

POLICY WORDINGS

Stand-Alone Own Damage Private Car Policy - Add-ons Small Repair Claim

1 Small Repair Claim

This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle.

In the event of the Insured Vehicle requiring a repair during the policy period, Acko shall reimburse the costs incurred towards labour, and replacement of the battery where applicable, up to the Sum Insured specified in the Schedule attached to the Add-ons, for the services listed below in the Acko approved Garages.

- Painting
- Balancing
- Wheel Alignment
- Polishing
- Minor Denting (for non-cutting and non-welding work only)
- Opening-Fitting
- Paid service labour (as per the OEM's recommendation)
- Brake overhaul
- Clutch overhaul
- Interior cleaning
- Anti-rust coating
- Twenty points electrical check-up
- Suspension overhaul
- Engine tuning
- Tyre rotation
- Battery replacement
- Gear-box overhaul

Special Conditions

The services provided under this Add-on are subject to the following conditions:

- A claim under this Add-on will not affect the insured's eligibility for a No Claim Bonus at the time of policy renewal.

Exclusions

Acko would not be liable for:

- Any claim where the repair has been carried out without prior approval from Acko

Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein.