

**Private Car Package Policy
Policy Wording**

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 Raheja QBE General Insurance Company Limited (hereinafter called the Company) for 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 otherwise 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

- I. By fire, explosion, self- ignition or lightning;
- II. By burglary, housebreaking or theft;
- III. By riot and strike;
- IV. By earthquake (fire and shock damage);
- V. By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost;
- VI. By accidental external means;
- VII. By malicious act;
- VIII. By terrorist activity;
- IX. Whilst in transit by road, rail, inland-waterway, lift, elevator or air;
- X. By landslide and rockslide.

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

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries	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	% DEPRECIATION OF
Not exceeding 6 months	Nil
Exceeding 6months 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 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.
- (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 Rs. 1500/- in respect of any one accident.

The insured may authorize 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 Rs.500/- in respect of any one accident.
- (b) The Company is furnished forthwith a detailed estimate of the cost of repairs and
- (c) The insured shall give to the Company every assistance to see that such repair is necessary and the charges are reasonable.

POLICY PERIOD

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in the Schedule of the policy.

SUM INSURED- INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the '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 of 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.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6months	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 Company 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 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.

SECTION II: LIABILITIES TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the schedule hereto, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of
 - i. death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of the Motor Vehicles Act, the company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - ii. damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will also pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe, fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms, exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
 - A. arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - B. undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHTS 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 LIABILITY

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.

SECTION III: PERSONAL ACCIDENT COVER TO OWNER DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in:

Details of Injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

1. the compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as mentioned in policy schedule during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self- injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/ her legal representative whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- a) the owner-driver is the registered owner of the vehicle insured herein;
- b) the owner-driver is the insured named in this policy.
- c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

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 charge of any person other than a driver as stated in the Driver's clause.
4.
 - i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - ii) 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 purposes 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 or damage and/or liability directly or indirectly or proximately or remotely occasioned by or 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 consequences 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 -1 (loss of or damage to the vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.

GENERAL 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. Condition precedent to the Contract

- a. The due observance and fulfillment of terms, conditions and endorsement 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 condition precedent to any liability of the Company to make any payment under this policy.

2. Conditions during the Contract

a. Duties and Obligations after Occurrence of an Insured Event

- i. 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.
- ii. 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.

- iii. In case of theft or criminal act which may be the subject matter of a claim under this policy the insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
- iv. 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.
- v. The Company may at its own option repair reinstate or replace the vehicle insured 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:
 - For total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - For partial losses, i.e. losses other than total loss/constructive total loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

b. Reasonable Care

The insured shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.

c. Right to Inspect

The Company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected any extension of the damage or any further damage to such vehicle shall be entirely at the insured's own risk.

d. Cancellation

- i. The Company may cancel the Policy by sending fifteen days notice by recorded delivery to the Insured at Insured's last known address on the grounds of misrepresentation, mis-declaration, fraud, non- disclosure of material facts in which case the policy will be cancelled on ab-initio basis with forfeiture of premium and non- consideration of claims if any. In the event, the policy is cancelled due to non- cooperation of insured the premium paid less the pro rata portion thereof for the period the policy has been in force shall be returned to the insured.
- ii. The policy may be cancelled at any time by the insured on fifteen days notice by recorded delivery and provided no claim has arisen during the currency of policy, the insured shall be entitled to a return of premium less premium at Company's Pro-rata portion 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 Rs 100 (or Rs 25 in respect of vehicles specifically designed/ modified for use by blind/ handicapped/ mentally challenged persons). The policy cannot be cancelled unless evidence that the vehicle is insured elsewhere for at least third- party liability cover is furnished.

e. Contribution Clause

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.

f. No Claim Bonus

- i. No Claim Bonus (NCB) can be earned only in the Own Damage Section of the policy. An insured becomes entitled to NCB only at renewal of a policy after the expiry of the full duration of 12 months.
- ii. No Claim Bonus, wherever applicable, will be as per the following table:

All Type of Vehicles	%age 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 2 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 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.

- iii. The percentage of applicable NCB is to be computed on Own Damage premium required for renewal of the insurance after deducting any rebate in respect of "Vehicle laid up" under the policy. If the policy period has been extended in lieu of the rebate for the lay up of the vehicle, as per "Vehicle laid up" regulations, such extended period shall be deemed to have been part of the preceding year of insurance.
- iv. The entitlement of NCB shall follow the fortune of the original insured and not the vehicle or the policy. In the event of transfer of interest in the policy from one insured to another the entitlement of NCB for the new insured will be as per the transferee's eligibility following the transfer of interest.

It is however, clarified that the entitlement of No claim bonus will be applicable for the substituted vehicle subject to the provision that the substituted vehicle on which the entitled NCB is to be applied is of the same class (as per the tariff) as the vehicle on which the NCB has been earned.

Provided that where the insured is an individual, and on his/ her death the custody and use of the vehicle pass to his/ her spouse and/ or children and/ or parents, the NCB entitlement of the original insured will pass on to such person/s to whom the custody and use of the vehicle pass.

