

## Private Car - Add-on Covers

### Depreciation Waiver Cover

Get depreciation waiver on plastic and metal parts in case of partial loss/claim. This means when you make a claim, you will get the full claim amount without any deduction for depreciation on the value of parts being replaced.

For example, normally when you have to replace some part and make a claim towards this replacement, you will not get the full cost of the part but only the depreciated cost depending on how old your vehicle is. Older the vehicle lower the value, however you can protect yourself against depreciation with this cover. If you take this cover, you will be paid full value of the parts without deduction of any amount towards depreciation. This means you do not have to pay out of your pocket towards the replacement of the parts.

#### What is Covered?

- All plastic parts without applying depreciation in case of a claim.
- All metal parts without applying depreciation in case of a claim.
- You need not bear any portion of any depreciable parts. The cost of all parts necessitating replacement will be allowed in full.

#### What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- Damage caused by an uninsured peril including mechanical breakdown.
- Damage to uninsured items including accessories and bi-fuel/gas kit.
- Claims made for theft of parts and/or accessories.
- Claims made under Self Authorisation Mode.
- Deductibles: As per the base Package Policy

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-.

#### Other Conditions:

- The Cover will be offered on annual basis and will run concurrently with the base policy of the vehicle.
- Mid-term inclusion or removal of this cover shall not be allowed.
- Cover available only for vehicles up to 10 years of age.
- The Cover is not available for imported vehicles and obsolete models that are no more in production and whose parts are not available off the shelf.
- Pricing: Based on the vehicles IDV, Age, Engine size and Make

UIN (Car Shield Package Policy) : IRDAN102A0011V03201213

UIN (Standalone Motor Own Damage Policy) : **IRDAN102A0003VO2201920**



**Royal Sundaram General Insurance Co. Limited**  
Vishranthi Melaram Towers, No.2/319,  
Rajiv Gandhi Salai (OMR),  
Karapakkam, Chennai - 600 097  
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IRDAI Reg No. 102 | CIN: U67200TN2000PLC045611

## Windshield Glass Cover

If the windscreen glass (front and/or rear) of your car accidentally breaks and needs to be repaired / replaced, we will repair / replace the same without your No Claim Bonus getting affected. This will not be treated as an Own Damage claim and will not affect your No claim bonus next year.

Normally, you would lose the accumulated No Claim Bonus on claiming for such repair/replacement. With this cover, you can protect your No Claim Bonus in spite of claiming for repair/replacement of your windscreen glass.

### What is Covered?

- This cover is applicable only when the windshield glass is broken and there are no damages to the vehicle.
- The vehicle is repaired in a garage / workstation of our choice within the city where you reside based on the residential address provided for this insurance. If the windshield glass is repaired / replaced at any other place, the incident will be treated as a separate claim and the No Claim Bonus will be affected.
- Only for the first claim for replacement of windshield glass, during the year. Subsequent claims for Windshield glass will not qualify for continuation of No Claims Bonus.

### What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- Damage caused by an uninsured peril.
- Manufacturing defects.
- Depreciation on parts, if the depreciation waiver clause is not opted.
- Cover to be opted at the inception of the Private Car Package Policy and shall run concurrently with the Package Policy. Mid-term inclusion and/or removal of the cover are not permissible.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.

Deductibles: As per the base Package Policy.

Minimum Premium: The cover will be subject to a minimum premium of Rs.50.

Pricing: Based on the vehicles IDV, Age and Make.

UIN (Car Shield Package Policy) : IRDAN102A0004V01200910

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0004BV01201920



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## **Voluntary Deductible Cover**

In case of any claim, if you voluntarily agree to bear the stipulated amount of claim, we will pay the claim amount only for damages in excess of this limit of Voluntary Deductible. This way you can save money on your [Motor Insurance](#) premium, as there will be a discount on your premium ranging from 15% to 35% on the Own Damage Premium.

You can opt for voluntary deductible amount ranging from Rs 1,500 to 15,000.

By opting for this cover, you will not only be paying a lower premium for your car insurance, but also be protecting the value of the Car.

