

STAND-ALONE OWN DAMAGE PRIVATE CAR INSURANCE POLICY WORDING

Product Code: 3001/O UIN: IRDAN115RP0001V01201920

STANDARD FORM FOR STAND-ALONE OWN DAMAGE PRIVATE CAR INSURANCE POLICY

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

1. By fire explosion self ignition or lightning;
2. By burglary housebreaking or theft;
3. By riot and strike;
4. By earthquake (fire and shock damage);
5. By flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
6. By accidental external means;
7. By malicious act;
8. By terrorist activity;
9. Whilst in transit by road rail inland-waterway lift elevator or air;
10. By landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags-50%
2. For fibre glass components-30%
3. For all parts made of glass-Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

5. Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of:-

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement and
- c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all ` 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any, does not exceed ` 500/-;
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED, INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'INSURED' for the purpose of this policy which is fixed at the commencement of 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the Market Value. Throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. Any claim arising out of any contractual liability;
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - a) Being used otherwise than in accordance with the Limitations as to Use, or
 - b) Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - b) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section-I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which

may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender.

Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information/documents to the insurer.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
 3. The Company may at its own option repair/restate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - a) For total loss/constructive total loss of the vehicle-the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - b) For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
 4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
 5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of `100/- (or `25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons) per year. Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
 6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
 7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
 - a. Death Certificate in respect of the insured
 - b. Proof of title to the vehicle Original Policy.

NO CLAIM BONUS :

No Claim Bonus, wherever applicable, will be as per the following table,

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Sunset Clause : If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to 'Nil' at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

INDIA MOTOR TARIFF - ENDORSEMENTS

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of ` it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the .../.../..... to the .../.../..... (both days inclusive) be deemed to include.*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured/ injury to its occupants/third party liability in respect of the vehicle insured during sea voyage/air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NOTE : Insert Nepal/ Sri Lanka/Maldives/Bhutan/ Pakistan/Bangladesh as the case may be.

IMT. 2. AGREED VALUE CLAUSE (APPLICABLE ONLY TO VINTAGE CARS)

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 3. TRANSFER OF INTEREST

It is hereby understood and agreed that as from/...../..... the interest in the policy is transferred to and vested in of carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated/...../..... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 4. Change of Vehicle

It is hereby understood and agreed that as from/...../..... the vehicle bearing Registration Number is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein:

Regd No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity Including Driver	IDV

In consequence of this change, an extra/refund premium of ` is charged/allowed to the insured. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy. Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 6. LEASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and/or replacement of parts and such

monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy. Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to/hypothecated with. (hereinafter referred to as the Pledgee) and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS (PRIVATE CARS AND MOTORISED TWO WHEELER ONLY)

It is hereby understood and agreed that in consideration of insured's membership of ** a discount in premium of ` is allowed to the insured hereunder from ... / ... /

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the policy

* For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

IMT. 9. DISCOUNT FOR VINTAGE CARS (Applicable to Private Car only)

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of ` is allowed to the insured from / /

Subject otherwise to the terms exceptions conditions and limitations of the policy

* Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 10. INSTALLATION OF ANTI-THEFT DEVICE (Not applicable to Motor Trade Policies)

In consideration of certification by * that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of ` ** is hereby allowed to the insured.

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy. Subject otherwise to the terms, exceptions, conditions and limitations of the policy

* The name of the certifying Automobile Association is to be inserted.

** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 11. A. VEHICLES LAID UP (Lay up period declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from / / to / / the vehicle insured is laid up in garage and not in use and during this period all liability of the insurer under this policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE

PERILS, in consideration whereof

1. # The insurer will deduct from the next renewal premium the sum of ` * and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
2. # The period of insurance by this policy is extended to / / in view of the payment of an additional premium of ` **

Subject otherwise to the terms exceptions conditions and limitations of this policy.

NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and/or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and/or Theft cover for the vehicle for the laid up period is to be inserted.

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

IMT. 11. B. VEHICLES LAID UP (Lay up period not declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from / / the vehicle no. insured hereunder is laid up in garage and not in use and liability of the insurer under this policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

IMT. 11. C. TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. insured hereunder is reinstated in full from / / and the Endorsement IMT 11 (B) attaching to this policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. has been out of use

1. # The insurer will deduct from the next renewal premium the sum of ` * and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
2. # The period of insurance by this policy is extended to / / in view of the payment of an additional premium of ` **

Subject otherwise to the terms exceptions conditions and limitations of this policy.

NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and/or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and/or Theft cover for the vehicle for the laid-up period is to be inserted.

IMT. 12. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed

/modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

Subject otherwise to the terms exceptions conditions and limitations of the policy.

IMT. 13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

IMT. 19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under , * to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to :-

1. a) The price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable; OR
- b) If no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

2. The reasonable cost of fitting such parts.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

*Insert 'Condition 3' in the case of the Private Car and Motorised Two Wheeler Policies and 'Condition 4' in the case of Commercial Vehicles Policy.

IMT. 22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ` * (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression .event. shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

*1. To insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

2. In respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

**To insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car/Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 22. A. VOLUNTARY DEDUCTIBLE

(For private cars/motorized two wheelers other than for hire or reward)

It is hereby declared and agreed that the insured having opted a voluntary deductible of ` * a reduction in premium of ` ** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 Of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ` *** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...# of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression event shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert voluntary deductible amount opted by the insured under tariff for Private car/tariff for motorised two wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car/tariff for motorised two wheelers.

*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

To insert policy condition No. 3 of the tariff for private car/tariff for motorised two wheelers.

IMT. 24. ELECTRICAL / ELECTRONIC FITTINGS

(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle. Package Policy only)

In consideration of the payment of additional premium of ` , notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/ or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section. I of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT. 25. CNG/LPG KIT IN BI-FUEL SYSTEM (Own Damage cover for the kit)

In consideration of the payment of premium of ` * notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section I of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert sum arrived at in terms of G.R.42.

IMT. 26. FIRE AND/OR THEFT RISKS ONLY (Not applicable for Miscellaneous and Special Types of vehicles ratable under Class-D and Motor Trade Policies under Classes-E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

NB. (I). In case of Fire Risk only, the words 'burglary housebreaking theft' are to be deleted.

NB. (ii) In case of Theft Risk only, the words 'fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils' are to be deleted.

IMT. 27. LIABILITY AND FIRE AND/OR THEFT (Not applicable for Miscellaneous and Special Types of vehicles rateable under Class of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable there under except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NB. (I). In case of Liability and Fire Risks only, the words 'burglary housebreaking theft' are to be deleted.

NB. (ii). In case of Liability and Theft Risks only, the words 'fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils' are to be deleted.

IMT. 30. TRAILERS. (Applicable to Private Cars Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.). Provided always that

- * 1. the IDV of such Trailer shall be deemed not to exceed * *
2. the term 'Trailer' shall not include its contents or anything contained thereon.
3. such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contract of employment.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

* Delete in the case of Liability to the public Risks only policies.

** Insert value of trailer as declared at inception of insurance or any renewal thereof.

IMT. 31. RELIABILITY TRIALS AND RALLIES [Private Cars and Motorised Two Wheelers]

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in * to be held at ** on or about the date of/...../..... under the auspices of #

Provided that:-

1. No indemnity shall be granted by this Endorsement to #
2. This Policy does not cover use for organised racing, pace making or speed testing.
3. During the course of the * the Insurer shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured is engaged in * the insured shall bear the first ` @ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the insurer shall make any payment in exercise of its discretion under Condition No. 3 of the policy in settlement of any claim and such payment includes the amount for which the insured is responsible by reason of this Endorsement the insured shall repay to the insurer forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression claim shall mean a claim or series of claims arising out of one event.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert the name of the event @ To insert ` 5000/- for Private cars or ` 2500/- for motorised two wheelers. For the duration of the event the deductible under Section I of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

** To insert the venue of the event.

To insert the name of the promoters of the event.

To delete this entire paragraph in case of Liability Only policies.

IMT. 49. EXCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (Except as required by the Motor Vehicle Act, 1988)

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

IMT. 53. SPECIFIED ATTACHMENTS (Special Type Vehicles)

It is hereby declared and agreed that while any attachment in the under noted Schedule of Attachments, is attached to the Motor Vehicle or is detached and out of use the indemnity provided by this Policy shall apply in respect of any such attachment as though it were the Motor Vehicle and had set against it in the Schedule the value set against it in the under noted.

