INDUSIND PRIVATE CAR PACKAGE POLICY – 3 YEARS - POLICY WORDINGS

Preamble

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 IndusInd General Insurance Company Limited (hereinafter referred to as the Company) for 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 otherwise expressed hereon.

SECTION 1: LOSS OF OR DAMAGE TO THE VEHICLE INSURED

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

I. By fire explosion self ignition or lightning;
II. By burglary housebreaking or theft;
III. By riot and strike;
IV. By earthquake (fire and shock damage);
V. By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost;
VI. By accidental external means;
VII. By malicious act;
VIII. By terrorist activity;
IX. Whilst in transit by road, rail, inland-waterway, lift, elevator or air;
X. By landslide rockslide.

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

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries	50%
2. For fibre glass components	30%
3. For all parts made of glass	Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:	
Age of Vehicle	**% of Depreciation**
Not exceeding 6 months	Nil
Exceeding 6months 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.

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

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;

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(b) Damage to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.

(c) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and

(d) Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured has consumed alcohol or is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs. 1500/- in respect of any one accident.

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

(a) The estimated cost of such repair including replacements, if any, does not exceed Rs.500/-

(b) The Company is furnished forthwith a detailed estimate of the cost of repairs and

(c) The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

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.

Insured 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:

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
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%

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

Deductible

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle Insured) of this Policy in respect of the Deductible stated below:

The deductible in respect of Any one Accident shall be the amount of Deductible for Section 1 Own Damage as specified below:

Type of Vehicles	Compulsory Deductibles (Rs)
Private Cars including three wheelers rated as Private Cars (Not exceeding 1500cc)	1000/-
Private Cars including three wheelers rated as Private Cars (Exceeding 1500 cc)	2000/-

No Claim Bonus (NCB):

No Claim Bonus, wherever applicable, will be as per the following table, which will be applicable for renewal of annual as well

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as Long term policy also same will be applicable for migrating from annual to Long-term as well as Long term to annual policy.

No claim bonus discount		% of Discount on Own Damage premium
Number of claim during policy period	NCB at Inception	3 year policy
No claim	0%	35%
	20%	45%
	25% & More	50%
1 claim	NA	25%
2 claims	NA	20%
>=3 claims	NA	0%

Maximum capping for NCB will be 50%.

Sun Set Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to NIL at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

No Claim Bonus Rules in case of Transfer of Ownership

Recovery of NCB from the new owner shall be the NCB percent as mentioned in the policy schedule i.e. the entry NCB. However Reserving Letter to the Old owner should be the actual earned NCB at the time of sale of vehicle.

No Claim Bonus Rules in case of Mid-term Cancellation

- If the customer has requested for cancellation during the tenure of policy NCB would be as per process mentioned below:

No claim bonus discount		% of Discount on Own Damage premium		
Number of claim during policy period	NCB at Inception	Cancellation initiated in 'n'th year*		
		1st Year	2nd Year	3rd year
No claim	0%	0%	20%	25%
	20%	20%	25%	35%
	25%	25%	35%	45%
	35%	35%	45%	50%
	45%	45%	50%	50%
	50%	50%	50%	50%
1 claim	Any	0%	0%	20%
>=2 claims	Any	0%	0%	0%

*Year shall mean 365 days

NCB shall be subject to the Following:

(a) The percentage of applicable NCB is to be computed on the Own Damage premium required for renewal of the insurance after deducting any rebate in respect of "Vehicle Laid Up" under the policy. If the policy period has been extended in lieu of the rebate for the lay up of the vehicle, as per "Vehicle Laid Up" Regulation, such extended period shall be deemed to have been part of the preceding year of insurance.

(b) The entitlement of NCB shall follow the fortune of the original insured and not the vehicle or the policy. In the event of transfer of interest in the policy from one insured to another, the entitlement of NCB for the new insured will be as per the transferee's eligibility following the transfer of interest.

It is however, clarified that the entitlement of No Claim Bonus will be applicable for the substituted vehicle subject to

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the provision that the substituted vehicle on which the entitled NCB is to be applied is of the same class (as per this tariff) as the vehicle on which the NCB has been earned.

Provided that where the insured is an individual, and on his/ her death the custody and use of the vehicle pass to his/her spouse and/or children and/or parents, the NCB entitlement of the original insured will pass on to such person/s to whom the custody and use of the vehicle pass.

(c) The percentage of NCB earned on a vehicle owned by an institution during the period when it was allotted to and exclusively operated by an employee should be passed on to the employee if the ownership of the vehicle is transferred in the name of the employee. This will however require submission of a suitable letter from the employer confirming that prior to transfer of ownership of the vehicle to the employee, it was allotted to and exclusively operated by the employee during the period in which the NCB was earned.

(d) In the event of the insured, transferring his insurance from one insurer to another insurer, the transferee insurer may allow the same rate of NCB which the insured would have received from the previous insurer. Evidence of the insured's NCB entitlement either in the form of a renewal notice or a letter confirming the NCB entitlement from the previous insurer will be required for this purpose.

Where the insured is unable to produce such evidence of NCB entitlement from the previous insurer, the claimed NCB may be permitted after obtaining from the insured a declaration as per the following wording:

"I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the Policy will stand forfeited."

Notwithstanding the above declaration, the insurer allowing the NCB will be obliged to write to the policy issuing office of the previous insurer by recorded delivery calling for confirmation of the entitlement and rate of NCB for the particular insured and the previous insurer shall be obliged to provide the information sought within 30 days of receipt of the letter of enquiry failing which the matter will be treated as a breach of Tariff on the part of the previous insurer. Failure of the insurer granting the NCB to write to the previous insurer **within 21 days** after granting the cover will also constitute a breach of the Tariff.

(e) If an insured vehicle is sold and not replaced immediately, or laid up, and the policy is not renewed immediately after expiry, NCB, if any, may be granted on a subsequent insurance, provided such fresh insurance is effected within 3 (three) years from the expiry of the previous insurance. The rate of NCB applicable to the fresh policy shall be that earned at the expiry of the last 12 months period of insurance.

(f) On production of evidence of having earned NCB abroad, an insured may be granted NCB on a new policy taken out in India as per entitlement earned abroad, provided the policy is taken out in India within three years of expiry of the overseas insurance policy, subject to relevant provisions of NCB under these rules.

(g) Except as provided in Rule (e), no NCB can be allowed when a policy is not renewed within 90 days of its expiry.

(h) Except as provided in Rules (e), (f) and (g) above, NCB is to be allowed only when the vehicle has been insured continuously for a period of 12 months without any break.

SECTION 2: LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the Insured vehicle against all sums which the Insured shall become legally liable to pay in respect of

   (A) Death of or bodily injury to any person including occupants carried in the Insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the Insured,

   (B) Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured

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

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any driver who is driving the vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

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4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option:
   (A) Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
   (B) Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy

SECTION 3: 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 whilst mounting into/dismounting from or travelling 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

(A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakh during any one period of insurance.
(B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person has consumed alcohol or is under the influence of intoxicating liquor or drugs
(C) Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured

This cover is subject to

(a) The Owner-Driver is the registered owner of the vehicle Insured herein;
(b) The Owner-Driver is the Insured named in this Policy.
(c) The Owner-Driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), 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. But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

Application of Limits of Indemnity

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

Premium Payment in Instalments (wherever applicable):

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Lumpsum, Half Yearly instalments, Quarterly instalments, 3 EMIs (Equated Monthly instalments), 6 EMIs or 9 EMIs, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

i. Grace Period of 15 days would be given to pay the instalment premium due for the Policy.
ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt

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of premium by Company.

iii. The Insured Person will get the accrued continuity benefit in respect of the 'Waiting Periods' 'Specific Waiting Periods' in the event of payment of premium within the stipulated grace Period

iv. No interest will be charged If the instalment premium is not paid on due date.

v. In case of instalment premium due not received within the grace period, the policy will get cancelled.

vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

vii. The Company has the right to recover and deduct all the pending installments from the claim amount due under the Policy.

Endorsements (Attached to and forming part of policy)

Applicable only if it is specified in policy schedule.

ENDT 1. Extension of Geographical Area (Erstwhile IMT.1.)

In consideration of the payment of an additional premium of ₹..... it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..... /..... /..... to the ..... /..... /..... (both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle Insured/ injury to its occupants / third party liability in respect of the vehicle Insured during sea voyage / air passage for the purpose of ferrying the vehicle Insured to the extended geographical area.

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

[Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.]

Note: The Geographical Area of Motor Policies may be extended to include

a) Bangladesh
b) Bhutan
c) Nepal
d) Pakistan
e) Sri Lanka
f) Maldives

Such geographical extensions, however, specifically exclude cover for damage to the vehicle/ injury to its occupants/ TP liability in respect of the vehicle during air passage/ sea voyage for the purpose of ferrying the vehicle to the extended Geographical Area.

ENDT 2. Transfer Of Interest (Erstwhile IMT.3.)

It is hereby understood and agreed that as from ...../...../..... the interest in the policy is transferred to and vested in ..... of ..... carrying on or engaged in the business or profession of ..... who shall be deemed to be the Insured and whose proposal and declaration dated ...../...../..... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of .....

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

ENDT 3. Change Of Vehicle (Erstwhile IMT.4.)

It is hereby understood and agreed that as from ..... /...../..... the vehicle bearing Registration Number ..... is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein:-

Regd No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity Including Driver	IDV

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In consequence of this change, an extra/ refund premium of Rs ..... is charged/ allowed to the insured.

Subject otherwise to the terms exception conditions & limitations of the policy.

Note:

A vehicle insured under a policy can be substituted by another vehicle of the same class for the balance period of the policy subject to adjustment of premium, if any, on pro-rata basis from the date of substitution.

Where the vehicle so substituted is not a total loss, evidence in support of continuation of insurance on the substituted vehicle is required to be submitted to the insurer before such substitution can be carried out.

ENDT 4. Hire purchase agreement (Erstwhile IMT.5.)

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 Company 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 Company respectively under or in connection with this Policy.

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

ENDT 5. Lease Agreement (Erstwhile IMT. 6.)

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 Lessors 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 Company 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 Owners/Lessors to sue the Company 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 Company respectively under or in connection with this Policy.

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

ENDT 6. Vehicles subject to hypothecation agreement (Erstwhile IMT.7.)

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 Company 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 Company respectively under or in connection with this Policy or any term, provision or condition thereof.

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

ENDT 7. Discount For Membership Of Recognized Automobile Associations (Private Cars And Motorized Two Wheelers Only)(Erstwhile IMT.8.)

It is hereby understood and agreed that in consideration of Insured's membership of .....** a discount in premium of ₹.....* is allowed to the Insured hereunder from ...../...../.....

It is further understood and agreed that if the Insured ceases to be a member of the above mentioned association during the currency of this Policy the Insured shall immediately notify the Company accordingly and refund to the Company a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

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

* For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

Note on Automobile Association Membership:

For valid membership of recognized Automobile Associations such as Automobile Association of Eastern India, the Uttar Pradesh Automobile Association, the Western India Automobile Association, Automobile Association of Southern India, the Automobile Association of Upper India, a discount may be allowed. It is, however, clarified that irrespective of the number of Associations of which an insured may be a member, discount for only one membership of such Association is to be permitted.

The discount is applicable only on the Own Damage premium under Section I of the Package Policy. Policies covering Fire and/ or Theft risks only are not eligible for the discount.

The discount applies to both new business and renewals. If the insured becomes a member of any of the above Automobile Associations, during the currency of the policy, the discount may be allowed pro-rata calculated from the date of his membership of the Association concerned. On cancellation or termination of the membership of the Automobile Association during the currency of the policy, pro rata discount from the date of cancellation/ termination of membership till the expiry of the policy is to be recovered from the insured.

The Company shall ascertain the validity of the membership at each renewal before granting the discount.

The discount is applicable only to individual owners or joint owners or companies who are members of the above mentioned Automobile Associations.

A member of the above mentioned Automobile Associations, who buys a private car/motorized two wheeler under Hire Purchase system or under a leasing agreement and has the sole use of it and pays the insurance premium, shall be entitled to the discount for Automobile Association membership, provided he/she is otherwise eligible to receive the discount under the rules. The name of such hire purchaser/lessee is to be stated on the policy

ENDT. 8 Discount for Vintage Cars (Applicable to Private Cars Only) (Erstwhile IMT. 9.)

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of Rs. .....* is allowed to the insured from ..../...../.....

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

*Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

ENDT 9. Installation Of Anti-Theft Device (Not applicable to Motor Trade Policies) (Erstwhile IMT. 10.)

In consideration of certification by .....* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle Insured herein a premium discount of ₹.....** is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-theft device installed in the vehicle Insured is maintained in efficient condition till the expiry of this Policy.

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

* The name of the certifying Automobile Association is to be inserted.

** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

Note: Vehicles (other than those covered under Motor Trade policies) fitted with anti-theft devices approved by Automobile Research Association of India (ARAI), Pune and whose installation is duly certified by any of the Automobile Associations mentioned in the 'Note on Automobile Association Membership' below are eligible for a discount.

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For mid-term installation of anti-theft device approved and certified as above in the vehicle insured, pro rata proportion of the premium discount calculated as per tariff provision for the unexpired period of the policy is to be allowed.

ENDT 10. Vehicles Laid Up (Lay up period declared) (Erstwhile IMT.11A.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from …./…./……. to…../…./……. the vehicle Insured is laid up in garage and not in use and during this period all liability of the Company

under this Policy in respect of the vehicle Insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELFIGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

1. # The Company will deduct from the next renewal premium the sum of ₹……..* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
2. # The period of insurance by this Policy is extended to …../……/….. in view of the payment of an additional premium of ₹ ……..**

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

NB.1.#To delete (1) or (2) as per option exercised by the Insured.

NB.2. *The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid up period is to be inserted.

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words. 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

ENDT 11. Vehicles Laid Up (Lay up period not declared) (Erstwhile IMT. 11.B.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from … /…/… the vehicle no. …… Insured hereunder is laid up in garage and not in use and liability of the Company under this Policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

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

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

ENDT 12. Termination Of The Undeclared Period Of Vehicle Laid Up (Erstwhile IMT. 11.C.)

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. ….. Insured hereunder is reinstated in full from …/../.. and the Endorsement IMT 11(B) attaching to this Policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. …… has been out of use

1. # The Company will deduct from the next renewal premium the sum of ₹……..* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
2. # the period of insurance by this Policy is extended to …./……/……. in view of the payment of an additional premium of ₹ ……..**

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

NB.1.#To delete (1) or (2) as per option exercised by the Insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid up period is to be inserted.

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ENDT 13. Discount For Specially Designed/Modified Vehicles For The Blind, Handicapped And Mentally Challenged Persons. (Erstwhile IMT. 12.)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the vehicle Insured being specially designed / modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle Insured is hereby allowed to the Insured.

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

Note: In case of vehicles specially designed / modified for use of blind, handicapped and mentally challenged persons, a discount of ....% may be allowed on the Own Damage premium in respect of both privately owned vehicles and vehicles owned and used by institutions engaged exclusively in the services of the blind, handicapped and mentally challenged persons. The discount is to be allowed only in respect of such vehicles, which have been suitably endorsed in the Registration Certificate by the RTA concerned

ENDT 14. Use Of Vehicle Within Insured's Own Premises (Applicable to all classes except as otherwise provided in the tariff) (Erstwhile IMT.13.)

It is hereby understood and agreed that the Company 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.

Note:

(i) Use confined to own premises

Where a vehicle is to be used in the insured's own premises to which the public have no general right of access and provided the vehicle is not licensed by the authorities concerned for general road use, a policy may be issued at the applicable Tariff rate with a discount of .....%.

No Certificate of Insurance or Cover Note which includes a Certification is permitted to be issued in such cases

ENDT 15. Personal Accident Cover to the Insured or any Named Person other than Paid Driver or Cleaner (Applicable to Private Cars including Three Wheelers rated as Private Cars and Motorized Two Wheelers with or without side car [not for hire or reward]) (Erstwhile IMT.15.)

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Insured person in direct connection with the vehicle Insured or whilst mounting and dismounting from or travelling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within 6 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:

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

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

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ENDT 16. Personal Accident Cover to Unnamed Passengers other than the Insured and the Paid Driver and Cleaner {For vehicles rated as Private Cars and Motorised Two Wheelers (not for hire or reward) with or without side car} (Erstwhile IMT.16.)

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

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. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
4. Not more than .....** persons/passengers are in the vehicle Insured at the time of occurrence of such injury.

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

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

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

ENDT 17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors (Applicable to all classes of vehicles) (Erstwhile IMT.17.):

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company 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 travelling 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:

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of ₹.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

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

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

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

ENDT 18. Cover For Vehicles Imported Without Customs Duty (Erstwhile IMT.19.)

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 Company exercising the option under ....., * to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

1. a. 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

   b. 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

2. The reasonable cost of fitting such parts.

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

Note: Policies issued to cover imported vehicles belonging to Embassies, Consulates etc. where the 'import duty' element is not included in the IDV the premium chargeable under Section – I (loss of or damage to the vehicle insured) of the policy shall be loaded by .....%.

ENDT 19. Voluntary Deductible (Erstwhile IMT.22.A.)

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

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

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

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

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

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

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

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

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

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

ENDT 20. Electrical / Electronic Fittings (Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle. Package Policy only) (Erstwhile IMT.24.)

In consideration of the payment of additional premium of ₹....., notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company 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 Company 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 Company 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.

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ENDT 21. Cng/Lpg Kit In Bi-Fuel System (Own Damage cover for the kit) (Erstwhile IMT.25.)

In consideration of the payment of Rs.....* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured in terms conditions limitations and exceptions of Section1 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

ENDT 22. Fire And/Or Theft Risks Only (Not applicable for Miscellaneous and Special Types of vehicles ratable under Class -D and Motor Trade Policies under Classes-E, F and G of the Commercial Vehicles Tariff) (Erstwhile IMT.26.)

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 Company 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.

Note: Restricted cover for Fire and / or Theft Risks (Only while the vehicle is in garage and not in use)

On the basis of written specific declaration from the insured to the effect that for the entire duration of the policy period the vehicle will not be used at all, policies may be issued to cover the risks of Fire and/or Theft only (without Liability Only cover) at the following rates of premium subject to a minimum premium as specified under GR. 16.