**Pricing:** The discount will be as per the existing tariff grid along with the two additional slabs included.

UIN (Car Shield Package Policy) : IRDAN102A0006V01200910

UIN (Standalone Motor Own Damage Policy) : IRDAN102A00012BV01201920

## Loss of Baggage Cover

This cover provides reimbursement in the case of loss of baggage or damages to the baggage placed in your car. The benefit of taking this cover is your No Claim Bonus will not get affected if you have made a claim for loss of baggage only without making any Own Damage claim.

### What is Covered?

- Loss of Baggage or destruction or damage caused to the Baggage, kept in the insured vehicle, arising out of an accident to the insured vehicle or theft of Baggage from the insured vehicle.
- Baggage includes personal effects belonging to you and being carried by you during a Journey in the car insured under this policy. Personal Effects cover the contents that are personal in nature (cloths, toiletries, shoe, belt etc. that are normally worn on the person) and are placed in a secure baggage.
- This cover is applicable while travelling in the car insured under this policy anywhere in India.

### What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- All electronic/electrical items / devices, cell phones, music players, laptops, handheld computing or email devices, cameras of any type, watches and other sophisticated electronic equipments do not form a part of Personal effects and are excluded from the scope of this policy.
- Loss, destruction or damage directly or indirectly, caused by or which arises out of or in connection with or is attributable in any way to Property insured under any other Policy.
- Theft from an unattended vehicle except from a car of a fully enclosed saloon type having all the doors, windows, boot and other openings securely locked and properly fastened.
- Money, credit or debit cards, stamps, tickets, vouchers, documents, securities.
- Jewellery, including but not limited to watches, diamonds, precious or semi-precious stones or metals, bullion, furs, medals, numismatic property, philatelic property, rare books, curios or works of art, securities, deeds, stock or share certificates, business books or documents, manuscripts, plans, designs, blueprints, cards evidencing affiliation/membership with any third party programme or club.
- Goods or samples carried in connection with any trade or business.
- Baggage whilst being conveyed under a contract of affreightment or a contract of carriage.
- Tools and equipments.
- Cracking, scratching or breakage of fragile articles such as those made of or comprising glass, statues, marbles, bric-a-brac, porcelain, china, unless Accidental loss, destruction or damage is caused to the insured vehicle in which the Baggage is conveyed.
- Baggage of a consumable nature.
- Articles or clothes whilst being worn on the person or being carried on the person.
- Damages due to Rodents, moths, insects or vermin, moulds and mildew.
- Faulty material, faulty workmanship or latent defect.
- Wear and tear, loss of use or value.
- Leakage, spilling or exuding of liquids oils or material of like nature or articles of dangerous or damaging nature.
- Articles which did not form part of the baggage when the journey commenced, unless specifically declared and accepted by us.
- We shall also not be liable for loss, destruction or damage to baggage discovered more than 30 days after its occurrence.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.

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**Minimum Premium:** The cover will be subject to a minimum premium of Rs.100/

**Deductibles:** Rs.500 on every claim.

**Other Benefits:**

The No Claim Bonus under the Base Package Policy will not get affected if a claim for baggage loss only is made without preferring any Own Damage claim.

**Other Conditions:**

- In the event of a claim being settled, the Sum Insured of the baggage cover will get reduced to the extent of the claim paid.
- As proof of loss, a police complaint needs to be lodged with the nearest police within 3 days of the loss and a copy of the FIR submitted to us.
- Our maximum liability will be restricted to the Sum Insured under this head as mentioned in the schedule of the policy.

UIN (Car Shield Package Policy) : IRDAN102A0009V01200910

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0008BVO1201920

## Spare Car Clause

Get daily cash benefit to cover your conveyance expense, while your car is being repaired. You get a fixed sum towards hiring a transport while the vehicle is under repair for a valid claim and the repair time is more than 1 day.

