



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for ‘Private Car Act & Comprehensive Policies’

Pay How You Drive for Private Car Act & Comprehensive Policies

Wording

UIN:IRDAN106RP0005V01200001/A0023V01202425

DEFINITIONS

1. **Data tracking device** : Telematics/OBD port/DCM device, IOT or any other such device pre-fitted or externally fitted in Your Vehicle insured with Us which tracks Your Driving/Usage behavior.
2. **OBD**: On-board diagnostics (OBD) is an automotive term referring to a vehicle's self-diagnostic and reporting capability. OBD systems give the vehicle owner or repair technician access to the status of the various vehicle sub-systems.
3. **Telematics Device**: A telematics device is an instrument, usually provided by the Service Provider that is installed in your car. It records information about your driving/usage behavior.
4. **DCM**: DCM (Data Communication Module) connected indicates the DCM is connected to the vehicle. The vehicle is able to communicate with mobile networks and/or the internet.
5. **Driving/Usage Behaviour Score**: The driving/usage score computed by OEM or service provider or by IFFCO-Tokio (when such score is not shared by the provider) based on the driving/usage data recorded on any of the data tracking device installed/built-in the insured vehicle and utilizing parameters such as acceleration, cornering, braking, speeding, number of kilometers travelled and other relevant parameters that will contribute to driving/usage behaviour. For the purpose of calculation of this score, driving/usage behavior of the current policy period will be considered to calculate the eligible discount/loading on renewal premium of Own Damage section of the Policy.
6. **Data**: Data here refers to driving/usage behaviour of the insured collected together for reference and analysis with the consent of the insured.
7. **Service Provider**: Service provider can be the Original manufacturer (OEM) or any Vendor who install and /or captures Telematics data of the insured vehicle with the consent of the insured.
8. **You/Your** : These shall mean the Policyholder(s)
9. **Us/We** : These shall mean IFFCO-Tokio General Insurance Co. Ltd

COVERAGE

This Add-on will determine the premium of the Own Damage section of the policy based on how the Insured Vehicle is Driven and/or Used.

The loading/discounting on the Own Damage premium of the insured Vehicle would be based on the Driving/Usage Behaviour Score Band which would be derived from the information received from the data tracking device pre-fitted or externally installed in the Insured Vehicle.

The discount/loading mentioned below may be offered at the renewal of the Policy on the Own Damage premium based on the Driving/Usage Behaviour Score bands achieved over a period of usage.

Driving/Usage behavior based Score Band	A	B	C	D	E	F	G	H
Impact on Own Damage premium	Upto 25%	Upto 20%	Upto 15%	Upto 10%	Upto 5%	0%	Upto 5%	Upto 10%
-----Discount-----→							←Loading-->	

This Add-on will be effective for the same period as the Motor Own Damage coverage under Section 1 of the Policy unless and until stated otherwise.

TERMS AND CONDITIONS

1. The cover is available only upon the consent given by You to the service provider or Original Equipment Manufacturer (OEM) for sharing the driving/usage behavior and/or the related score of the Insured vehicle with Us.
2. The data tracking device is to be used strictly in accordance with the service provider/OEM guidelines/instructions. Any act of tampering with these devices or their readings or any act which renders the device/ technology non functional may lead to forfeiture of all benefits under this Add-on.
3. In the event of damage/stoppages/malfunctioning/fault in the data tracking device detected/detectable by You which renders the data of the Driving/Usage behavior unrecordable or distorted should be immediately brought to our notice. Non-intimation of such an event may lead to forfeiture of all benefits under this Add-on.
4. The data provided by the service provider or Original Equipment Manufacturer (OEM) shall be used only to analyse Your Driving/Usage behavior for the calculation of premium.
5. A pre-condition to grant this Cover to you is that the parameters related to Your Driving/Usage behavior are easily ascertainable whether through the use of the data tracking device fit in your vehicle or through any other available means mutually agreeable between You and Us.

6. In case of sale/transfer of vehicle, the benefit earned by You till the date of sale/transfer shall be ceded back to You provided the Driving/Usage behavior score is available for the period before the sale/transfer.
7. The benefits of the Add-on cover will not be applicable if the insured renews the policy with any other insurer.

YOUR OBLIGATIONS

1. You shall allow inspection of the Insured vehicle and the data tracking device anytime during the policy period.