Issuance of this restricted cover is prohibited for vehicles rateable under Class – D (Tariff for Miscellaneous and Special Types of Vehicles), Class – E (Tariff for Motor Trade - Road Transit Risks), Class – F (Tariff for Motor Trade – Road Risks only) and Class – G (Tariff for Motor Trade – Internal Risks only).

Compulsory deductibles as in GR.40 shall apply.

Additional premium for electric / electronic items as in GR.41 shall apply.

Additional premium for use of CNG / LPG as in GR.42 shall apply.

Additional premium for compulsory PA cover to owner-driver as in GR 36 shall apply.

N.B. Discounts may be granted on the net premium for Fire & Theft risks if the insuredopts for voluntary deductibles in respect of vehicles rateable under Tariff for Private Cars / Motorized Two Wheelers. No other discount is permissible.

ENDT 23. Liability and Fire And / Or Theft (Not Applicable for Miscellaneous and Special Type of vehicles rateable under Class – D of the Tariff for Commercial Vehicles) (Erstwhile IMT.27.)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the Company shall not be liable there under 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.

ENDT 24. 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) (Erstwhile IMT.28.)

In consideration of an additional premium of Rs 50/- per tenure, notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company 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

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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 Company 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

ENDT 25. Legal Liability To Employees of the Insured other than Paid Driver And / Or Cleaner who may be travelling or driving in the Employer's Car {Private Cars only / Motorised Two Wheelers (not for hire or reward)}(Erstwhile IMT. 29.)

In consideration of the payment of an additional premium @ ₹...../- per employee Insured, per tenure, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Company will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle Insured.

Provided that in the event of an accident whilst the vehicle Insured is carrying more than .....* employees of the Insured (including the driver) the Insured shall repay to the Company a rateable proportion of the total amount payable by the Company by the reason of this endorsement in respect of accident in connection with such vehicle Insured.

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

NB. * To insert the number of employees for which the premium has been paid.

ENDT 26. Trailers (Applicable for Private Cars Only) (Erstwhile IMT.30.)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy shall extend to apply to the trailer (Registration No. ____)

Provided that :-

1. *The IDV of such trailer shall be deemed not to exceed _____**
2. The term "Trailer" shall not include its contents or anything contained thereon.
3. Such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said trailer otherwise than by reason of or in pursuance of a contract of employment.

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

* Delete in the case of Liability to the public risk only policies

** Insert value of trailer as declared at the inception of insurance or any renewal thereof.

ENDT 27. Reliability Trials And Rallies [Private Cars and Motorized Two Wheelers)](Erstwhile IMT.31.)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle Insured is engaged in .....*. to be held at ....**... on or about the date of ...../...../..... under the auspices of.....#

Provided that :-

1. No indemnity shall be granted by this Endorsement to .....#
2. This Policy does not cover use for organised racing, pace making or speed testing.
3. During the course of the .....* the Company shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle Insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle Insured is engaged in .....* the Insured shall bear the first ₹.....@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the Company shall make any payment in exercise of its discretion under Condition No. 3 of the Policy in settlement of any claim and such payment includes the amount for which the Insured is responsible by reason of this Endorsement the Insured shall repay to the Company forthwith the amount for which the Insured is so responsible.

For the purpose of this Endorsement the expression 'claim' shall mean a claim or series of claims arising out of one event.

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

* To insert the name of the event.

** To insert venue of the event.

To insert name of the promoters of the event

To delete the entire paragraph in case of liability only policies.

ENDT 28. Accident to Soldiers / Sailors / Airmen Employed As Drivers (Erstwhile IMT.32.)

In consideration of the payment of an additional premium of Rs ...../-*, it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the Insured to drive the vehicle Insured being injured or killed whilst so employed, this Policy will extend to relieve the Insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement.

ENDT 29. Hired Vehicles driven by Hirer*(Applicable to Four Wheeled Vehicles with carrying capacity not exceeding 6 passengers and Motorised Two Wheelers) (Erstwhile IMT.35.)

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:-

1. 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**.
2. 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 Company 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 @....% on IDV, per tenure. (ENDT. IMT 43 is to be used.)
2. To pay the first ₹..... 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 Company shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the Insured to the Company 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 Company 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 Company 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

ENDT 30. Indemnity to Hirer – Package Policy – Negligence of the Insured or Hirer (Erstwhile IMT.36.)

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,

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conditions and limitations of this Policy in so far as they apply.

ENDT 31. Theft and Conversion Risk(Erstwhile IMT.43.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ ₹..... % of IDV, per tenure Clause ii (b) (1) of EndorsementIMT-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 here under.

ENDT 32. Indemnity to Hirer – Package Policy – Negligence of the Owner or Hirer (Erstwhile IMT.44.)

It is hereby declared and agreed that in consideration of payment of an additional premium of ₹..... 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 while let on hire.

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

ENDT 33. Indemnity to Hirer – Liability Only Policy – Negligence of the Owner or Hirer Negligence (Erstwhile IMT.45.)

It is hereby declared and agreed that in consideration of payment of an additional premium of ₹.....the Company 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 fulfil and be subject to the terms exceptions, conditions and limitations of this Policy in so far as they apply.

ENDT 34. Fibre Glass Fuel Tanks (Erstwhile GR.43.)

All policies covering vehicles fitted with fibre glass fuel tanks will attract an additional premium in the Own Damage section

ENDT 35. Vehicles used for Driving Tuitions (Erstwhile GR.44.)

Vehicles used by Driving Schools recognized by the RTA for giving tuition, having double clutches and double brakes with professional tutor accompanying the trainee can be covered by charging additional premium

Note: For vehicles used for driving tuitions the words “other than for the purpose of driving tuitions” are to be added after the words “hire or reward” in the Policy Schedule/ Certificate of Insurance concerning “LIMITATIONS AS TO USE”.

SECTION 4: ADD ON COVERS:

Addon 1. Nil depreciation
(UIN No.:- IRDAN103RPMT0053V02202425/A0054V02202425)

In consideration of payment of an additional premium of ₹.....*, 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 claims 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.

* To insert the sum as per the premium table.

Addon 2. Engine Protector
(UIN No.:- IRDAN103RPMT0053V02202425/A0051V02202425)

This cover is applicable if it is shown on **Insured’s** 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**, Company will pay **Insured** repair and replacement expenses for the **Consequential** loss or damage to-

- **Internal parts of the engine**
- **Gear Box**, Transmission or **Differential Assembly**

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

Company 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

Company shall not indemnify **Insured** under this endorsement in respect of –

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from **Company**

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to **Engine Parts** and/ or **Gear Box parts** and/ or **Differential parts** leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. **Insured** 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 **Insured**.

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.

Addon 3. Consumables Expenses
(UIN No.:- IRDAN103RPMT0053V02202425/A0048V02202425)

This cover is applicable if it is shown on **Insured's** 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, **Company** 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.

Addon 4. EMI Protection Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0009V03202526)

This cover is applicable if it is shown on **Insured's** policy schedule

What is Covered

In consideration of payment of additional premium, it is hereby agreed and declared that "IndusInd Private Car Package Policy – 3 Years" (hereinafter referred as the Base Policy) issued by the Company is extended to cover the following:

In case of claim under Own Damage Section of the Base Policy to which this Addon is attached, the Company agrees to compensate the Insured as per the EMI Compensation Grid below, based on the number of days that the Insured Vehicle is under repair at the Authorized Garage, subject to Time Deductible and Maximum EMIs opted and specified in the Policy Schedule.

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EMI Compensation Grid	
Number of Days in Garage*	**No. of EMIs Payable#**
Upto 30	1
31-60	2
61-90	3
91-120	4
121-150	5
151 and above	6

**Subject to the Time Deductible opted: The proposer shall have the following options under Time Deductible: 7 days, 10 days,14 days or 21 days.*

 # Subject to the maximum number of EMIs opted: The Proposer shall have the following options under Maximum EMIs: 1, 2, 3, 4, 5 or 6 EMIs.

For the purpose of this Addon,

i. EMI means "Equated Monthly Instalment" of the active loan for the hypothecated Insured Vehicle as declared and specified in the Policy Schedule.

ii. Time Deductible shall mean the minimum number of days that the Insured Vehicle is under repair in the Authorized Garage as specified in the Policy Schedule, for which no amount shall be payable under this Addon.

iii. Number of Days in Garage shall be counted as the difference between the following dates:

- The date immediately following the date of reporting the Insured Vehicle to the Authorized Garage for repair or the date immediately following the date of intimating the claim to the Company, whichever is later,

  AND

- The date of invoice for such repair as prepared by the Authorized Garage or the date of preparation of the Insured Vehicle's Delivery Order, whichever is earlier

2. EXCLUSIONS

No Amount shall be payable under this Addon for any loss relating to or arising out of the following:

2.1. **Defaulted or Overdue Loan Payment:** No amount shall be payable for loans on which the EMI payment status is delayed or defaulted as on the date of the Accident.

2.2. **Loan in excess of IDV:** Where the auto loan/ car loan availed of is in excess of the insured's declared value (IDV) of the vehicle.