### What is covered?

- The Daily Cash Benefit can be availed only once during the course of the Package Policy towards the cost of making alternative travel arrangements while your vehicle is undergoing repairs following an accident covered under your car policy.
- The benefit under this cover will be arrived at based on the final assessment of loss after considering all the other terms and conditions of the Private Car Package Policy and opted add-on covers under the policy.
- The vehicle should be insured under a Private Car Package Policy with us.
- Your claim for accidental damages to the vehicle should be out of an insured peril and should be admitted by us.
- The accident should have happened during the currency of the policy.
- Claims for loss or damage to accessories only is not covered under this clause.
- This cover is available only from the inception of the policy and it is not possible to opt for this cover during the currency of a Policy. Once this cover is selected it cannot be removed during the currency of the Policy.
- This cover shall not be availed for replacement of windshield glass (front and/or rear) only claims or any repair work that is completed within 1 working day.
- The repair period will always exclude the lead time that may be required by the repairer for ordering/sourcing /procuring/shipping / supplying of the required spare parts and also the jobs that are to be outsourced.
- The benefits under this cover cannot be adjusted against any other dues from you or payment to the repairer / others.
- In the event of multiple claims intimated together for carrying out accidental repair work, with varied date of accidents, the benefit will be applied to the maximum claim amount among all the claims so reported.
- The settlement of claim under this add-on cover will be decided along with the accidental damage claim to the vehicle and will be settled once the accidental damage claim is settled.
- The settlement of a claim under this Clause will be made to you directly through a Cheque payable to you and sent to your address as mentioned in this policy.

### What is not Covered?

- Your inability to use the vehicle for any reason other than a valid claim due to an accident resulting in the vehicle being garaged for undergoing accidental repair work.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.
- Claims under self authorisation mode are not covered under this clause.

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<b>CLAIM AMOUNT (IN Rs) #</b>	<b>Upto 20,000</b>	<b>20,001 to 50,000</b>	<b>50,001 to 1 Lakh</b>	<b>Greater Than 1 Lakh</b>
Maximum No Of Days*	3	7	10	15
Benefits per Day in Rs.	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of

\*The claim amount represents our net liability after all deductions and post taxes, wherever applicable.

\*The number of days required to complete the accidental repair work will be ascertained by us and this may be lower than the Maximum no. of days indicated above.

UIN (Car Shield Package Policy) : IRDAN102A0007V01200910

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0005BV01201920



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## **Aggravation (Damage) Cover Clause**

Do you drive through waterlogged roads during monsoon? Do you fear driving through water logged roads can choke your car's engine? Do you fear rugged roads can cause accidental damage to the internal parts of your engine, gear box and power steering pump? Then, our Engine Protector cover also known as the **Aggravation (Damage) Cover Clause** is the perfect add-on if you want to care for your car's most important part 'The Engine'.

By opting for our Engine Protector Add on, we will cover the damages to:

- Engine – internal parts
- Gear Box – internal parts
- Transmission or Differential internal parts
- Power Steering Pump internal parts

Caused by

- Leakage of lubricating oil/coolant due to any accidental means or
- Water Ingression while being driven.

We will compensate you for cost incurred by you towards

- Repairs and/or replacement of the parts of the above units
- The labour cost directly connected with repairing / replacing the above units
- Cost of Lubricants and Consumables required to undertake the above activity

Subject to the option of the insurance company either to repair or replace part(s) or the assembly as the case may be.

### **This cover is available for:**

- Vehicle upto 3 years of age
- Vehicles registered and plying anywhere in India
- Vehicles registered and used as Private Car
- The first claim preferred under this add-on-cover
- Cover from inception of policy – no midterm inclusion or endorsement
- Vehicle to be inspected before granting Cover for Old Vehicles
- Can be offered along with our Renewals

### **What is not covered:**

- Parts other than those mentioned above
- Loss or Damage due to ageing, depreciation and wear and tear.
- Losses falling under the 'Manufacturer's Warranty', including Product recall.
- Loss or Damage due to delay in intimating the incident to us and /or aggravation of damages due to delay in retrieval of the vehicle from a water logged condition or rusting/corrosion due to the delay.





