the Insured of all charges payable for the Insured Vehicle pick up and all such charges shall be borne by the Insured.

2.8.9 Vehicle Pick Up - Benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and beyond 200 kms from the starting point of the Insured Vehicle's journey, and if the Insured Vehicle is towed to the nearest garage and cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall indemnify the Insured, upto the limit specified in the Policy Schedule for expenses incurred towards hiring an alternate driver to pick up the Insured Vehicle from the garage and transport it to the Insured's residence or office after the Insured Vehicle is repaired, subject to the following:

- i. Only the expenses towards driver's billed services shall be covered. No claim shall be payable for meals, toiletries, or any other Incidental costs of the alternate driver.
- ii. The Company shall not be responsible for the quality of driver or deficiency or delay in the pick up of the Insured Vehicle.

3 Important Note

Further, If the Insured is eligible for services under the Addon Cover, but as an exception, the Insured is not able to avail the eligible assistance mentioned in the Policy Schedule, the Insured shall be reimbursed the costs incurred toward the above-listed services, subject to the limits specified above.

To qualify for reimbursement, the Insured must have called the paid number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs to be incurred.

4 Geographical Territory

These services are available on National highways, state highways and motorable roads within the geographical territory of India only. The Services shall be provided on a best effort basis, subject to regulations in force locally.

5 Limitations

Claims arising from or in connection with the following are excluded under this Addon Cover:

- i. Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.
- ii. Loss of or damage to luggage or other personal effects that might occur during the Accident or while availing services arranged under this Addon Cover.
- iii. Insured Vehicle used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.
- iv. Any expense not specifically mentioned as covered under this Addon Cover, subject to the covers opted by the Insured and specifically mentioned under the Policy Schedule.
- v. Any service availed or expense incurred by the Insured over and above the limits as specified in the Policy Schedule.
- vi. Charges other than Reasonable & Customary Charges: Any Medical Expenses which are not Reasonable and Customary Charges

For Winching and towing services provided under the Addon Cover, the Insured Vehicle should be emptied of all goods and passengers. The cost of off-loading the goods shall be borne by the Insured unless and to the extent specifically covered under 2.7.2 Unloading and Loading of Goods – Benefit and mentioned under the Policy Schedule.

The Company shall not be liable for the quality or deficiency of service, materials or parts, rendered by service providers or vehicle technicians.

The Company shall not be liable for damage caused to the Insured Vehicle or goods caused while availing any of the services under this Addon Cover.

6 Cancellation

Cancellation shall be as per Base Policy.

7 Procedure for availing services:

To avail these services, all the Insured should do is call 022 4890 3009 (paid) or call for such services through any other digital mode as provided by us from time to time for the Insured's convenience.

When requesting Services, the Insured shall comply with the following terms and conditions:

- i. Call, without delay, the Telephone Number provided here,
- ii. Get the prior approval before taking any initiative or incurring any expenses,
- iii. Comply with the solutions recommended
- iv. Take all reasonable measures to limit and prevent possible consequences of the Breakdown
- v. Provide the user beneficiary Information.

To entitle the relevant Users to the Services, the Insured Vehicle must be immobilized within the covered geographical territory. A vehicle is considered as immobilized if it cannot be driven as a result of an Accident or Breakdown. However, the state of being out of use for maintenance or repair purposes is not considered as immobilization.

Subject otherwise to terms, conditions, limitations, and exceptions of the IndusInd Commercial Vehicles Package Policy –

8 Annexure – I Coverage Summary

Note: The above coverage is subject to limits and deductibles specified in the Policy Schedule. Please refer the Policy Schedule for the list of covers available and applicable limits. The Short Description is indicative and provided only for reference. Please refer to the entire Policy Wording for detailed Terms and Conditions of Coverage.