Schedule of Attachments

Schedule of Trailers

* Description Insured's Declared value (IDV)

* Insert make, number or some other means of identification.

NOTE: In the case of pedestrian controlled tractors insert in 'Description' in the Schedule of Attachments "any standard attachment of the ... Tractor supplied by the makers".

Add-on for Stand-Alone Own Damage Private Car Insurance Policy

Zero Depreciation

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to deduct no amounts for depreciation in case of parts replaced on account of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy, however this endorsement shall be applicable to the first two (2) claims during the policy period and any subsequent claim(s) shall be subject to a deduction for depreciation at the rates mentioned in the policy terms and conditions.

Provided always that

1. Such claim has been admitted by the Company under Section I - "Loss or Damage to the Vehicles Insured" of the Policy,
2. This add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss of the vehicle insured under the Policy,
3. The Insured shall be liable for the Voluntary Deductible* amount, as opted by the Insured for this add-on, for each and every claim payable under this add-on,

* Insured can opt for a Voluntary Deductible specifically for this add-on, which will be over and above the deductible applied under the basic Policy. In such a case, the discount will be provided in the premium calculated for this add-on.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Consumables Items

UIN: IRDAN115RP0001V01201920/A0008V01201920

In consideration of the payment of an additional premium of Rs _____ by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy the Company hereby extends the Policy to cover expenses incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Garage Cash

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to:

- Pay a daily allowance, as stated in the schedule, to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage, due to loss/damage to the vehicle on account of a peril covered under the Policy, subject to the maximum number of days as specified in the schedule

- Pay the lump-sum amount as stated in the schedule, in the event of Total loss/Constructive Total Loss of the Insured's vehicle

Provided always that:

1. Such claim is admitted by the Company under Section I - "Loss or Damage to the Vehicles Insured" of the Policy
2. The insured vehicle has been under repair for a minimum number of days, as stated in the schedule, post which the claim under this add-on will be payable from the day such vehicle was delivered to the garage
3. In case of theft of the vehicle, the vehicle is not recovered within 90 days from the day of the theft.
4. Not more than three claims will be payable under this add-on
5. Claim under this add-on is intimated to the Company within 24 hours of loss or damage
6. Claim under this add-on is serviced in the authorized garages of the Company
7. The duration for which the Insured's vehicle is under repair in a garage due to loss/damage to the vehicle, and for which the Company will be liable for claim in respect of this add-on will be reckoned from the day after the insured vehicle is delivered to the Garage till the day immediately preceding the date of discharge or date of invoice for such repair as prepared by the garage, whichever is earlier
 - a) The company will not be liable for any further payment under this add-on for the specific accidental loss or damage once the vehicle is removed from the garage
8. Company will not be liable for any delays on account of-
 - a) Delay of more than 24 hours, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss
 - b) Non-availability of spare parts required for repair

Subject otherwise to the terms, conditions and limitations of the Policy.

NCB Protect

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium of Rs _____ by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the following Table 1, under Section I - "Loss or Damage to the Vehicles Insured" of the Policy.

Table 1: Table of NCB Benefits

Plan 1 - One Step Down

Number of prior claim free policy years	NCB Benefit in the event of XX claims in the current policy period			
	XX = 0	XX = 1	XX = 2	XX = 3
0	20%	0%	0%	0%
1	25%	20%	0%	0%
2	35%	25%	20%	0%
3	45%	35%	25%	20%
4 and above	50%	45%	35%	25%

Plan 2 - Two Step Down

Number of prior claim free policy years	NCB Benefit in the event of XX claims in the current policy period			
	XX = 0	XX = 1	XX = 2	XX = 3
0	20%	0%	0%	0%
1	25%	0%	0%	0%
2	35%	20%	0%	0%
3	45%	25%	20%	0%
4 and above	50%	35%	25%	20%

Insured shall not be entitled to any No Claim Bonus, if more than three claims are lodged by the Insured during the same Policy Period under Section I – “Loss or Damage to the Vehicles Insured” of the Policy.