2.3. **No Outstanding Loan Amount:** When there is no outstanding loan amount or EMI payable under the Insured vehicle loan agreement.

2.4. **Remaining Loan Amount:** If the amount left to repay on loan is less than the EMI amount stated in the Policy Document, only the remaining loan amount will be payable.

2.5. **Restriction Imposed by Government:** Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to epidemic, pandemic or disease outbreak;

2.6. **Due on Credit Card:** Any outstanding or due amounts on credit cards shall be excluded and not payable under this Addon Cover.

2.7. Consequential loss or charges: Any other consequential loss or charges associated with the loan payment such as late payment charges, pre- payment charges, penalties or other documentation charges.

2.8. Non-Authorized Garage: Vehicle repaired at non-Authorized garage.

2.9. Total loss or theft: Company shall not be liable for any Total loss or theft of the vehicle.

2.10. Non-availability of parts: Non-availability of spare parts required for repairentitled to possession of the item pair or set.

3. CONDITIONS

3.1. Own Damage claim for the same Accident should be admissible under Own Damage Section of the Base Policy.

3.2. The vehicle should be repaired at Authorized Garage of the Company.

3.3. The Insured must intimate the claim to the Company within 5 days from the time of occurrence of Accidental damage or loss and in any case before collecting the Insured Vehicle from the Authorized Garage.

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3.4. The Insured must deliver the Insured Vehicle to the Authorized Garage for repair within 5 days from the time of occurrence of Accidental damage or loss.

3.5. The Insured must submit all the required documents for the Own Damage claim within 5 days from the time of occurrence of Accidental damage or loss.

3.6. The coverage shall only be on respect of loan that was active at the time of the Accident, and to the extent of loan already disbursed as on the date of the Accident.

3.7. The loan should be taken within India from entities regulated by the RBI and permitted to carry out lending business.

3.8. Hypothecation/Financier details must be declared & captured/ endorsed in the Policy Schedule.

3.9. The company's maximum liability for a single EMI under this add on cover shall be up to the EMI amount specified in the Policy Schedule and evidenced through EMI schedule certified by the Financier, EMI payment record and Bank statement for the last one year immediately preceding the date of loss. However, in case the EMI is reduced, the benefit would be payable as per reduced EMI.

3.10. The company's maximum total liability under this add on cover in a given Policy Year shall be the number of EMI(s) opted by the insured for coverage.

3.11. In case of claim, the payment shall be made in favour of the Insured or in favours of bank/ financial institution with whom the vehicle is hypothecated and/ or hire purchase and/ or lease arrangements are in place, as the case may be.

3.12. Claim shall be payable for maximum of one Accident in a Policy Year.

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

Addon 5. Daily Allowance benefit Plus
(UIN No.:- IRDAN103RPMT0053V02202425/A0013V03202526)

This cover is applicable if it is shown in the Policy Schedule

What is Covered

In consideration of payment of additional premium, it is hereby agreed and declared that "IndusInd Private Car Package Policy – 3 Years" (hereinafter referred as the Base Policy) issued by the Company is extended to cover the following:

The Company shall pay the Insured the Daily Allowance as stated in the Policy Schedule, for each and every completed day that the Insured Vehicle is under repair in the Authorized Garage, subject to Time Deductible, due to loss/damage on account of the risks covered under the Own Damage (OD) section of the Base Policy, provided that:

i. Time Deductible shall mean the minimum number of days that the Insured Vehicle is under repair in the Authorized Garage as specified in the Policy Schedule, for which no amount shall be payable under this Addon. The proposer shall have the following options under Time Deductible: 3 days, 7 days or 14 days. Once the Time Deductible is exceeded, the Daily Allowance shall be payable from the first day.

ii. Daily allowance shall be payable for a 'Maximum number of Days in Garage' (10 days, 20 days or 30 days, as opted by the Insured and specified in the Policy Schedule)

iii. Number of Days in Garage shall be counted as the difference between the following dates:
   - The date immediately following the date of reporting the Insured Vehicle to the Authorized Garage for repair or the date immediately following the date of intimating the claim to the Company, whichever is later,

     AND
   - The date of invoice for such repair as prepared by the Authorized Garage or the date of preparation of the Insured Vehicle's Delivery Order, whichever is earlier.

iv. In case of theft of the Insured Vehicle, Daily Allowance benefit for the 'Maximum number of Days in Garage' (as opted) shall be payable in a lump sum if the Insured Vehicle is not recovered within 90 days.

2. Exclusions

The Company shall not be liable to pay any claim in the event of the following:

i. **Vehicle not in Garage:** No further payment for specific accidental loss or damage shall be made once the Insured Vehicle is removed from the Authorized Garage.

ii. **Delay in Delivery and Collection:** Any delays on account of delay in delivering or collecting the Insured Vehicle to the Authorized Garage.

iii. **Restriction Imposed by Government:** Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to an epidemic, pandemic or disease outbreak.

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iv. **Non-Authorized Garage:** Vehicle repaired at non-Authorized garage.

v. **Total loss or Constructive Total Loss:** Company shall not be liable for any Total loss or Constructive Total Loss of the vehicle.

vi. **Non-availability of parts:** Non-availability of spare parts required for repair.

vii. Non-availability of spare parts required for repair.

viii. Total Loss or Constructive Total Loss

3. Conditions

i. Own Damage claim for the same Accident should be admissible under Own Damage Section of the Base Policy.

ii. The vehicle should be repaired at Authorized Garage of the Company.

iii. The Insured must intimate the claim to the Company within 5 days from the time of occurrence of Accidental damage or loss and in any case before collecting the Insured Vehicle from the Authorized Garage.

iv. The Insured must deliver the Insured Vehicle to the Authorized Garage for repair within 5 days from the time of occurrence of Accidental damage or loss.

v. The Insured must submit all the required documents for the Own Damage claim within 5 days from the time of occurrence of Accidental damage or loss.

vi. The company's maximum total liability under this add on cover in a given Policy Year shall be the 'Maximum number of Days in Garage' opted by the Insured and specified in the Policy Schedule.

Subject otherwise to the terms, conditions, exclusions and limitations of the Base Policy to which this addon is attached.

Addon 6. Key Protect
(UIN No.:- IRDAN103RPMT0053V02202425/A0052V02202425)

This cover is applicable if it is shown on **Insured's** 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,

1. Key Replacement-Company will reimburse **Insured** for the cost of replacing Insured's **insured** vehicle keys which are **Lost** or **Stolen**
2. **Break-in** Protection-Company will reimburse **Insured** for the cost of replacing **Insured's** locks and keys if **Insured's** insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of **Lost** keys of **Insured's** insured vehicle, Company will indemnify **Insured** for the cost of installing new locks in **Insured's** vehicle.

What is not covered

Company will not pay for:

1. Costs other than those listed in "What is covered section"
2. The cost to replace keys to vehicles that **Insured** do not own for personal use.
3. 1% of claim amount or INR 500 whichever is higher.

Special Conditions

1. For **Break-in** protection claims, **Insured** must provide an official police report that confirms the incident happened within Period of insurance.
2. This cover shall be available only for maximum of two claims during the **Period of insurance**.
3. Any loss or damage to Keys & lock set only shall not impact Insured's No claim Bonus on renewal of the policy.
4. The maximum amount payable under this section shall not in aggregate exceed the amount stated in the schedule during any one **Period of insurance**.

Standard Deductible under Section 1 of the policy shall not be applicable for claim under this cover.

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

Addon 7. Return to Invoice
(UIN No.:- IRDAN103RPMT0053V02202425/A0065V01202425)

This cover is applicable if it is shown on **Insured's** schedule.

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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, **Company** will pay the financial shortfall between the amount **Insured** receive under Section 1 of the policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of the new vehicle in case exactly same make/ model is available, whichever is less, in the event of **Insured's** 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. Company will also reimburse the first time registration charges, road tax & applicable insurance cost which **Insured** have incurred on the insured vehicle.

For the purpose of this cover "Insurance Cost" means Sum of Own Damage Premium derived by multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium.

Special Condition applicable to this benefit:

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

What is not covered

Company will not pay the financial shortfall if:

- The total loss/ CTL and theft claim is not valid and admissible under Section 1 of the policy.
- For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section 1 of the policy.
- Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to **Company**.
- Covered vehicle is imported.

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

Subject otherwise to the terms, condition, exclusions of the policy.

Addon 8. Tyre Protector
(UIN No.:- IRDAN103RPMT0053V02202425/A0057V01202425)

This cover is applicable if it is shown on **Insured's** 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,

Company will cover the expenses for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes.

In any situation Company's liability would not exceed the following, basis the unused tread depth of respective tyre –

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

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

The cover also includes any service or labor charges incurred during the replacement/ repair of damaged tyre(s) of the Insured Vehicle.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for **Betterment Charges**. Maximum of 4 (four) replacements will be allowed during the **Period of insurance**.

Cost of Consumable is also covered.

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

A claim for only tyre will not affect **Insured's** No Claim Bonus eligibility at the time of renewal with **Company** provided there is no other claim for damage to the vehicle during the **Period of insurance**.