20. Tyre Protector -

UIN: IRDAN103RP0012V02100001/A0087V01202425

1. Scope of Cover

In consideration of payment of additional premium, it is hereby agreed and declared that the 'IndusInd Commercial Vehicles Package Policy' issued by the Company is extended to cover loss or damage to tyre(s) and tube(s) of the Insured Vehicle arising out of accidental damage occurring during the Period of Insurance making the tyre unfit for use due to:

- Bulge in tyre
- Bursting of tyre
- Cuts or tears in tyre

Accidental/Accident means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured.

The coverage under this addon shall be subject to the Terms, conditions, limitations and exclusions contained herein or endorsed or otherwise expressed hereon.

2. Basis of Loss Settlement

2.1. The loss indemnifiable under this addon shall be limited to:

- cost of repair or replacement of the damaged tyre(s) with a new equivalent or near equivalent tyre(s)
- cost of consumables (Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use)
- labour charges toward removing & refitting of the tyre and
- charges towards wheel balancing
- charges towards wheel alignment

2.2. Cost of replacement of the damaged tyre(s) with a new equivalent or near equivalent tyre(s) shall be covered for tyre(s) of make-model and specification similar to the one being used in the Insured vehicle at the time of availing Vehicle Insurance/at the time of accident/damage to the tyre. In case of replacement with tyres of superior specification, for reasons of unavailability or otherwise, the Company shall not be liable to bear Betterment Charges.

2.3. Maximum of 4 (four) replacements will be allowed during the Period of insurance.

2.4. In any condition, the Company's liability would not exceed the following, basis the Mean Residual tread depth of damaged tyre:



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



Mean Residual Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
<3 mm	Nil
>=3 to <5 mm	50% of cost of new tyre and / or tube
>=5 to <7 mm	75% of cost of new tyre and / or tube
>=7 mm	100% of cost of new tyre and / or tube

Tyre tread depth refers to the vertical distance between the top of the tread rubber to the bottom of the tyre's deepest grooves measured at the designated depth marker points on the tyre.

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

- 2.5. Where the Loss or damage to Tyre(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under the base policy, then Benefit payment under this Add-On Cover will be admissible claim amount as per table above less amount payable under Own Damage Section of the IndusInd Commercial Vehicle Package Policy to which this Add-on is attached.
- 2.6. The Deductible for this addon shall be as per the Deductible of the Own Damage Section of the IndusInd Commercial Vehicle Package Policy– to which this addon is attached.
- 2.7. At the time of renewal, a claim under only this Add-on will affect the No Claim Bonus eligibility under Section I of the Own Damage cover to which this Add-on is attached.

If the Insured chooses to opt the No Claim discount retention insurance under this addon and pay the requisite additional premium, then at the time of renewal, a claim under only this Add-on shall not affect the No Claim Bonus eligibility under Section I of the Own Damage policy to which this Add-on is attached, provided there is no other claim for damage to the vehicle under the expiring policy.

3. What is not Covered?

- i. If the insured vehicle is not repaired at an Authorized workshop. An authorized workshop means a motor vehicle repair workshop and or garage authorized by IndusInd General Insurance Co. Ltd.
- ii. Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- iii. Any loss or damage occurred within first 15 days from the inception of the policy.
- iv. Any loss or damage occurred prior to the inception of the policy.
- v. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle.
- vi. Any loss or damage payable under the Own Damage cover to which this Add-on is attached
- vii. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
- viii. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
- ix. If the tyre(s) / tube(s) which are being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to Us and mentioned / endorsed on the policy.
- x. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
- xi. Loss or damage arising out of improper storage or transportation.
- xii. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
- xiii. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
- xiv. Loss or damage resulting from hard driving due to race, rally, or illegal activities.
- xv. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
- xvi. Loss or damage resulting from poor workmanship while repair.
- xvii. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- xviii. Minor damage or scratch not affecting the functioning.