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- Claim made under self authorization mode – where the vehicle is dismantled, repaired & replaced without our prior consent/inspection.
- Parked vehicle suffering damages due to water inundation/ flooding and starting the engine before proper repairs in a workshop.
- Damages that are happening whilst in hands of any vehicle recovery agency, service provider, trader and automobile repairer either at the spot of the accident or at a workshop/ relevant unit.
- Loss or damage caused due to gross negligence on your or your representative's part

**A claim under this cover is admissible if there is visible evidence of:**

- Damage to the engine / gear box or transmission or differential assembly or power steering pump resulting in leakage of oil/coolant
- The vehicle partially or fully submerged in water resulting in ingress of water into the engine / gear box or transmission or differential assembly or power steering pump

**Other conditions:**

- The cover will be offered on annual basis and will run concurrently with the Package of the vehicle
- The engine should not be crank or push started if the vehicle has stopped due to water ingress or if the oil/coolant has leaked due to undercarriage damage.
- Immediate notice to our nearest office shall be given of the incident to enable us to arrange for retrieval of the vehicle and/or provide necessary instructions/support.
- The add-on cover is also subject to the terms, conditions and exceptions of the package policy to which this add-on cover is attached.

\*This add on cover is optional

UIN (Car Shield Package Policy) : IRDAN102A0001V01201314

UIN (Standalone Motor Own Damage Policy) : IRDAN102A00010BVO1201920



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## NCB Protector

NCB protector add-on acts like a reward to the owner of the vehicle for no insurance claim(s) in the previous policy tenures. You can avail 20 to 50% discount based on your no claims history.

### What is Covered:

- An insured is eligible for the next slab of No Claim Bonus (NCB) if a Private car Motor Package Policy runs for a full year without any own Damage (OD) claim preferred under the policy. If an OD claim(s) is made during a policy period, the NCB of the customer drops back to NIL.
- The NCB Protector protects your earned No claim Bonus, in the event of an Own Damage claim made for Partial Loss including claims for Windshield glass, Total Loss and theft of Vehicle/accessories
- The No claim Bonus will not get impacted for the first 2 claims preferred during the course of this policy.
- Insured will be eligible for continuation of current slab of NCB on renewal of this Policy with Royal Sundaram

### Conditions:

- You may prefer up to 2 Own Damage Claims during the year in which this cover is opted for and still be eligible for the same slab of NCB the next year, when the policy comes up for renewal.
- If more than 2 OD Claims are made in a year, NCB will drop to 0%
- NCB enjoyed in current policy should be 20% or more
- NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy
  - You must prove eligibility of NCB by way of a renewal notice or No claim confirmation letter from the previous Insurer
  - Mid-term inclusion or removal of this cover shall not be allowed
  - The accident should have happened during the currency of the policy
  - The vehicle should be insured under a Private car Package Policy with us and this cover will run concurrently with the package policy
- Clause can be offered to Individuals and Corporates
- All provisions and criteria for NCB Eligibility and entitlement will be as per NCB Clause in the Motor Tariff
- In case of partial loss, the NCB in this clause cannot be transferred from one vehicle to another – even if both or multiple vehicles are in the name of the same insured
- On the death of the insured, this clause will continue to operate provided the vehicle is transferred in the name of a legal heir and the same is endorsed in the policy
- Vehicle should have been repaired in a garage authorized by the Insurer
- The cover cannot be offered for a short period policy
- All old Vehicles will be inspected where this cover is opted for the first time
- Claims under self authorization mode are not covered under this clause
- In case of theft of vehicle, NCB can be transferred to a new vehicle provided that vehicle is purchased and insured within 90 days of the date of theft of the insured vehicle.

### This Clause will not Operate:

- This clause will be inoperable on the transfer of the vehicle. On transfer, the buyer will have to purchase this clause afresh by payment of full annual premium.



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- This clause will not operate if NCB in the existing policy is wrongly claimed – Insured is ineligible for the NCB.
- This clause will not operate if any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud.