Insured shall not be entitled to any No Claim Bonus, if more than three claims are lodged by the Insured during the same Policy Period under Section I – “Loss or Damage to the Vehicles Insured” of the Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Return to Invoice

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to pay the Sum Insured under this add-on, determined as the difference between the Insured's Declared Value (IDV) of the insured vehicle and the total actual expenses incurred towards acquisition of a new vehicle of similar make and model to the insured, as specified in the on-road price listed by the manufacturer/Dealer upon the occurrence of Total Loss/Constructive Total Loss as defined in the Policy

Provided always that

On-road price means the actual expense incurred towards acquisition of a new vehicle and includes the value of factory fitted accessories or car dealer accessories at the time of purchase. On road price will also include any amount paid towards registration of the insured Vehicle, road tax and cost of insuring the vehicle.

In case of obsolete models, the last selling price of the vehicle will be considered to pay the Sum Insured under this add-on

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Engine Protect Plus

UIN: IRDAN115RP0001V01201920/A0009V01201920

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
 - Differential Parts
 - Gear Box Parts of the Insured's vehicle. Provided always that:
1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
 2. 'Engine Parts' would mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).
 3. 'Differential Parts' would mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports
 4. 'Gear Box Parts' would mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.
 5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear

Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.

6. The Company would not be liable for:

- a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c) Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
- d) Any claim where the repair has been carried out without prior approval from the Company
- e) Any claims related to loss or damage due to wear and tear

Road Side Assistance

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services in any area where the Company has its presence through its network garages or through the network of the service provider:

1. **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 Company would provide appropriate towing services to the nearest garage (within a radius of 50 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.
2. **Breakdown support over phone:** In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.
3. **Arrangement/Supply of fuel:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to five liters of fuel, at the location of the breakdown. Provided always that all labor costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.
4. **Emptying of fuel tank:** In the event of the fuel tank of the Insured's vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.
5. **Arrangement of keys:** In the event of the Insured losing the keys of the Insured's vehicle, the Company would arrange for pick up and delivery of the spare keys of the Insured's vehicle to the place where the Insured's vehicle is located. Alternatively, the Company would provide the service of unlocking the Insured's vehicle with the help of vehicle technicians at the location of the Insured's vehicle. Provided always that all labour and conveyance costs would be borne by the Company and the Insured would be required to submit an identity proof to prove his ownership of the Insured's vehicle, before availing such service. Provided always that this service would be provided only within a range of 100 kms from the location where the loss has occurred.
6. **Battery jump start:** In the event of the Insured's vehicle being immobilized due to a run down battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means. Provided always that any cost of charging/replacement of battery would be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, would be borne by the Company.
7. **Message Relay:** In the event of the Insured's vehicle getting immobilized as a result of an accident and/or breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

8. **Flat Tyre:** In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:

- a) Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown
- b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.

9. **Minor Repairs:** In the event of the Insured's vehicle being immobilized due to a minor mechanical/electrical fault, the Company would assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. Provided always that

- a) The expenses on labour cost and conveyance cost would be borne by the Company
- b) Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares and less than 45 minutes of labour time.

10. **Arrangement of rental vehicle:** In the event of the Insured's vehicle being immobilized due to a breakdown/accident, the Company would 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. The Company would intimate the Insured of all charges payable to the rental vehicle and all such charges would be borne by the Insured.

11. **Arrangement of Accommodation:** In the event of the Insured's vehicle being immobilized due to a breakdown/accident, the Company would facilitate arrangement for hotel accommodation in a place near the place of breakdown/accident. The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.

12. **Referring a Legal Advisor:** In the event of an accident involving the Insured's vehicle as a result of which the Insured requires the services of a legal advisor, the Company would 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:

- a) The breakdown/accident has taken place at least 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance
- b) The Company would intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.

13. **Referring a Hospital:** In the event of an accident involving the Insured's vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Company would 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 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

14. **Taxi Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Company shall provide free travel of the occupants of the Insured vehicles up to a distance of 50 kilometers. Provided always that:

- a) The event has occurred 50 kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
- b) Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.

In the unlikely event of the Company being unable to arrange for this service, the Company may request the Insured to arrange for the taxi on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

15. **Accommodation Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Company shall provide occupants of the Insured vehicle with a hotel accommodation for one day, for a maximum of ` 5000.