- xix. Any expenses incurred toward betterment of the damaged tyres.
- xx. Re-treaded tyres, unless specifically agreed with the Company
- xxi. Second-hand tyres, unless specifically agreed with the Company

4. Special Conditions:

- i. If the Insured makes a fraudulent claim which is declined as per Point ix of "What is not covered" of this endorsement, coverage under this section shall cease with immediate effect.
- ii. If during the Period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to the Company.
- iii. In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium.
- iv. All claims must be made within 3 working days of damage.
- v. The insured must take all reasonable steps to avoid loss or damage to tyre(s). The insured must not continue to drive the vehicle if the Insured does not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s)

Subject otherwise to all other terms, conditions, limitation, and exclusions of IndusInd Commercial Vehicle Package Policy on which this Cover is attached to.

21. Rim Protector –

UIN: IRDAN103RP0012V02100001/A0088V01202425

(Applicable to Passenger Carrying Vehicle – Taxi)

1. Scope of Cover

In consideration of payment of additional premium, it is hereby agreed and declared that the 'IndusInd Commercial Vehicle Package Policy' issued by the Company is extended to cover loss or damage to Rim(s) of the Insured Vehicle arising out of accidental damage occurring during the Period of Insurance making the rim unfit for use.

Rim means the Rim of the wheels of the Insured Vehicle, excluding any other part of the wheel assembly, such as wheel hub, brakes, bearings or axel.

Accidental/Accident means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured.

The coverage under this addon shall be subject to the Terms, conditions, limitations and exclusions contained herein or endorsed or otherwise expressed hereon.

2. Basis of Loss Settlement:

2.1. The loss indemnifiable under this addon shall be limited to:

- cost of repair or replacement of the damaged Rim(s) with a new equivalent or near equivalent Rim(s)
- cost of consumables (Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use)
- labour charges toward removing & refitting of Rim(s)
- charges towards wheel balancing
- charges towards wheel alignment

2.2. Cost of replacement of the damaged rim(s) with a new equivalent or near equivalent rim(s) shall be covered for rim(s) of make-model and specification similar to the one being used in the Insured vehicle at the time of availing Vehicle Insurance/at the time of accident/damage to the rim. In case of replacement with rim(s) of superior specification, for reasons of unavailability or otherwise, the Company shall not be liable to bear Betterment Charges.

2.3. Maximum of 4 (four) replacements will be allowed during the Period of insurance.

2.4. Where the Loss or damage to Rim(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under the base policy, then Benefit payment under this Add-On Cover will be admissible claim amount as per table above less amount payable under Own Damage Section of the Motor Own Damage policy to which this Add-on is attached.

2.5. The Deductible for this addon shall be as per the Deductible of the Own Damage Section of the Motor Own Damage policy to which this addon is attached. In case of a claim under both: the Commercial Vehicle Package Policy and this addon, the Deductible shall be applicable to the total of the claimed amount under both covers.

2.6. At the time of renewal, a claim under this Add-on shall affect the No Claim Bonus eligibility under Section I of the Own Damage policy to which this Add-on is attached.

If the Insured chooses to opt the No Claim Bonus Retention under this add-on and pay the requisite additional premium, then at the time of renewal, a claim under only this Add-on shall not affect the No Claim Bonus eligibility under Section I of the Motor Own Damage policy to which this Add-on is attached, provided there is no other claim for damage to the vehicle under the expiring policy.

3. What is not Covered?

- i. If the Insured Vehicle is not repaired at an Authorized workshop. An authorized workshop means a motor vehicle repair workshop and or garage authorized by IndusInd General Insurance Co. Ltd.
- ii. Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber
- iii. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
- iv. Any loss or damage occurred within first 15 days from the inception of the policy
- v. Any loss or damage occurred prior to the inception of the policy
- vi. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle.
- vii. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached
- viii. Routine maintenance including adjustment, alignment, balancing or rotation of wheels
- ix. Theft of rim(s) or its parts, accessories without the insured vehicle being Stolen or theft of entire insured vehicle
- x. If the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to the Company and mentioned / endorsed on the policy.
- xi. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the Insured vehicle by the Insured.
- xii. Loss or damage arising out of improper storage or transportation
- xiii. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim(s) function or performance.
- xiv. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
- xv. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- xvi. Loss or damage resulting from hard driving due to race, rally or illegal activities.
- xvii. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
- xviii. Loss or damage resulting from poor workmanship while repair
- xix. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- xx. Minor damage or scratch not affecting the functioning.
- xxi. Any expenses incurred toward betterment of the damaged rims.