**Cancellation Clause:**

The NCB Protector Cover will be cancelled if:

- NCB is wrongly claimed in a policy – Insured not eligible for NCB
- Any OD Claim fraudulently made
- Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

Refund of premium will not be made on cancellation of this cover due to the above reasons.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

**Pricing:** Based on vehicle current IDV and Make.

UIN (Car Shield Package Policy) : IRDAN102A0002V01201314

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0009BVO1201920

## Key Replacement Cover

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained in the Policy, we will cover the cost incurred in repair/ replacement of keys without deducting any amount towards depreciation, including labour costs in the event your car Key(s) are lost/ misplaced or damaged.

A claim preferred under this Clause will not impact your No Claim Bonus under your Base Package Policy covering your car. This is subject to no other claim for damage to / loss of your car being preferred by you during the currency of this policy.

### What is not Covered:

This Clause will not Operate if:

- Any fraudulent, dishonest, malicious or criminal act committed by You or Your representative or in collusion with You resulting in damage/ loss to keys/lock/lockset.
- Any loss or damage to the lock or lockset prior to the loss or theft of keys
- Any loss or damage covered under the manufacturer's warranty
- Any kind of consequential losses.
- Replacement of locks set Assembly when only the parts need to be changed.
- Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring, or gradual deterioration/ loss of value.
- Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance or any scheme offered by the Manufacturer or Dealer or any other organisation associated with the vehicle
- Claims or incidents that may give rise to a claim not notified directly in writing/email to Us within 3 days of the expiry of the Insurance.
- Usage of vehicle other than for Private purposes
- We will not pay for any storage cost or any other cost incurred while awaiting commencement of the repair to your car
- Loss arising out of your car being left unattended and/or not properly locked (this includes any door, window, roof panel or hood being left open or unlocked)
- Damage to the lock/key arising out of an accident that would be covered under the conventional motor package policy.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

### Other Conditions:

- Maximum 2 replacements/ reimbursements will be allowed during the policy period
- A claim resulting from burglary or theft should be supported by a First Information Report (FIR) with the Police. You should provide Us with a copy of such FIR lodged, confirming the date and time of the incident.
- Any items replaced under this endorsement, keys/ lock/ lockset will be of same nature – type, quality, quantity or standard and kind as the one for which the claim is being made
- Any claim under this Clause shall be intimated to Us by You by way of a written communication/email, within 3 days of such loss or damage. Any information or evidence as required by Us, including Documents or Receipts, shall be produced.
- In case of lost or stolen keys, all other duplicates of the lost or stolen keys are to be deposited with the Company
- The replacement should be carried out in manufacturer's authorized dealership/ garages or company authorized garages



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- This add-on covers the insured events arising during the policy period within India. All claim payments will be in Indian Rupees only and payable in India.
- The due observance and fulfilment of all the terms and conditions of this insurance by You or anyone acting on Your behalf in so far as they relate to anything to be done or complied with by You or anyone acting on Your behalf shall be a condition precedent to any liability of the Insurers to make payment under this add on cover
- Due care and attention must be taken to avoid anything which may result in a claim under the policy
- Replacement of locks previously damaged prior to the date keys are lost or stolen is excluded
- The Cover will be offered on annual basis and will run concurrently with the Package policy of the vehicle
- Mid-term inclusion or removal of this cover shall not be allowed
- The add-on cover is also subject to the terms, conditions and exceptions of the package policy to which this add-on cover is attached, unless specifically stated otherwise in the above wordings.
- The car must be registered as a Private Vehicle / Car and used for Private purposes only.
- If your car key is lost or stolen, we will, at our option, use our Authorized Garage network to replace the car key or replace the locks of your car. If you choose not to use them, we will pay you the amount that our Authorized Garage would have charged to replace the car key or repair / replace the locks of your car

UIN (Car Shield Package Policy) : IRDAN102A0001V01201516

UIN (Standalone Motor Own Damage Policy) : IRDAN102A00011BVO1201920



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## Tyre Cover

**What is covered** Normally, damage to tyres and tubes are covered only if the vehicle has met with an accident resulting in damage to the tyres and/or tubes. Damage to the tyres and tubes without the vehicle meeting with an accident, is not covered under the Private Car Package Policy issued to cover your car. To bridge this gap, we have devised an add-on cover 'Tyre Cover' that will indemnify you for damage to your Car Tyre(s)/Tube(s) without your Car getting involved in any accident, due to the reasons specified below. We will pay for cost of repair/ replacement of tyre/ tube and/or part(s) as applicable,

- Due to impact cuts, bursts.
- Due to impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages
- Flattening of Tyre due to Hard Braking.