What is not Covered

1. If the insured vehicle is not repaired at an **Authorized garage**.

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

Special Conditions

1. If **Insured** make a fraudulent claim which is declined as per Para 9 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. 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 **Company**.
3. 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.
4. All claims must be made within 3 working days of damage.
5. **Insured** must take all reasonable steps to avoid loss or damage to tyre(s). Insured must not continue to drive the vehicle if Insured do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s).
6. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.

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

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

Addon 9. Rim Protector
(UIN No.:- IRDAN103RPMT0053V02202425/A0058V01202425)

This cover is applicable if it is shown on **Insured's** Schedule

What is Covered

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

If during the **Period of insurance** any Rim on **Insured's** vehicle is accidently physically damaged or warped as a result of a blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, Company will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Rim will be allowed it will be of the same make and specification and if Rim of similar specification is not available and the replaced Rim is superior to damaged Rim then Company will not be liable for **Betterment Charges.** Maximum of 4 (four) replacements will be allowed during the **Period of insurance**.

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The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

A claim for only Rim will not affect **Insured's** No Claim Bonus eligibility at the time of renewal with **Company** provided there is no other claim for damage to the vehicle during the **Period of insurance**.

What is not Covered

1. If the insured vehicle is not repaired at an **Authorized garage**.
2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or **Run Flat Tyres**.
3. 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.
4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
5. Any loss or damage within first 15 days of the inception of the policy.
6. Any loss or damage occurred prior to the inception of the policy
7. Any loss or damage resulting into total loss of the vehicle.
8. Routine maintenance including adjustment, alignment, balancing or rotation of wheels.
9. Theft of rim(s) or its parts, accessories without the insured vehicle being **Stolen** or theft of entire insured vehicle.
10. If the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy.
11. **Fraudulent act** committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured.
12. Loss or damage arising out of **improper storage or transportation**
13. Any **Consequential** Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.
14. Loss or damage arising out of modifications not approved by manufacturers
15. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
16. Loss or damage resulting from hard driving due to race, rally or illegal activities.
17. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
18. Loss or damage resulting from poor workmanship while repair.
19. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
20. Minor damage or scratch not affecting the functioning.

Special Conditions

1. This cover will be provided only to the vehicle fitted with Tubeless Tyres or **Run Flat Tyres**.
2. If **Insured** make a fraudulent claim which is declined as per Para 11 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
3. If during the **Period of insurance** any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to **Company.**
4. 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.
5. All claims must be made within 3 working days of damage.
6. **Insured** must take all reasonable steps to avoid loss or damage to rim(s). **Insured** must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).
7. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.

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

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

Addon 10. Loss of Personal Belongings
(UIN No.:- IRDAN103RPMT0053V02202425/A0059V01202425)

This cover is applicable if it is shown on **Insured's** Schedule

What is Covered

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

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by the Company,

Company will pay for the loss or damage to **Insured** & **Insured's Family** member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the insured vehicle at the time of loss or damage to the insured vehicle.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/ video tapes, CDs and items of similar nature.

What is not covered

1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
2. Any goods or sample carried in connections with any trade or business is not covered.

Special Conditions

1. A police report must be filed for claims due to burglary or theft.
2. The maximum amount payable under this section is RS (Refer Schedule) during the **Period of insurance**. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
3. The insured shall bear 2.5% of Sum Insured Opted subject to minimum of ₹ 250 for each and every claim under this section.
4. In the event of claim **Insured** shall submit invoice of the Personal Belongings where value of any such individual belonging exceeds ₹ 5000.

Standard Deductible under Section 1 of the policy shall not be applicable for claim under this cover.

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

Addon 11. Hospital Cash Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0060V01202425)

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 & Insured's Family** for per day hospitalization caused due to **bodily injury** caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle during the Period of Insurance as mentioned in the 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 Inusred vehicle not exceeding licensed seating capacity of the insured Vehicle.

What is not covered

1. Any claim related to a sickness, disease or medical disorder not directly consequential to the accident.
2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise.
3. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practioner/ Hospital/ Nursing Home.
4. Any claim arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
5. Any claim arising or resulting from or traceable to an accident happening whilst 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 and every claim.

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

Addon 12. Voluntary Deductible
(UIN No.:- IRDAN103RPMT0053V02202425/A0056V02202425)

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 ₹...../- (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any

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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.

To insert policy condition No. 3 of the tariff for private car

Addon 13. NCB Retention Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0053V02202425)

(This cover is applicable if it is shown on Insured's Schedule)

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

1. To one approved accidental claim only during the Period of Insurance.

What is not covered

1. If the Policy is not renewed with Company within 90 days of the expiry of the policy.
2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)

Special Condition

1. A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Company within 90 days of the theft, in which case, Company will allow same No Claim Bonus on New vehicle as is shown in schedule.
2. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit.

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

Addon 14. Replacement Car
(UIN No.:- IRDAN103RPMT0053V02202425/A0055V02202425)

In consideration of payment of an additional premium of ₹.....*, it is hereby understood and agreed that the Company will provide a temporary replacement car to the Insured for loss of use of the insured vehicle due to risks covered under section I of this Policy as under:-

Warranted that the replacement car will be provided only when insured vehicle shall be required to be with Company's Authorised Dealer/Repairer for minimum of _days for repairs.

For a maximum of 15 days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss/ Theft claims.

For a maximum of 30 days for loss/damage to the insured vehicle giving rise to Total Loss/ Constructive Total Loss/ Theft claims.

Provided that the replacement car shall be available only:

For maximum two accidents during the Policy period.

The replacement car is provided by the Company only.

The Company shall not reimburse any cost incurred towards fuel for the replacement car used by the Insured.

The replacement car shall be available only till the completion of repairs and no delay in taking delivery by Insured is there.

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

*To insert the sum as per the premium table.

Addon 15. Private Car Assistance
(UIN No.:- IRDAN103RPMT0053V02202425/A0061V01202425)

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Preamble

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for insurance hereinafter contained and has paid the premium mentioned in the Policy Schedule as consideration for such insurance in respect of loss or damage occurring during the Policy Period.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

1 Definitions

1.1 **Accident** – Refers to the motor vehicle **Accident** involving the Driver and the attached Vehicle. The **Accident** has allegedly resulted in death and or bodily **Injury** and or physical property damage to Third Party. It is the basis for MACT petition seeking compensation.

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 Assistance Cover Policy attaches, and whose covers, terms, conditions, limitations, and exclusions form the basis of cover for this Policy.

1.5 **Coverage Radius** – Refers to the radial distance in kilometres till which the assistance services can be provided and is as mentioned on the policy schedule.

1.6 **Damaged Parts (applicable to Cover 2.2.2 Wrong Fueling)** - The list of internal working parts of a Vehicle that might be damaged by act of filling wrong fuel. Such as, Fuel pump, injectors catalytic converter, fuel tank, valve, piston rings and pistons, etc.

1.7 **Day Care Centre** means any institution established for Day care treatment of **Illness** and/or injuries or a medical setup with a **Hospital** and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified **Medical Practitioner** and must comply with all minimum criterion as under:

a. Has qualified nursing staff under its employment;
b. Has qualified medical practitioner/s in charge;
c. Has fully equipped operation theatre of its own where surgical procedures are carried out;
d. Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

1.8 **Day Care Treatment** means medical treatment, and/or surgical procedure which is:

a. Undertaken under General or Local Anaesthesia in a Hospital/Day Care Centre in less than24 hrs because of technological advancement, and which would have otherwise required Hospitalization of more than 24 hours.
b. Treatment normally taken on an OPD basis is not included in the scope of this definition.

1.9 **Domiciliary Hospitalization** means medical treatment for an **Illness**/ disease/ **Injury** which in the normal course would require care and treatment at a **Hospital** but is actually taken while confined at home under any of the following circumstances:

a. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
b. The patient takes treatment at home on account of non-availability of room in a Hospital.

1.10 **Driving License** – A driving license is a legal authorization, or the official document confirming such an authorization, for a specific individual to operate one or more types of motorized vehicles — such as motorcycles, cars, trucks, or buses—on a public road.

1.11 **Insured Vehicle** – The vehicle covered under the IndusInd Private Car Package Policy.

1.12 **Hospital** – **Hospital** means any institution established for for In-patient Care and Day Care Treatment of Illness and or Injuries and which has been registered as a Hospital with the local authorities, under the Clinical Establishments (Registration & Regulation) Act, 2010 or under enactments specified under the schedule of section 56(1) of the said Act or complies with all with all minimum criteria as under:

i. Has qualified nursing staff under its employment round the clock.
ii. Has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and 15 in-patient beds in all other places.
iii. Has qualified Medical Practitioner(s)in charge round the clock.
iv. Has a fully equipped Operation theatre of its own, where surgical procedures are carried out.

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v Maintains daily records of patients and makes these accessible to the Insurance Company's authorized personnel.

1.13 **Hospitalization** - Hospitalization means admission in a hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.

1.14 **ICU (Intensive Care Unit) Charges** means the amount charged by a **Hospital** towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

1.15 **Injury** - Injury means accidental physical bodily harm excluding Illness or disease, solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

1.16 **In-Patient Care/ In-Patient Treatment** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

1.18 **Medical Advice** - Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription.

1.19 **Medical Expenses** - Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of **Accident** on the advice of a Medical Practitioner as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other **Hospital** or doctors in the same locality would have charged for the same medical treatment.