4. Special Conditions:

- i. If the Insured makes a fraudulent claim which is declined as per Point xi of "What is not covered" of this endorsement, coverage under this section shall cease with immediate effect.
- ii. If during the Period of Insurance any rim is replaced for any reason for which claim is not admissible under the coverage, cover on new rim would not be available unless details of new rim are informed to the Company.
- iii. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium.
- iv. All claims must be made within 3 working days of damage.
- v. The insured must take all reasonable steps to avoid loss or damage to rim(s). The insured must not continue to drive the vehicle if the Insured does not have run- flat tyres after any damage or incident if this could cause further damage to the rim(s)

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

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

22. Key Protect -

UIN: IRDAN103RP0012V02100001/A0086V01202425

(Applicable to Passenger Carrying Vehicle – Taxi)

1. Scope of Cover

In consideration of payment of additional premium, it is hereby agreed and declared that the 'IndusInd Commercial Vehicles Package Policy' issued by the Company is extended to cover the following:

1. Lost or Stolen Key – The Company will reimburse the Insured for the cost of replacing the Insured Vehicle keys which are Lost or Stolen.

In the event of a security risk arising out of the incidence of Lost keys of the Insured Vehicle, the Company will indemnify the Insured for the cost of installing new locks in the Insured Vehicle including labour cost for the same.

Lost or Stolen means having been inadvertently Lost or having been Stolen by a third party without the Insured's assistance, knowledge, consent or cooperation.

2. Break – In Protection – The Company will reimburse the Insured for the cost of replacing the Insured Vehicles locks and keys if the Insured Vehicle is broken into. The covered cost includes the labour cost for replacing the lock.

Break-in means to enter the insured vehicle illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.

The coverage under this addon shall be subject to the Terms, conditions, limitations and exclusions contained herein or endorsed or otherwise expressed hereon.

2. What is not Covered?

The Company will not pay for:

- i. Costs other than those listed in the "Coverage" section.
- ii. The cost to replace the keys to the Vehicles that the Insured does not own for personal use.
- iii. 1% of claim amount or ₹500 whichever is higher.

3. Special Conditions:

- i. For Break-in protection claims, the Insured must provide an official police report that confirms the incident happened within Period of insurance.
- ii. This cover shall be available only for maximum of two claims during the Period of insurance.
- iii. Any loss or damage to Keys & lock set only shall not impact the No claim Bonus of the Insured Vehicle on renewal of the policy.

Standard Deductible under Own Damage Section of the IndusInd Commercial Vehicle Package Policy– to which this addon is attached shall not be applicable for claim under this addon.

Subject otherwise to all other terms, conditions, limitation, and exclusions of IndusInd Commercial Vehicle Package Policy on which this Cover is attached to.

23. IndusInd Electric Vehicle Battery Protection Cover

UIN: IRDAN103RP0012V02100001/A0084V01202425

1. DEFINITIONS

1.1 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) or hybrid electric vehicle (HEV). 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.

1.2 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.

1.3. 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.

1.4. Electric Motor and Differential

Means the core component of the Battery Electric Vehicle and Hybrid 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.

1.5. 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 either Battery Electric Vehicle (BEV) or Hybrid Electric Vehicle (HEV).

1.6. Insured Vehicle

Means the Electric Vehicle and Hybrid Electric Vehicle defined in section 1.5 and 1.7 respectively. 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.

1.7. Hybrid Electric Vehicle

A Hybrid electric vehicle is powered by an internal combustion engine and one or more electric motors, which uses energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine. Hybrid Electric Vehicle system Means the system that contains of electric motor, DC/DC step down converter, electric generator and power electronics controller.