Provided always that:

- a) The breakdown/accident has taken place at least 100 kms away from the Insured's place of residence, as declared by the Insured at the time of Policy issuance.
- b) The required time of repair of the Insured vehicle exceeds 12 hours from the time of the accident/breakdown.
- c) The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

In the unlikely event of Company being unable to arrange for this service, the Company may request the Insured to arrange for accommodation on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

The Company would not be liable for:

1. Providing the abovementioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
2. 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.
3. Any claim where the Insured's vehicle can be safely transferred on its own power to the nearest garage/workshop.
4. Any claims triggered by theft; any kind of consequential losses.
5. Any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
6. Any expenses for supply or replacement of parts/consumables.
7. 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.
8. Any claims where services have been availed of without the prior consent of the Company.

Key Protect

(UIN: IRDAN115RP0001V01201920/A0010V01201920)

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to pay up to an amount as stated in the Schedule, to indemnify the Insured for the cost incurred towards repairing/replacing the car keys and / or locks and / or lockset, including the locksmith charges, upon the occurrence of theft/burglary/ loss of or damage to the keys and / or lock and / or the lockset of the Insured's vehicle, during the Policy Period.

Provided always that

1. Not more than two claims would be payable under this add-on for a Policy Period
2. A claim deductible of 1% of the admissible claim amount would apply for each claim, subject to a minimum of Rs.250.
3. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police
4. The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made
5. Any loss or damage to the keys/ lock/ lockset is reported to the Company within 30 days of such loss or damage

6. Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.
7. The Company would not be liable for:
 - a. Any claim within the first 5 days of the happening of loss. However, in cases related to theft/burglary, this exclusion would not be applicable
 - b. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act, excluding theft / burglary.
 - c. Any loss or damage to the lock or lockset prior to the loss or theft of keys
 - d. Any loss or damage to the lock only
 - e. Any loss or damage covered under the manufacturer's warranty
 - f. Any claim where the Insured is not able to provide the invoices/receipts for the payments made
 - g. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
 - h. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
 - i. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
 - j. Any kind of consequential losses

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

Loss of Personal Belongings

(UIN: IRDAN115RP0001V01201920/A0011V01201920)

Plan A

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to indemnify the Insured, up to an amount as stated in the Schedule, for the loss of his personal belongings on account of damage to or theft from the Insured's vehicle.

Provided always that:

1. A deductible of Rs.500 would be applicable for each claim under this add-on
2. A First Investigation Report (FIR) is registered with the Police for such loss
3. The Company would not be liable for:
 - a. Any loss in open top or convertible cars unless the belongings are kept in the locked boot
 - b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, laptops, mobiles, valuables, manuscripts, paintings, work of art.
 - c. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
 - d. Any loss of or damage to belongings carried in connection with any trade or business
 - e. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
 - f. Any claim intimated to the Company after 30 days of such loss.

Plan B

In consideration of payment of an additional premium of Rs _____ by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured, up to an amount as stated in the Schedule, for the loss of his personal

belongings, including mobile phones and /or laptops, on account of damage to or theft from the Insured's Vehicle.

Provided always that:

4. A deductible of Rs.500 would be applicable for each claim under this add-on, except when the claim is being made only for mobile phones and/or laptops
5. A First Investigation Report (FIR) is registered with the Police for such loss
6. The Company would not be liable for:
 - a. Any loss in open top or convertible cars unless the belongings are kept in the locked boot
 - b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.
 - c. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
 - d. Any loss of or damage to belongings carried in connection with any trade or business
 - e. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
 - f. Any claim for a laptop/mobile phone not declared at the time of Policy issuance.
 - g. Any claim intimated to the Company after 30 days of such loss.
 - h. Any amount more than the market value of the mobile phones or laptops as stated at the time of Policy issuance, deducted appropriately for depreciation, at the rate of 60% for laptops and 15% for mobile phones.

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

Tyre Protect

UIN: IRDAN115RP0001V01201920/A0012V01201920

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company will cover expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tyre(s) and/or tube(s) due to,

1. Tyre side wall indentations due to external impact
2. Tyre burst due to incorrect air pressure
3. Damaged to tyre(s) and/or tubes due to external impact

The company will cover reimbursement of repair and/or replacement as per the scale given below:

Where repair of the damaged tyre is possible

Cost of repair

Where repair of the damaged tyre is not possible

Unused Tread Depth*	Reimbursement % of cost of new tyre(s) and/or tube(s)
>=7mm	100%
>=5mm to <7mm	75%
>=3mm to <5mm	50%
<3mm	0%

*Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at means tread depth which will be the basis of indemnity under the coverage.