1.20 **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 Person** or their close **Family** member.

1.21 **Medically Necessary Treatment** means any treatment, tests, medication, or stay in **Hospital** or part of a stay in **Hospital** which:

a. Is required for the medical management of the **Illness** or **Injury** suffered by the Insured;

b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;

c. Must have been prescribed by a **Medical Practitioner**;

d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

1.22 **Out Patient (OPD) Treatment** means the one in which the **Insured Person** visits a clinic / **Hospital** or associated facility like a consultation room for diagnosis and treatment based on the advice of a **Medical Practitioner**. The **Insured** is not admitted as a **Day care** or **Inpatient**.

1.23 **Period of insurance** - The time frame during which insurance policy is effective as stated on the Policy Schedule. This period starts at the Risk Start Date time and ends at the Risk Expiry Date time.

1.24 **Reasonable & Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved

1.25 **Registration certificate** – A vehicle registration certificate is an official document providing proof of registration of a vehicle.

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

2. Coverages

The covers listed below other than Benefit 2.1 24×7 Roadside Assistance and Benefit 2.9 Service Guarantee are optional covers and are available to the **Insured Persons**, on payment of additional premium.

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

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

2.1 24X7 Roadside Assistance

2.1.1. Emergency Towing

2.1.1.1. Accidental Towing

In the event that the **Insured Vehicle** is immobilized while on road during the Policy Period due to an **Accident** and cannot be repaired on the spot, Assistance shall be provided for towing the **Insured Vehicle** to the nearest

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garage, using the best available towing mechanism, within coverage radius from the location of **Accident**. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

2.1.1.2. Breakdown Towing

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

2.1.1.3. Towing or Battery Generator for EV Battery drainage and/or Malfunction:

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

Wherever available, the coverage would also provide for the Battery generator to be taken to the site of battery drainage for charging. The cost however would be borne by the Insured.

2.1.2. On-site Assistance

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

2.1.2.1. Minor repair

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

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges shall be borne by The Company. Cost of Material and Spare Parts would be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

2.1.2.2. Flat battery or Jump Start

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

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

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

2.1.2.3. Spare Key Retrieval and or Services of Keys Locked inside

In case the **Insured Vehicle** keys are locked inside the **Insured Vehicle** during the Policy Period, lost, or misplaced, to the Company shall, at the request and authorization of the Insured Person, arrange 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**.

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

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

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

2.1.2.4. Service of Flat tyre

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

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

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

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incidental charges to the repair shall be borne by the Insured.

2.2. Fueling Services

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

2.2.1. Emergency Fuel (Fuel Delivery)

In the event **Insured Vehicle** runs out of fuel while on road during the Policy Period, the Company shall arrange for emergency fuel (up to 5 litres on a chargeable basis) to be provided at the location of breakdown.

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

2.2.2. Wrong Fueling

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

i. Towing of the **Insured Vehicle** to the nearest authorized garage using the best available towing mechanism, within coverage radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

ii. Expenses for Draining and flushing the fuel tank.

iii. A maximum of two claims shall be payable under this cover for a given Policy Period.

Losses arising from or expenses incurred toward the following lie outside of the scope of coverage for Benefit 2.2.2 Wrong fueling:

i. The cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.

ii. Replacement of the fuel filter.

iii. Any claim where the wrong fueling occurs outside of the Indian Geography unless endorsement under Indian Motor Tariff for Geographical extension is opted under the Base Policy.

iv. For any claim resulting from foreign matter entering the fuel system except for diesel or petrol

v. Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the **Insured Vehicle**.

vi. Any loss related to Loss of value or Loss of use of vehicle .

vii. Expenses due to any wear and tear.

2.3. Emergency Medical Assistance

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

2.3.1. Medical Assistance

In the event that the **Insured Vehicle** meets with an **Accident** while on road during the Policy Period, and the driver or any of the passengers of the **Insured Vehicle** sustains any **Injury**, the Company shall provide the following assistance:

i. Telephonically arranging contact details of the nearest available medical ambulance. However the Company shall not be responsible for unavailability of medical ambulance within reasonable distance of the **Accident** site or the timeline within which the ambulance is able to reach at the **Accident** site.

ii. Telephonically arranging contact details of the nearest available medical facility in case of **Injury** (on request basis)

iii. Emergency Message transmission up to a maximum of 2 contacts about the **Accident** and the site of accident.

The Company shall however be in no way responsible for the quality of service rendered by such service providers.

2.3.2. Emergency Road Ambulance Service

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

2.3.3. Emergency Air Ambulance Service

In the event that the **Insured Vehicle** meets with an **Accident** while on road during the Policy Period, and driver or any of the passengers of the **Insured Vehicle** sustains any **Injury**, the Company shall reimburse the Insured up to the amount specified in the Policy Schedule for expenses incurred towards availing emergency air Ambulance

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service for transferring such injured person to the nearest Hospital **with adequate emergency facilities for the provision of health services following an emergency, subject to the following.**

i. The coverage includes the cost of the transportation from the place of first occurrence of the **Accident** to the nearest Hospital in case of an emergency Life Threatening Medical condition, or from one Hospital to another Hospital which is prepared to admit the Insured Person and provide the necessary medical services, only in case where the Insured Person requires immediate and rapid ambulance transportation which cannot be provided by a Road Ambulance.

ii. Such Life-Threatening Medical Condition is certified by the Medical Practitioner

iii. The transportation from one Hospital to another Hospital has been prescribed by a Medical Practitioner and is medically necessary.

iv. Such Air Ambulance should have been duly licensed for operation by the Competent Authorities of the Government of India

v. The Origin and Destination of Air Ambulance Service are within the geographical boundaries of Republic of India

vi. This benefit can be availed once in a Policy Year.

2.3.4. Blood Transfusion Services

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

i. The medical procedure is taking place in a Hospital situated within the geographical boundaries of Republic of India

ii. The blood is being procured and delivered to the hospital from a Government approved facility and or hospital

2.3.5. Transportation Benefit

In the event that the **Insured Vehicle** meets with an **Accident** while on road during the Policy Period, and the driver or any of the passengers of the **Insured Vehicle** sustains any **Injury**, the Company shall reimburse the Insured up to the amount specified in the Policy Schedule, for reasonable expenses incurred towards utilizing a registered radio cab operator's services for transporting such injured person to the nearest Hospital.

2.3.6 Accidental Medical Expenses

In the event that the **Insured Vehicle** meets with an **Accident** while on road during the Policy Period, and the driver or any of the passengers of the **Insured Vehicle** sustains any **Injury**, resulting solely and directly from the **Accident**, then the **Company** shall indemnify the **Insured Person** 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- 2.3.6 Accidental **Medical Expenses** during a **Policy Period** for all passengers and driver 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**

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

2.3.7. Companion Accommodation

In the event that the **Insured Vehicle** meets with an **Accident** while on road during the Policy Period, and the driver or any of the passengers of the **Insured Vehicle** sustains any **Injury**, resulting solely and directly from the **Accident**, which requires **Hospitalization**, the Company will reimburse upto the Sum Insured as mentioned in the Policy Schedule, the accommodation cost of any one companion during the period of **Hospitalization**, subject to the following:

i. The **Hospitalization** should be necessitated by **Injury** which is a direct result of the **Accident** and such Hospitalization should be for a minimum of 24 Hrs.

ii. The point where such **Accident** has happened should not be less than 250 kms from the communication address as mentioned in the policy

iii. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)

iv. The choice of accommodation will be subject to availability and based on the proximity to the hospital or treating medical practitioner being within a radius of 10 km

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

vi. The accommodation shall be available for maximum four days or until the date of discharge from **Hospital**, whichever is earlier.

vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.

viii. For a claim to be payable under this benefit, a claim must be accepted by the Company under Benefit 2.3.6 Accidental Medical Expenses

2.3.8. Accidental Medical OPD

In the event that the Insured Vehicle meets with an Accident while on road during the Policy Period, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, resulting solely and directly from the Accident, then the Company shall indemnify the Reasonable and Customary charges for the following Out-patient expenses, up to limits specified in the Policy Schedule:

OPD consultations: Expenses toward consultation from a Medical Practitioner on Outpatient basis for the Accidental injury.

Surgical Treatments: Minor Surgical procedure such as POP or Fiberglass cast, suturing, dressings for Accident-related Outpatient procedures etc. for treatment of the Accidental Injury that are carried out by a Medical Practitioner, which are supported with requisite diagnostic results (wherever applicable).

OPD for Dental Treatment (Consultations and minor surgical treatments) required due to Accidental injury affecting sound natural tooth or implants.

The benefit is subject to following:

- The Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy, and OPD Consultation and/or Surgical treatment should have been taken within 24 hours of the Accident.
- For a claim to be payable under this benefit, a claim must be accepted by the Company under Section I of the Base Policy
- The expenses under this benefit are covered only for Allopathy Treatment.
- CAD/CAM restorations and bone graft are not covered
- The cover shall be limited to the number of passengers specified in the Policy Schedule
- Any unutilized OPD limit shall not be carried forward to next Policy Year.
- This benefit shall be available on Reimbursement basis.
- A Deductible of amount as specified in the Policy Schedule shall be applicable on each and every Claim made under this benefit.
- OPD Expenses for any Cosmetic/ routine preventive health check-ups / dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances shall not be covered.