1.8. 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

2.1. Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

2.1.1. Add-On Cover 2 – Battery Protection Cover

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

- i. Unexpected Power Surge while charging the lithium-ion battery
- ii. Mechanical shock to the lithium-ion Battery or BMS resulting from accidental collision, or impact damage
- iii. Water ingress or moisture buildup within the lithium-ion battery or the BMS, due to submergence in water following a flood and or inundation
- iv. 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.

v. Short circuit including whilst mounting, dismounting or vehicle charging.

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

- i. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.
- ii. Any loss or damage occurred within the first 15 days from the inception of the policy.
- iii. Any loss or damage occurred prior to the inception of the policy.
- iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle.
- v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached
- vi. Minor damage or scratch not affecting the functioning.
- vii. Loss or damage arising out of improper storage or transportation.
- viii. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.
- ix. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.
- x. 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).
- xi. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
- xii. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
- xiii. Damages resulting from any attempted or actual Theft of Battery
- xiv. Damages resulting from any wear and tear of the battery, cable and wires
- xv. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
- xvi. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
- xvii. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
- xviii. Any Third Party bodily injury or property damage claim arising due to anything happening with battery.
- xix. Any claim where the repair has been carried out without prior approval from the Company
- xx. Loss or damage including corrosion due to delay in intimating or delay in retrieval of the Insured Vehicle from the water-logged area.
- xxi. Loss or damage due to any Manufacturing Defect.
- xxii. Any Consequential Loss.
- xxiii. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section 2.1.1.3

2.1.1.3. 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

2.1.1.4. The coverage is subject to meeting the below conditions:

- i. 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.
- ii. 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.
- iii. State-of-Health (SOH) level of battery to be maintained as per manufacturers schedule of battery health
- iv. Number of claims to be admissible in a policy period is as specified 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.

24. IndusInd Electric Vehicle Motor Protect Cover

UIN No. IRDAN103RP0012V02100001/A0083V01202425

1. Definitions

1.1. 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) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) 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.

1.2. 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.

1.3. 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.

1.4. Electric Motor and Differential

Means the core component of the Battery Electric Vehicle and Hybrid 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.

1.5. 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 either Battery Electric Vehicle (BEV) or Hybrid Electric Vehicle (HEV).

1.6. Insured Vehicle

Means the Electric Vehicle and Hybrid Electric Vehicle defined below in section 1.5 and 1.7 respectively. 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.

1.7. Hybrid Electric Vehicle

A Hybrid electric vehicle is powered by an internal combustion engine and one or more electric motors, which uses energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine.

Hybrid Electric Vehicle system Means the system that contains of electric motor, DC/DC step down converter, electric generator and power electronics controller.

1.8. Policy Period/ Period of Insurance

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in Schedule of the policy

1.9. 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

2.1. Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

2.1.1. Add-On Cover 1 – Electric Motor Protect

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

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

- i. Water ingress into electric motor, differential or transmission units or
- ii. under carriage damage to electric motor parts or
- iii. leakage of lubricating oil from the Electric Vehicle including hybrid electric vehicle differential or Electric Vehicle and Hybrid Electric Vehicle Transmission units.

2.1.1.3. It is warranted that:

- i. 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.
- ii. Number of claims to be admissible in a policy period is as specified in the Policy Schedule.

2.1.1.4. 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.
- iii. There is evidence of under carriage damage to Engine Parts and or Differential parts leading to oil leakage and leading resulting into damage of covered parts.

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

- i. Wear and tear damages.
- ii. Any loss or damage occurred within the first 15 days from the inception of the policy.
- iii. Any loss or damage occurred prior to the inception of the policy.
- iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle.
- v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached
- vi. Minor damage or scratch not affecting the functioning.
- vii. Loss or damage arising out of improper storage or transportation.
- viii. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance.
- ix. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines
- x. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
- xi. Any costs relating to servicing, maintenance, adjustment or tuning.
- xii. Any claim where the repair has been carried out without prior approval from the Company.
- xiii. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity.
- xiv. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area.

xv. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section 2.1.1.6
2.1.1.6. 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.