**Operable Clause** The Add-On cover will be operable:

- When only the Tyres and/or Tubes of your insured Car is damaged and that the vehicle had not met with any accident resulting in the damage to tyre or tube, if the vehicle is repaired in authorised garage.
- Only for the **first claim** for replacement of tyre(s)/tube(s) arising out of its damage happening during the policy period, due to any reason mentioned under 'What is covered'. Once a Tyre is replaced following a Claim under this Clause, this Add-On cover will cease. However, it can be insured again during the course of the policy period, by way of endorsement by paying requisite premium.
- Only for the tyre(s) fitted in the vehicle.

UIN (Car Shield Package Policy) : IRDAN102A0003V01201718

UIN (Standalone Motor Own Damage Policy) : IRDAN102A00013BV01201920



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### Enhanced PA Cover

#### OWNER DRIVER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 15 lacs for Owner driver.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

#### What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

#### What is not covered?

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

#### Conditions

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of owner-driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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 over and above the PA to Owner Driver cover already available in the base Private Car package policy.
- The cover is subject to:
  - I. The owner-driver is registered owner of the vehicle insured herein.
  - II. The owner-driver is the insured named in this policy
  - III. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

#### NAMED PASSENGER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs for Named passenger.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

#### What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

### **What is not covered?**

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

### **Conditions**

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Named Passengers arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Named Passengers cover (IMT 15) already available in the base Private Car package policy.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

### **UNNAMED PASSENGER**

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs Unnamed passenger.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

### **What is covered?**

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

### **What is not covered?**

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

### **Conditions**

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Unnamed Passengers arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Unnamed Passengers cover (IMT 16) already available in the base Private Car package policy.
- Maximum number of persons/passengers insured at the time of occurrence of such injury will be limited to the registered seating capacity of your vehicle.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.





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### **PAID DRIVER**

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs for Paid driver.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

### **What is covered?**

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

### **What is not covered?**

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

### **Conditions**

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Paid Driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Paid Driver cover (IMT 17) already available in the base Private Car package policy.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

UIN (Car Package Policy): IRDAN102A0020V01201920

UIN (Car Bundled Policy): IRDAN102A0019V01201920



## Vehicle Replacement Value Plus Cover

### What is Covered:

In case of theft or total damage insured will get full reimbursement on the invoice amount of the car (Inclusive of Road tax, registration charges, insurance cost depending on the plan opted).

Normally, for a new vehicle insured for the first time, the Private Car is insured at 95% of its Manufacturer's List Price. This clause will enable insured to insure new car for the full 100% of the List Price plus other charges like road tax, registration charges and insurance cost. In case of a Total Loss or Theft of the vehicle, the full invoice value of the vehicle, that was insured, will be considered while assessing the loss.

Similarly, one can also avail this facility for older cars. In the event of a Total Loss or Theft of the vehicle, insured will be eligible for the value of a replacement car as agreed at the inception of the Policy and as appearing in the face of the Policy / Endorsement.

### Plan 1 - Full Invoice Price

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered.

### Plan 2 - Full Invoice Price + Road Tax

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse road tax which the Insured had incurred on the insured vehicle.

### Plan 3 - Full Invoice Price + Road Tax + Registration charges

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse the first-time registration charges and road tax which the Insured had incurred on the insured vehicle.

### Plan 4 - Full Invoice Price + Road Tax and registration charges + Insurance Cost

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse the first-time registration charges and road tax which the Insured had incurred on the insured vehicle.

Apart from above the company will also pay for the insurance cost of contracting a new insurance policy on the same terms of insurance for the same Make, Model as that of insurance of the Insured vehicle which is subject to the total loss.