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2.4. Legal Assistance Cover

In the event of an **Accident** involving the Insured's vehicle while on road during the Policy Period, the Company shall, subject to exclusions stated under the Policy, provide the following:

2.4.1. Legal advisor

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

2.4.2. Legal expenses - Third Party

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

In the event of a theft involving the Insured's vehicle during the Policy Period, where the vehicle is subsequently recovered, the Company shall provide the following:

2.4.3. Legal expenses- Theft recovery

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

2.5. Flood Assistance

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

2.5.1. Vehicle Transportation

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

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

2.5.2. Drying and cleaning services

In the event that the **Insured vehicle** is immersed in flood water during the Policy Period, the Company shall compensate the Insured for drying and cleaning of the **Insured Vehicle** post such flooding.

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

2.6. Value Added Services

2.6.1 Reminder and Advisory Services

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

2.6.2. Loss of Documents

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

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

ii. Coverage is limited up to a maximum of 1 claim against the assigned coverage.

2.6.3. Arrangement of Chauffer

In case, an owner of the **Insured Vehicle** requires chauffer service for their **Insured Vehicle** to be driven around, the

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Company shall provide assistance for arranging a driver/chauffer to drive the Insured Vehicle. The remuneration of the chauffer shall be borne by the insured and needs to be paid directly to the chauffer/vendor.

2.6.4. Continuation/Return Journey - Taxi support

In the event that the **Insured Vehicle** is immobilized due to an **Accident** or due to breakdown occurring during the Policy period and outside 20 kms from the insured place of residence, and the **Insured Vehicle** cannot be repaired same day (expected repair time being of 4Hrs or more), the Company shall provide assistance for arranging the alternate mode of transport (Taxi) to continue the journey or return to the Insured's home from the location of the breakdown. The Company shall also compensate the Insured for the Taxi Fare up to limits specified in the Schedule, provided the taxi is booked through the Company's assistance service and the Insured submits the travel receipts to the Company.

2.6.5. Hotel Accommodation

In the event that the **Insured Vehicle** is immobilized due to an **Accident** or breakdown while on road during the Policy Period, and if the **Insured Vehicle** cannot be repaired on the same day, the Company will reimburse the accommodation cost upto the Sum Insured as mentioned in the policy schedule, subject to the following:

i. The **Insured Vehicle** should have become immobilized due to the accidental damage and or mechanical failure.
ii. The repair time of the **Insured Vehicle** is more than 48 Hrs.
iii. The point where such breakdown has happened should not be less than 250 kms from the communication address as mentioned in the policy
iv. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within **(Service apartment, guest house, house on rent by online marketplace)**
v. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.
vi. The accommodation shall be available for maximum four days or until repair is completed, whichever is earlier.
vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.

2.7. Preventive Care Service

The Company shall undertake to provide services detailed in the Annexure III as a preventive measures and upkeep of the **Insured Vehicle**.

The Company shall in no way be liable for the quality of services offered by the provider(s) and the same would have to be settled with the provider directly.

It is understood that carrying out the prescribed checks does in no way guarantee that no accidents or malfunctions could occur involving the **Insured Vehicle**. The assistance service is a recommendation for the smooth running of the **Insured Vehicle** and is not obligatory to the Insured.

2.8. Travel Assist Services

2.8.1. Missed Air Travel Cover

The company shall provide reimbursement upto the amount specified in the **Policy Schedule** per incident to the **Insured** in case of missed flight of a scheduled airline during the **Policy Period** due to the **Accident of the Insured Vehicle** while travelling to the airport, subject to the following:

i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid flight ticket of a scheduled airline
ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.
iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.

2.8.2. Missed Train and Bus Travel Cover

The company shall provide reimbursement upto the amount specified in the **Policy Schedule** per incident to the **Insured** in case of missed train and Bus of a scheduled provider during the **Policy Period** due to the **Accident** of the **Insured Vehicle** while travelling to the railway station or Bus station, subject to the following:

i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid train or bus ticket of a scheduled provider
ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.
iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the

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policy period.

iv. Incidents occurring while in transit to the Local train and or Metro train shall not be covered

2.8.3 Missed Event Cover

The company shall provide reimbursement upto the amount specified in the **Policy Schedule** per incident to the **Insured** in case the **Insured** is unable to attend pre-booked event due to the **Accident of the Insured Vehicle** while travelling to the event, subject to the following:

The reimbursement shall relate the non-refundable portion of Insured's pre-paid event ticket

The scheduled event should have been booked at least 24 hrs prior to the scheduled departure.

Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.

2.8.4. Physical Wallet Assure

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

i. The reimbursement shall be done only if the accident or incident has taken place at a minimum distance of <Define no of kms> as specified on the policy schedule from the Insured's residence.

ii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.

iii. The insured must submit to the Company, a copy of the First Investigation Report filed with the local Police authority.

2.8.5 Concierge Services

The company shall provide assistance in arranging alternate travel bookings, by arranging a telephonic contact details of the vendors who can help for the concierge services in case of the bookings getting cancelled due to **Accident**, breakdown or stranding of the **Insured Vehicle**, subject to the following:

i. The cost of the services availed will be borne by the insured.

ii. Maximum of <no of incidence> incidents as specified on the policy schedule shall be covered during the Policy Period

2.8.6. Service Guarantee

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

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

Important Note

Further, If the Insured Vehicle is immobilized due to breakdown, and is eligible for services, 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 not exceeding the Exception Reimbursement Limit for these services.

To qualify for reimbursement, the insured must have called the toll-free 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.

Geographical Territory

These services are available on National highways, state highways and motorable roads of cities within mainland India, except in the states of Mizoram, Nagaland, Tripura, Arunachal Pradesh, Sikkim. The Services shall be provided on a best effort basis, subject to regulations in force locally.

Limitations

These services shall not be provided / limited provision may happen under following conditions:

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

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by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.

ii. In case of loss of or damage to luggage or other personal effects that might occur during the services performance.

iii. **Insured Vehicle** should not be 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. The insured shall bear the cost of services at their own expense if provided, is not mentioned under this add on product.

v. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported.

vi. These services can be availed for maximum of 4 times during the period of insurance.

vii. All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis.

ANNEXURE – II COVERAGE SUMMARY

Covers				Short description
Compulsory Covers				
2.1	24×7 Roadside Assistance			
	2.1.1	Emergency Towing		
		2.1.1.1	Accidental Towing	Towing services
		2.1.1.2	Breakdown Towing	Towing services
		2.1.1.3	Towing or Battery Generator for EV Battery Drainage and/or Malfunction	Towing services
	2.1.2	On-Site Assistance		
		2.1.2.1	Minor Repair	On-site Repair
		2.1.2.2	Flat Battery/Jumpstart	Battery Jumpstart
		2.1.2.3	Spare Key Retrieval	Spare Key Retrieval
		2.1.2.4	Flat Tyre	Flat Tyre replacement
Optional Covers				
2.2	Fueling Services			
	2.2.1	Emergency Fuel		Fuel Delivery
	2.2.2	Wrong Fueling		Towing services
				Draining and Flushing of Wrong Fuel
2.3	Emergency Medical Assistance			
	2.3.1	Medical Assistance		Ambulance contact, Medical facility contact, Emergency Message Transmission
	2.3.2	Emergency Road Ambulance Service		Road Ambulance expenses
	2.3.3	Emergency Air Ambulance		Air Ambulance expenses
	2.3.4	Blood Transfusion Services		Reimbursement towards Blood Transfusion
	2.3.5	Transportation Benefit		Radio Cab expenses for nearest Hospital
	2.3.6	Accidental Medical Expenses		Hospitalization expenses
	2.3.7	Companion Accommodation		Companion Hotel Stay expenses during Hospitalization
	2.3.8	Accidental Medical OPD		OPD expenses

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2.4	Legal Assistances		
	2.4.1	Legal Advisor	Legal Consultation contact arrangement in case of Accident
	2.4.2	Legal expenses- Third Party	Legal expenses for criminal case on Owner/Driver during and Accident
	2.4.3	Legal expenses- Theft recovery	Legal Expenses related to Theft vehicle recovery
2.5	Flood Assistances		
	2.5.1	Vehicle Transportation	Retrieval and transportation of the vehicle to garage
	2.5.2	Drying and Cleaning services	Drying services and interior cleaning following a flood
2.6	Value Added		
	2.6.1	Reminder and Advisory	Reminders for various documentation like PUC, Driving License, Services etc
	2.6.2	Loss Of documents Cover	Cost of Obtaining Duplicate documents
	2.6.3	Chauffer on Demand	Chauffer services
	2.6.4	Continuation/Return Journey - Taxi Support	Continuation/Return Journey - Taxi
	2.6.5	Hotel Accommodation	Hotel Stay expenses during vehicle repair
2.7	Preventive Care Services		As per attached Sheet- Preventive
2.8	Travel Assist Services		
	2.8.1	Missed Air Travel Cover	Non-refundable ticket cost
	2.8.2	Missed Train and Bus Travel Cover	Non-refundable ticket cost
	2.8.3	Missed Event Cover	Non-refundable ticket cost
	2.8.4	Physical Wallet Assure	Compensation for lost wallet
	2.8.5	Concierge Services	Concierge assistance
Built-in Guarantee			
2.9	Service Guarantee		

Note: The above coverage is subject to limits and deductibles specified in the Policy Schedule. Please refer the 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.