25. IndusInd Electric Vehicle Charger Cover

UIN No.: IRDAN103RP0012V02100001/A0085V01202425

1. Definitions

1.1. 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) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) 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 give power over sustained periods of time and are deep-cycle batteries.

1.2. 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.

1.3. 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.

1.4. Electric Motor and Differential

Means the core component of the Battery Electric Vehicle and Hybrid 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.

1.5. 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 either Battery Electric Vehicle (BEV) or Hybrid Electric Vehicle (HEV).

1.6. Insured Vehicle

Means the Electric Vehicle and Hybrid Electric Vehicle defined below in section 1.5 and 1.7 respectively. 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.

1.7. Hybrid Electric Vehicle

A Hybrid electric vehicle is powered by an internal combustion engine and one or more electric motors, which uses



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energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine.

Hybrid Electric Vehicle system Means the system that contains of electric motor, DC/DC step down converter, electric generator and power electronics controller.

1.8. Policy Period/ Period of Insurance

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in Schedule of the policy.

1.9. 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

2.1. Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

2.1.1. Add-On Cover 3 – EV charger cover

2.1.1.1. 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 short circuit
- iii. by riot or strike;
- iv. by earthquake (fire and shock damage);
- v. by flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. by landslide or rockslide.
- x. by rodent bite
- xi. Unexpected Power Surge while charging the lithium-ion battery
- xii. 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.

2.1.1.2. 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. Any loss or damage occurred within the first 15 days from the inception of the policy.



- iii. Any loss or damage occurred prior to the inception of the policy.
- iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle.
- v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached
- vi. Minor damage or scratch not affecting the functioning.
- vii. Loss or damage arising out of improper storage or transportation.
- viii. Damages resulting from failure to follow the manufacturers' instructions of Use.
- ix. Damages resulting from handling of the equipment by unauthorized service personnel.
- x. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.
- xi. 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.
- xii. 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.
- xiii. 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.
- xiv. 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.
- xv. Damages resulting from any tampering with the EV charger or charging infrastructure.
- xvi. 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.
- xvii. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.
- xviii. Any aesthetic defects but not limited to dents, scratches on painted polished or enamelled surfaces
- xix. Any loss or damages due to cyber events.
- xx. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative
- xxi. 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.
- xxii. Any claim where the repair has been carried out without prior approval from the Company
- xxiii. Depreciation, as specified in the Policy Schedule shall be applicable, unless opted to be covered as per section 2.1.1.3

2.1.1.3. 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.

26. IndusInd Limit Sure - Pay as you Drive IndusInd Commercial Vehicle Package Policy

UIN No.: IRDAN103RP0012V02100001/A0005V01202526

1 Insuring Clause

- 1.1. If this cover is opted, the Insured agrees and declares to run the Insured Vehicle for the 'Kilometre Limit' or 'Available Kilometres', as specified in the Policy Schedule, during the Own Damage Policy Period. Based on the 'Kilometre Limit' opted by the Insured at the inception of the Policy, the Insured shall be eligible for an upfront adjustment (i.e., either a discount/loading) on the annual Own Damage premium (including the premium for the Own Damage Add On covers) that is otherwise payable on the Insured Vehicle.
- 1.2. During Policy Period, if the Insured expects to exceed the 'Kilometre Limit' or 'Available Kilometres' (if applicable) as specified in the Policy Schedule, the Insured shall have an option to buy 'Top up Limit' to continue their coverage under the Policy by suitably endorsing the Policy and paying any premium as required to be paid.

2 CONDITIONS

- 2.1. The Insured is obligated to declare the actual total distance that the Insured Vehicle has covered since its first



registration as per the Odometer reading (in KM) of the Insured Vehicle as at the Policy Inception date.