### What is not Covered:

- 1) If stolen vehicle is recovered within 90 days of theft.
- 2) For the amount of total deductibles as mentioned in the base Package Policy

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3) If 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.

4) If the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.

5) This cover is available only for new vehicles and vehicles that are currently being manufactured and are not obsolete.

**Deductibles:** As per the base Private Car Package Policy

**Minimum Premium:** The cover will be subject to a minimum premium of Rs.100/-

**Pricing:** Based on the vehicle's IDV, Age and Make

**Other Conditions:**

1) All other terms and conditions applicable to the base Package Policy, along with the opted add-on covers, shall apply for this cover.

2) Insured is the first registered owner of the motor vehicle

3) Insured will be required to submit original copies of the various charges (road tax, registration charges) insured under this add on cover at the time of claim.

4) If a vehicle is re-registered for any reason and if Life Time Road Tax is paid afresh, the same will have to be declared immediately on its payment and appropriate premium paid.

**Cancellation Clause:**

**This Add on Cover will be cancelled along with the Base Policy and no refund of premium will be made if:**

1. Any claim fraudulently made

2. Any misrepresentation / concealment of facts resulting in a claim

UIN (Car Package Policy): **IRDAN102A0001V01202021**

UIN (Car Bundled Policy): **IRDAN102A0002V01202021**

UIN (Standalone Own damage Policy): **IRDAN102A0009V01202021**

## Roadside Assistance Add on Cover

### What is covered?

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service providers:

### Applicable for all Plans (A & B)

- 1. Repair on the spot :** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. The expenses on labour cost and conveyance cost shall be borne by the Insurer.
- 2. Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insurer.
- 3. Flat Tyre:** In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of breakdown. If the replacement of tyre is not possible at the place of breakdown, the service provider will arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured.

- 4. Emergency Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage (within a radius of 50 km from the location of the breakdown/accident), provided always that any charges for a distance beyond 50km mentioned herein shall be borne by the Insured.
- 5. Fuel supply:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Insurer would arrange for supply of up to five litters of fuel, at the location of the breakdown. Provided always that all costs relating to labour and conveyance would be borne by the Insurer and all expenses on fuel would be borne by the Insured.
- 6. Lost keys:** In the event of the Insured losing the keys of the Insured Vehicle, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Alternatively, the Insurer shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Insurer and the Insured shall be required to submit an identity proof to prove his/her ownership of the Insured Vehicle, before

availing such service. Provided always that this service shall be provided only within a range of 50 km from the residence of the insured mentioned in the policy.

- 7. Pickup of Vehicle in case of Driver disability:** In case of driver suffer a disability and cannot continue the journey, the Insurer shall arrange an alternate driver to pick up the vehicle from the location and transport it to the desired location. Provided always that the cost of the alternate driver will be borne by the Insured.
- 8. Message Relay:** In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Insurer shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
- 9. Arrangement of rental vehicle:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, the Insurer shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident, to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance.
- 10. Arrangement of Accommodation:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, and if the vehicle cannot be repaired / removed from the spot of breakdown/accident on the same day, the Insurer shall facilitate arrangement for hotel accommodation as available in a place near the place of breakdown /accident. The Insurer shall intimate the Insured of all charges payable for such accommodation and all such charges shall be borne by the Insured.
- 11. Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:  
  
The breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.  
  
The Insurer shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured.
- 12. Referring a Hospital:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.
- 13. Extraction or Removal of Vehicle:** In event of vehicle is stuck in a ditch/pit/valley, the Insurer will arrange to get the vehicle retrieved and towed to the nearest service centre at no cost to the Insured subject to a maximum limit of Rs. 5,000/-.

**Applicable for Plan B Only**

**14. Taxi Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Insurer shall provide free travel of the occupants of the Insured vehicles for specified number of occupants and up to a distance of 50 kilometres from the spot of immobilisation. Provided always that:

The Insurer will arrange a taxi /bear actuals or reimburse Rs. 3,000/- whichever is less. Any charges for a distance beyond 50 km shall be borne by the Insured. This facility is available only for one event during the policy period.