Provided always that

1. This add-on will not apply to total loss/constructive total loss (TL/CTL) of the insured vehicle.
2. The tyre(s) and/or tube(s) is/are repaired/replaced with prior authorization from Hass service.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

Important Conditions:

1. If during the Period of insurance any tyre(s) and/or tube(s) is/are replaced for any reason for which claim is not preferred under the coverage, cover on new tyre(s) and/or tube(s) would not be available unless details of new tyre(s) and/or tube(s) are informed to us and the same is endorsed on the policy.
2. All claims must be made/intimated to us within 3 working days of damage.
3. Tyre Protect is available as an add-on coverage to a customer purchasing Hass service Comprehensive Motor Insurance Policy.
4. Whenever replacement of tyre(s) and/or tube(s) will be allowed, it will be of the same make and specification as fitted by the OEM's. However, if tyre(s) and/or tube(s) of similar specification is not available and replaced tyre(s) and/or tube(s) is/are superior to damaged one then we will not be liable for differential amount.
5. Maximum of 4 (four) replacements of tyre(s) and/or tube(s) will be allowed during the period of insurance i.e for policy of 12 months.
6. In case of replacement of four tyre(s) and/or tube(s) for which a claim is preferred under the coverage, replaced tyre(s) and/or tube(s) can be reinstated by way of endorsement by paying requisite premium.
7. If damage to tyre(s) and/or tube(s) is/are due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy. Hass service liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

Exclusions:

Hass service will not be liable:

1. For loss or damage arising out of natural wear and tear, mechanical failure or improper suspension geometry as specified by manufacturer.
2. For any loss or damage within first 15 days of inception of the policy.
3. For any loss or damage occurred prior to inception of the policy
4. For any loss or damage resulting into total loss of the vehicle
5. For theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.

6. This add-on will not apply to total loss/constructive total loss (TL/CTL) of the insured vehicle.
7. If repair/replacement of tyres done at unauthorized garage
8. If the tyre(s) and/or tube(s) being claimed is different from tyre(s) and/or tube(s) insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
9. For loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
10. For minor damage or scratch not affecting the functioning
11. The tyre(s) and/or tube(s) is/are repaired/replaced without prior authorization from Hass service
12. For tyre(s) which has/have been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.
 - a. Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at means tread depth which will be the basis of indemnity under the coverage
13. Where a loss is covered with any other manufacturer's warranty or recall campaign or under any other such packages at the same time
14. For any excess mentioned in Policy schedule
15. The difference if any between the cost of the superior tyre(s) and/or tube(s) and that of the tyre(s) and/or tube(s) of similar specification, used for replacement.

Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate

Grievance Clause

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no. 1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.hassservice.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre (IGCC) at their toll free no. 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdaindia.org, or on the Company's website at www.hassservice.com.

DETAILS OF INSURANCE OMBUDSMAN

Jurisdiction of Office Union Territory, District	Office Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - Shri/Smt Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202; Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Orissa	BHUBANESHWAR - Shri/Smt Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455; Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468; Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284; Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	DELHI - Shri/Smt Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry	HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122; Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadweep, Mahe- part of Pondicherry	ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338; Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in

Jurisdiction of Office Union Territory, District	Office Details
West Bengal, Sikkim, Andaman & Nicobar Islands	KOLKATA - Shri/Smt Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340; Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	LUCKNOW - Shri/Smt Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331; Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960; Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budautn, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	NOIDA - Shri/Smt Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	PATNA - Shri/Smt Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	PUNE - Shri/Smt Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 41312555 Email: bimalokpal.pune@ecoi.co.in

The updated details of Insurance Ombudsman are also available on IRDA website:
www.irdaindia.org on the website of Office of the Executive Council of Insurers (formerly GBIC):
www.ecoi.co.in, website of the company www.hassservice.com or from any of Our offices.

Now you can intimate your motor claim with an SMS. Just SMS CLAIM to 95747 83166