The physical distance that the Insured Vehicle covered at any chosen date during the Policy Period is then calculated as the difference between the Odometer readings on the respective date and the Odometer reading at the start of the Policy (and as recorded in the Policy Schedule).

Where the Insured fails to declare the actual Odometer reading (in KM) at the Policy Inception date, the latest Odometer reading (in KM) declared to the Company (whether declared in the proposal form or at the time of renewal or any date preceding the Policy Inception date) shall be considered as the Odometer reading (in KM) of the Insured Vehicle at the Policy inception date.

2.2. Available Kilometres means sum of the below fields specified in the Policy Schedule

- a. 'Kilometre Limit' that has been opted at Policy Inception Date.
- b. 'Top Up Limit', if any opted and paid for during the Policy Period.

The physical distance the Insured Vehicle has covered during the Policy Period shall be lesser than or equal to total of the Available Kilometres

2.3. In case the Insured Vehicle meets with an Accident, subject to the terms and conditions of the Policy, such Claim under Own Damage section of the Motor Own Damage policy shall be payable, if, and only if the vehicle has not exceeded the Available Kilometres. However, this condition shall not be applicable in case of Theft and/or Fire and/or Motor Third Party cover.

2.4. Any unutilized Kilometer Limit shall not be carried forward to any subsequent Policy Period.

2.5. The 'Grace Limit' (in Kms) available for all policies is Grace Limit = 5%*Available Kilometer or Grace Limit (as specified in the Policy schedule), whichever is lower.

Claims occurring during Grace Limit is payable (subject to all other terms and condition) if and only if the Insured opts for a suitable Top Up Limit before the expiry of the Grace Limit.

The Grace Limit can be availed only twice in a Policy Period.

2.6. In circumstances wherein the Insured has failed to opt for a suitable Top Up Limit before expiry of the Grace Limit after the earlier exhaustion of the 'Available Kilometres' Limit during the Policy Period, the Company shall reserve the rights to restore the Motor Own Damage cover subject to meeting underwriting conditions and upon receipt of appropriate 'Restoration Premium' of 10% of the annual Own Damage cover. However, even after such restoration, any claim that has occurred after expiry of the 'Available Kilometres' Limit until the date of Restoration shall remain inadmissible under the Policy.

2.7. The Company shall not allow for reduction in 'Kilometre Limit' or in 'Top up Limit' or 'Available Kilometres' during the Policy Period.

2.8. The third-party liability cover shall be available for the Policy Period as mentioned in the Policy Schedule.

2.9. In the event of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond the control of the Insured, the Company may consider partial payment of vehicle Accidental Claims based on satisfactory investigation and or forensic studies.

2.10. Cancellations shall be subject to the cancellation terms as per the Motor Own Damage policy on which this Cover is attached

3 EXCLUSIONS

3.1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available Kilometres as mentioned in the Policy Schedule. The coverage during the Grace Limit is subject to conditions mentioned in the clause 2.5 above.

3.2. All exclusions as applicable under the Motor Own Damage policy on which this Cover is attached to, shall also be applicable to this Add-on Cover.

3.3. Any attempted or actual, tampering or modification or damage of the Odometer shall render this cover discontinued ab initio and the Company may reverse the right to forfeit the Own Damage cover without any refund of premium. The Company may, at its discretion, recover the premium difference chargeable and restore the base Motor Own Damage policy on which this Cover was attached to it's full extent.

3.4. Any repairing, re-setting or replacement of any components including the Odometer that may affect the distance travelled information without informing and seeking prior consent from the Company shall make any vehicle Accidental Claim inadmissible under this Policy.

3.5. Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and

the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.

- 3.6. The Company shall not be liable for any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including manufacturer recall campaign or under any other such packages at the same time, or forming part of maintenance / preventive maintenance.