ANNEXURE – III- PREVENTIVE SERVICES

		Diagnosis	Limit	EV	ICE
Preventive Risk Management Assistance	Wheel Care	Wheel Balancing & Alignment	Once/Twice	✓	✓
		Steering Adjustment Checking	Once/Twice	✓	✓
		Camber and Castor Adjustment Diagnosis	Once/Twice	✓	✓
		Tread Wear Check	Once/Twice	✓	✓
	Brake Assistance Service	Brake Disc Checking	Once/Twice	✓	✓
		Drum Checking	Once/Twice	✓	✓

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Preventive Risk Management Assistance	Brake Assistance Service	Brake Electrical & Brake Light Checking	Once/Twice	✓	✓
		Brake Pads Check	Once/Twice	✓	✓
		ABS Assembly check	Once/Twice	✓	✓
	Heavy Check – (Electricals/Sensors)	Sensors check	Once/Twice	✓	✓
		Wiring Check	Once/Twice	✓	✓
		Light Check (Rear, Front, Right and Left indicator & Hazard Light) Check	Once/Twice	✓	✓
		Software checks	Once/Twice	✓	✓
		Seat Belt Check	Once/Twice	✓	✓
		Air Bag Sensors Check	Once/Twice	✓	✓
		Door Lock Check	Once/Twice	✓	✓
	EV Essentials	Battery/BMS Health Check	Once/Twice	✓	
		EV Motor Check	Once/Twice	✓	

Addon 16. Electric Motor Protect Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0062V01202425)

Preamble

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for insurance hereinafter contained and has paid the premium mentioned in the 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 and exclusions contained herein or endorsed or otherwise expressed hereon.

Definitions

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.

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.

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.

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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.

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).

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.

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.

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
- Coverages

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

Add-On Cover 1 – Electric Motor Protect

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.

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

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

It is warranted that:

- Vehicle has been transported or towed to garage within number of days of water receding from the water-logged area, as specified in the policy schedule.
- The Insured has taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent

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aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by the Insured.

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

Claims under this cover are admissible only if:

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

The below are excluded for the purposes of this Cover:

- Wear and tear damages.
- Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section 2.1.1.6
- Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance.
- Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines
- Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
- Any costs relating to servicing, maintenance, adjustment or tuning.
- Any claim where the repair has been carried out without prior approval from the Company.
- Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity.
- Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area.

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.

Addon 17. Electric Vehicle Battery Protection Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0063V01202425)

Preamble

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for insurance hereinafter contained and has paid the premium mentioned in the 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 and exclusions contained herein or endorsed or otherwise expressed hereon.

Definitions

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.

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.

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

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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.

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.

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).

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.

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.

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

Coverages

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

Add-On Cover 2 – Battery Protection Cover

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

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

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flood and or inundation

- Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the lithium-ion battery or the BMS.

The below are excluded for the purpose of this cover:

1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.
2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.
3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.
4. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer).
5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
7. Damages resulting from any attempted or actual Theft of Battery
8. Damages resulting from any wear and tear of the battery, cable and wires
9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
12. Any Third Party bodily injury or property damage claim arising due to anything happening with battery.
13. Any claim where the repair has been carried out without prior approval from the Company
14. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section 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

The coverage is subject to meeting the below conditions:

- 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.
- 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.
- State-of-Health (SOH) level of battery to be maintained as per manufacturers schedule of battery health
- 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.

Addon 18. Electric Vehicle Charger Cover
(UIN No.:- IRDAN103RPMT0053V02202425/A0064V01202425)

Preamble

Whereas the Insured by a proposal and declaration dated as stated in the Policy Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for insurance hereinafter contained and has paid the premium mentioned in the 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 and exclusions contained herein or endorsed or otherwise expressed hereon.

Definitions

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

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power over sustained periods of time and are deep-cycle batteries.

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.

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.

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.

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).

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.

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.

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

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Coverages

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

Add-On Cover 3 – EV charger cover

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:

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

Components Covered are:

- 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)
- Fixed charging unit
- Adapter
- 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.

The below are excluded for the purpose of this cover:

1. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts.
2. Damages resulting from failure to follow the manufacturers' instructions of Use.
3. Damages resulting from handling of the equipment by unauthorized service personnel.
4. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.
5. 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.
6. 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.
7. 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.
8. 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.
9. Damages resulting from any tampering with the EV charger or charging infrastructure.
10. 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.
11. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.
12. Any aesthetic defects but not limited to dents, scratches on painted polished or enamelled surfaces
13. Any loss or damages due to cyber events.

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14. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative
15. 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.
16. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes.
17. Any claim where the repair has been carried out without prior approval from the Company
18. Depreciation, as specified in the Policy Schedule shall be applicable, unless opted to be covered as per section 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.

GENERAL CONDITIONS:

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage 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 upon the Insured having knowledge of any impending prosecution, inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or 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 defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
   - 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 against the year in which loss falls less the value of the wreck.
   - For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.
5. **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.

   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.
6. In the event that Insured has initiated cancellation of the policy then the premium shall be calculated in accordance with the terms laid out below:

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- **In case of no claim in the policy**

  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 for each Policy Year:

$$Return\ Premium = Total\ Policy\ Premium * \left(1 - \left(\frac{Number\ of\ Policy\ days\ expired}{Total\ Policy\ Days}\right)\right)$$

For e.g. If Policy Premium for a two-year (730 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 / 730)) = 600.4.

- **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. All other provisions of Section 6.1 above shall apply.

  For e.g. If Policy Premium for a three-year (1095 days) policy is Rs. 1350. Considering the claim year is 2nd Year, then no refund shall be made up to the end of the 2nd Policy Year (730 days)

- Cancellation before the expiry of the year of claim: If cancellation is effected on expiry of 600 days from policy inception, then no refund shall be made for the first 730 days. The Return Premium = 1350 * (1- (730/ 1095)) = 450.
- Cancellation after the expiry of the year of claim: If cancellation is effected on expiry of 865 days from policy inception, then no refund shall be made for the first 865 days. The Return Premium = 1350 * (1- (865/ 1095)) = 283.6

7. The Company may cancel the Policy by sending Seven days' 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 Section 6 above shall be retained by the Company.
8. 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
9. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
10. 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.
11. The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy
12. In the event of the death of the sole Insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the motor vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance Policy for the Motor Vehicle

    Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new Policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

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

GENERAL EXCEPTIONS (APPLICABLE TO ALL SECTIONS OF THE POLICY):

The Company shall not be liable in respect of:

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

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b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.

4. i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

DEFINITIONS:

1. **Accident -** means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured.
2. **Authorized workshop / garage / service station –** A motor vehicle repair workshop / garage / service station authorized by IndusInd General Insurance Company.
3. **Bodily Injury -** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
4. **Break In -** Break In/ Burglary 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.
5. **Consequential Loss -** shall mean "the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same"
6. **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.
7. **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.
8. **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)
9. **Gear Box -** shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filer 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.
10. **Insured -** means the Proposer who is the owner of the Insured Vehicle and whose name is specifically appearing as such in the Policy Schedule
11. **Lost or Stolen -** means having been inadvertently Lost or having been Stolen by a third party without Insureds assistance, consent or cooperation.
12. **Motor Vehicle -** means motor vehicle as defined under the Motor Vehicle Act 1988 (or any other revisions thereon) and registered as per the provisions of the Central Motor Vehicle Rules, 1989 (or any other revisions thereon).
13. **Policy Period/Period of insurance -** The period of time stated in the schedule for which the policy is valid and operative
14. **Private Car -** means four wheeled Motor Vehicle used for private purposes: social, domestic and pleasure purposes and also for professional purposes (excluding the carriage of goods other than samples) of the Insured or used by the Insured's employees for such purposes but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.

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Private Car may also include three wheeled Motor Vehicle (including motorized rickshaws / cabin body scooters used only for the private purposes as detailed above)

15. **Occupant** means a person operating or riding in the Insured vehicle at the time of Accident.
16. **Unnamed Passengers -** means passengers travelling in insured vehicle other than Insured, paid driver & cleaner, a person in the employ of the insured coming within the scope of the Workmen Compensation Act 1923 and subsequent amendments of the said act

Cancellation

This Policy shall automatically be cancelled in the event that the Base Policy is cancelled.

The company may cancel the policy by sending 7 days' notice by recorded delivery to the insured at Insured's last known address on the grounds of misrepresentation, fraud, non- disclosure of material facts or non- cooperation and no refund of premium shall be made in such case.

The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery. No refund of premium shall be made in case where the Policy Period has commenced.

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 Company 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 toll-free number / 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 a breakdown or an accident. 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 Private Car Policy Stand Alone Own Damage**.

Grievance

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.cioins.co.in**.

ANNEXURE-B

THE CONTACT DETAILS OF INSURANCE OMBUDSMAN OFFICES ARE AS BELOW

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

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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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti,

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			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.

E-mail: **inscoun@cioins.co.in**

022 - 69038800/69038812

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