

## POLICY WORDINGS

### ROADSIDE ASSISTANCE ADD-ON COVER UNDER LIABILITY ONLY POLICY- PRIVATE CAR

#### **1 Roadside Assistance Add-on Cover**

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.

Under this Add-on cover, Acko will provide the insured, upon his/her request during the policy period, with the following emergency assistance services, provided they are specified as in force in the policy Schedule:

##### **1.1 Flat Tyre:**

In the event of the Insured Vehicle being immobilized due to a flat tyre, Acko would assist the insured by:

- arranging a vehicle technician to replace the flat tyre with the spare tyre of the Insured Vehicle at the location of breakdown;
- arranging to take the flat tyre to the nearest place of repair and re-attaching the tyre to the Insured Vehicle, in the event such repairs are not possible at the place of breakdown, or a spare tyre is not available.

It is agreed and understood that under this service, Acko will only bear the vehicle technician's labour charges and conveyance charges incurred to take the flat tyre to the nearest place of repair for the above. The cost of any other incidental charges incurred while carrying out the repairs will be borne by the Insured.

##### **1.2 Battery Jumpstart:**

In the event of the Insured Vehicle being immobilized due to a rundown battery, Acko would arrange for a vehicle technician to jump start the Insured Vehicle by the appropriate means as per the operating manual of the car.

It is agreed and understood that under this service, Acko will bear only the vehicle technician's labour charges and conveyance charges incurred for the above . The cost of any battery replacement and/or charging, if required, and any other incidental charges will be borne by the insured.

##### **1.3 On-spot Repair:**

In the event of the Insured Vehicle being immobilized due to a minor mechanical/electrical fault where immediate repair on the spot is deemed possible, Acko would assist the Insured by sending a vehicle technician to the location of the breakdown to carry out the repairs.

It is agreed and understood that under this service, Acko will bear only the vehicle technician's labour charges and conveyance charges for the above. The cost of any spare parts and materials, if required, and any other incidental charges incurred would be borne by the insured.

##### **1.4 Spare Key Retrieval:**

In the event of the Insured Vehicle's keys getting lost, mis-placed or locked inside the Insured Vehicle, Acko would arrange for pick-up and delivery of the spare keys from the insured's place of residence or work to the place where the Insured Vehicle is located, provided the same is within 100 kilometers. Alternatively, Acko would provide the service of unlocking the Insured Vehicle with the help of vehicle technician at such location for retrieval of the key locked inside the Insured Vehicle.

It is agreed and understood that under this service, Acko will only bear the vehicle technician's labour charges and conveyance charges for the above. Provided the insured submits an identity proof to prove his ownership of the Insured Vehicle, before such service can be availed.

### **1.5 Fuel Support:**

In the event of the Insured Vehicle being immobilized due to running out of fuel, Acko will arrange for supply of up to 5 liters of fuel, at the location of the breakdown.

It is agreed and understood that under this service, Acko will only bear the vehicle technician's labour charges and conveyance charges for the above, while the cost of fuel and any other incidental charges will be borne by the insured.

### **1.6 Emergency Towing:**

In the event of the Insured Vehicle being immobilized due to a mechanical/electrical fault which cannot be repaired on the spot, Acko will provide appropriate towing services till the garage from the breakdown/accident location up to the kms, as specified in the policy schedule.

### **1.7 Taxi Support:**

In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the municipal or corporation limits of the insured's city of residence, Acko will facilitate arrangement for alternative mode of conveyance, from the place of breakdown/accident to the original destination. Acko will only bear the fare and all charges payable for the rental vehicle up to the amount specified in the Schedule.

### **1.8 Hotel Search Assistance:**

In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the 100 kilometers radius of the insured's city of residence, Acko shall assist occupants of the Insured Vehicle with hotel search assistance in a place near the place of breakdown/accident.

It is agreed and understood that under this service, Insured will only bear the hotel accommodation charges, including advance deposit or any other fees as required by the hotel.

### **1.9 Pick-up of the vehicle:**

In the event of the Insured Vehicle being immobilized due to a breakdown/accident, Acko shall provide assistance in, or reimburse the costs incurred towards picking the vehicle up from the location of the breakdown/accident and transporting it to the insured's place of residence.

### **1.10 Legal Assistance:**

In the event of an accident involving the Insured Vehicle as a result of which the insured requires the services of a legal advisor, Acko will provide the insured with telephonic assistance from an appropriate legal advisor in Acko's opinion for up to 30 minutes.

It is agreed and understood that any legal advice offered under this service by Acko or the legal advisor appointed by Acko, will be solely at the insured's discretion and own risk. Acko or any legal advisors appointed by Acko do not warrant the validity, accuracy, completeness, quality, or applicability of the advice or anything said or written or any suggestions provided in the course of providing this service. Acko shall not be liable for any consequences, losses, or damages arising from any such legal opinion, advice, or recommendations given under this service.

### **1.11 Emptying of Fuel Tank:**

In the event of the fuel tank of the Insured Vehicle is unknowingly filled with an incorrect variety of fuel, Acko will reimburse the costs incurred for emptying of such fuel tank with the help of appropriate technicians or towing of the Insured Vehicle to the nearest garage for the purpose of emptying the fuel tank.

## **Special Conditions**

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

- The aforementioned services will only be available, provided this service is specified as in force against this Add-on in the policy Schedule.

- The services will be provided on a best effort basis, subject to regulations in force locally.
- In the unlikely event of Acko being unable to arrange for any services under this Add-on, Acko may provide for reimbursement of the costs incurred by the insured in availing such services independently, up to the amount specified in the Schedule upon submission of requisite valid proof.
- We shall only accept such number of claims under this Add-on during the policy period, as is specified in the Schedule.
- Any claims made under this Add-on will not be considered for no claim bonus related calculation.
- The services are available on National highways, state highways and motorable roads of cities within mainland India only.

### **Exclusions**

Acko will not be liable for:

- Any claims where the Insured's 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.
- Any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.
- Any claims where services have been availed of without the prior consent of Acko.

This Add-on is otherwise subject 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.

**Disclaimer:** Acko's responsibility is limited to arranging for roadside assistance services as described herein. Acko shall not be liable for any loss, damage, or liability arising from or connected with the services provided by the independent technician, including but not limited to any faulty workmanship or delays, provided Acko has acted in good faith.