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

Covers		Short description
Compulsory Covers		
2.1.	24x7 Roadside Assistance	
2.1.1.	Emergency Towing	
	2.1.1.1. Accidental Towing / Breakdown Towing and Winching	Towing services
	2.1.1.2. Towing or Battery Generator for Run-Down EV Battery	Towing services
2.1.2.	On-Site Assistance	
	2.1.2.1. Jump Start for Run-Down Battery	Battery Jumpstart
	2.1.2.2. Service of Flat Tyre	Flat Tyre replacement
	2.1.2.3. Spare key retrieval and Services of keys locked Inside	Spare Key Retrieval service
Optional Covers		
2.2.	Minor Repairs	
2.2.1	Minor Clutch Setting	Clutch Setting
2.2.2	Airlock Out Setting	Airlock Out Valve Setting
2.2.3	Universal Join Cross Replacement	Universal Joint Cross Replacement
2.2.4	Brake Setting	Brake Setting
2.2.5	Minor Electrical Repair	Minor Electrical Repair
2.2.6	Fuel Line Repair	Fuel Line Repair
2.2.7	Leakage Repair	Leakage Repair
2.2.8	Gear Lever Setting	Gear Lever Setting
2.3.	Fueling Services	
2.3.1.	Emergency Fuel (Fuel Delivery for combustion engine)	Fuel Delivery
2.3.2.	Wrong Fueling (for combustion engine)	Towing services Draining and Flushing of Wrong Fuel
2.4.	Emergency Medical Assistance	
2.4.1	Medical Assistance	Ambulance contact, Medical facility contact, Emergency Message Transmission
2.4.2	Emergency Road Ambulance Service	Road Ambulance expenses
2.4.3	Emergency Air Ambulance Service	Air Ambulance expenses
2.4.4	Blood Transfusion Services	Expenses towards Blood Transfusion

	2.4.5	Accidental Medical Expenses	Hospitalization Expenses
	2.4.6	Alternate Driver Arrangement	Alternate Driver Arrangement
2.5.	Legal Assistance Cover		
	2.5.1	Legal Advisor Contact	Legal Consultation contact arrangement in case of Accident
	2.5.2	Legal expenses - Third Party	Legal expenses for criminal case on Owner/Driver during and Accident
	2.5.3	Legal expenses - Theft recovery	Legal Expenses related to Theft vehicle recovery
2.6.	Flood Assurances		
	2.6.1.	Vehicle Transportation	Retrieval and transportation of the vehicle to garage
	2.6.2.	Drying and Cleaning services	Drying services and interior cleaning following a flood
2.7.	Load Transfer Services		
	2.7.1.	Unloading and Loading of Goods – Assistance	Unloading, loading and transfer of goods
	2.7.2.	Unloading and Loading of Goods – Benefit	Unloading, loading and transfer of goods
2.8.	Value Added Services		
	2.8.1	Reminder and Advisory Services	Reminders for various documentation like PUC, Driving License, Services etc
	2.8.2	Loss of Documents	Cost of Obtaining Duplicate documents
	2.8.3	Document Verification	Document Verification
	2.8.4	Continuation/Return Journey – Bus or Taxi Support	Assistance for providing continuation/return Journey by Taxi
	2.8.5	Continuation/Return Journey - Bus or Taxi Benefit	Expenses of continuation/return Journey by Taxi
	2.8.6	Hotel Accommodation - Assistance	Assistance for providing Hotel Stay during vehicle repair
	2.8.7	Hotel Accommodation - Benefit	Hotel Stay expenses during vehicle repair
	2.8.8	Vehicle Pick Up - Assistance	Vehicle pick up and drop service assistance of a driver for damaged Insured Vehicle from garage nearest to the incident spot to the Insured's residence or office
	2.8.9	Vehicle Pick Up - Benefit	Vehicle pick up and drop service expenses of a driver for damaged Insured Vehicle from garage nearest to the incident spot to the Insured's residence or office

GRIEVANCES CLAUSE

For resolution of any complaint 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 or the complaint is not resolved within 30 days, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or on company website www.indusindinsurance.com or on www.ciains.co.in

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, PID 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.giccouncil.in, our website www.indusindinsurance.com

Address and contact number of Governing Body of Insurance Council

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

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