

HDFC ERGO General Insurance Company Limited

Policy Wordings Add On Covers



Standalone Motor Own Damage Cover – Private Cars

RETURN TO INVOICE

Definition:

Invoice value: For the purpose of this cover, the invoice value means the sum of Ex showroom price, registration charges, road tax, insurance premium and any other expenses as notified by the Company.

Insuring Clause: In consideration of the payment of additional premium paid by the Insured and realized by the Company not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL) the Company will pay the difference between the 'claim amount receivable' under the policy and the 'invoice value opted by you' and mentioned in the policy schedule subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Exclusion:

This cover excludes the following

- A. Cost of any external electrical/electronic and non-electrical/electronic accessories including bi-fuel kit which is not insured under this policy.