**15. Ambulance charges:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires ambulance to reach nearest hospital, the Insurer shall reimburse the actual ambulance charges subject to a maximum limit of Rs. 5,000/- . This facility is applicable for only one event during the policy period.

**16. Additional coverage on Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage subject to a maximum limit of Rs. 20,000/-. This additional coverage is over and above 50 km mentioned in emergency towing on breakdown/accident (Sl. No. 4). Any expenses beyond this limit shall be borne by the insured. This facility is applicable for only one event during the policy period.

**17. Accommodation Benefits:** In the event of the Insured Vehicle is immobilized due to an accident/breakdown, the Insurer shall provide occupants of the Insured Vehicle with a hotel accommodation for one day, for a maximum of Rs. 5,000/- or actuals whichever is less. This facility is applicable for only one event during the policy period.

This cover is subject to

- a. The breakdown/accident has taken place at least 100 km away from the Insured's place of Residence, as declared by and noted in the Insurance Policy covering this vehicle.
- b. The required time of repair of the Insured Vehicle exceeds 12 hours from the time of the accident / breakdown.
- c. Number of persons covered will be as per the registered seating capacity of the vehicle.

In case of Insurer is unable to arrange for this service, the insurer may request the Insured to arrange for accommodation themselves and submit the bill for reimbursement, subject to a maximum of Rs. 5,000/- based on actual cost incurred.

A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.

**What is not covered?**

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to nearest garage/ workshop on its own power.
2. All the reimbursements related to ambulance charges are payable only if the insured vehicle has met with an accident and the occupants require medical treatment as advised by a qualified medical practitioner.
3. Claims made under Self Authorization Mode.



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4. The services not available in case of Acts of God, earth quake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.
5. Any claims where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
6. Loss or damage to luggage or other personal effects, that might occur during the services.
7. Geography : Service available across India **excluding islands.**

**Cancellation Clause:**

1. This Add on Cover will be cancelled, and no refund of premium will be made if:
  - a. Any claim is fraudulently made
  - b. Any misrepresentation / concealment of facts.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis (as per the All India Motor tariff).  
If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.

**Roadside Assistance Cover Add on (UIN Nos)** -Carshield Private Car Package Policy -

IRDAN102A0001V01202223 / -Bundled Private Car Long Term Policy - IRDAN102A0002V01202223

/Stand-Alone Motor Own Damage Policy - IRDAN102A0003V01202223



## Smart Save

(Add on cover for Private car Package/Own Damage/Bundled policy customers)

### What is covered?

In the event of an accident necessitating repair to the vehicle, You are required to immediately inform Us. We will pick up the insured vehicle, get the vehicle repaired in the Trusted Repair Shop (TRS), and deliver the vehicle back to You. The cost of pick up and drop of the vehicle will be borne by Us. In case of claims, the parts replaced in the TRS, will come with a six-month warranty.

### Conditions

1. All the assessed and approved damages due to accident will get repaired in cashless mode, as far as possible, and vehicle will be handed over to You promptly.
2. The benefits under this add on is available only if the insured vehicle is repaired at Our Trusted Repair Shops (TRS)
3. In case You do not inform us about the accident/damage to the vehicle and repaired at non-TRS, You will have to bear a deductible amount as printed in the policy schedule and the same will be deducted from the claim amount payable for the said accident.
4. All other terms and conditions are applicable as per base policy.

Definitions	
<b>Authorized garage /Trusted Repair shop (TRS)</b>	A motor vehicle repair garage authorized by us
<b>You / Your / Policy Holder</b>	The person named as Policy Holder on your current certificate of Motor Insurance and Policy Schedule.
<b>We /Us/ Company / Insurer</b>	The insurance Company as defined in your certificate of Motor insurance and Policy Schedule.
<b>Deductible Amount</b>	An amount mentioned in the policy schedule will be deducted for each claim during settlement for Non-TRS repairs.

### Smart Save UIN Nos.

Carshield - IRDAN102A0012V01202223

Bundled Private Car Long Term Policy - IRDAN102A0013V01202223

Stand-Alone Motor Own Damage Policy - Private Car - IRDAN102A0014V01202223