- v. The percentage of NCB earned on a vehicle owned by an institution during the period when it was allotted to and exclusively operated by an employee should be passed on to the employee if the ownership of the vehicle is transferred in the name of employee. This will however require submission of a suitable letter from the employer confirming that prior to transfer of ownership of the vehicle to the employee, it has allotted to and exclusively operated by the employee during the period in which the NCB was earned.
- vi. In the event of the insured, transferring his insurance from one insurer to another insurer, the transferee insurer may allow the same rate of NCB which the insured would have received from the previous insurer. Evidence of the insured's NCB entitlement either in the form of a renewal notice or a letter confirming the NCB entitlement from the previous insurer will be required for this purpose.

Where the insured is unable to produce such evidence of NCB entitlement from the previous insurer, the claimed NCB may be permitted after obtaining from the insured a declaration as per the following wording:

"I/ We hereby declare that the rate of NCB claimed by me/ us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed). I/ We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the policy will stands forfeited."

Notwithstanding the above declaration, the insurer allowing NCB will be obliged to write to the policy issuing office of the previous insurer by recorded delivery calling for confirmation of the entitlement and rate of NCB for the particular insured and the previous insurer shall be obliged to provide the information sought within 30 days of the receipt of the letter of enquiry failing which the matter will be treated as a breach of

Tariff on the part of previous insurer. Failure of the insurer granting the NCB to write to the previous insurer within 21 days after granting the cover will also constitute a breach of the tariff.

- vii. If the insured vehicle is sold and not replaced immediately, or laid up, and the policy is not renewed immediately after expiry, NCB if any, may be granted on a subsequent insurance, provided such fresh insurance is effected within 3 (three) years from the expiry of the previous insurance. The rate of NCB applicable to the fresh policy shall be that earned at the expiry of the last 12 months period of insurance.
- viii. On production of evidence of having earned NCB abroad, an insured may be granted NCB on a new policy taken out in India as per entitlement earned abroad, provided the policy is taken out in India within 3 years of expiry of the overseas insurance policy, subject to relevant provision of NCB under these rules.
- ix. Except as provided in clauses (vii), no NCB can be allowed when a policy is not renewed within 90 days of its expiry.
- x. Except as provided in clauses (vii), (viii), (ix) above, NCB is to be allowed only when the vehicle has been insured continuously for a period of 12 months without any break.

3. Condition when a claim arises

The insured/ claimant will intimate claims to Raheja QBE via-

- I. Call Centre
 - i. Toll Free Number- **1800-102-7723** (9 am to 8 pm, Monday to Saturday)
 - ii. Email- customercare@rahejaqbe.com
- II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss, location of the damaged vehicle and names and telephone numbers of contact personnel.
- III. If the claim is for theft, insured should report to the police as well as insurer within 48 hours from theft and file a FIR and obtain copy of the FIR or written acknowledgment from the police authority.
- IV. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual loss or potential loss begins.
- V. Insured or claimant shall furnish death certificate, postmortem report or certificate of disability from hospital as per the requirement of the company in the event of death or bodily injury.
- VI. In case of vehicle theft, a police complaint has to be filed immediately after the loss. Please keep the following information ready when you call the call centre
 - i. Your contact numbers
 - ii. Policy number
 - iii. Name of the insured
 - iv. Date and time of loss
 - v. Location of loss
 - vi. Nature of loss
 - vii. Place and contact details of the person at the loss location.

Note: The above list is only indicative. You may be asked for additional documents. For more details, please refer to the claim form.

- VII. In the event the claim is not settled within 30 days, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/ claimant by Company till the date of actual payment.
- VIII. Failure to furnish evidence within the time required shall not invalidate nor reduce any claim if you can satisfy us that it was not reasonably possible for you to give the proof within such time.

4. **Conditions for renewal of the Contract**

Renewal Notice

The policy may be renewed with our consent. The benefits under the policy or/ and the terms and conditions of the policy, including premium rate may be subject to change.

We, however are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this policy shall terminate at the expiration of the period for which has been paid/ received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the company.

5. **Special Conditions**

- a. 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 such 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
- c) Original Policy

Endorsement (Attached to and forming part of policy)

The endorsement as specified in the policy schedule shall be applicable.

IMT.1 EXTENTION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of ₹ _____ by the Insured as mentioned in the schedule and realization thereof by the Company, 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.3. Transfer of Interest

It is hereby understood and agreed that as from/...../..... the interest in the policy is transferred to and vested inof 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 Rs..... is charged/ allowed to the insured. Subject otherwise to the terms exception conditions & limitations of the 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 Company 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, it is expressly agreed that nothing herein shall modify or affect the rights and liabilities of the Insured or the Company 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 Lessors 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 Company in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Lease 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 Owners/Lessors to sue the Company 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 it is expressly agreed that nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

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

IMT.7. Vehicle 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 Company 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, it is expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Company 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 Recognized Automobile Associations

It is hereby understood and agreed that in consideration of the 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 abovementioned association during the currency of this policy the insured shall immediately notify the Company accordingly and refund to the Company 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.10. Installation of Anti-theft Device

In consideration of the 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.11A. Vehicle 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 Company 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 SELFIGNITION 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 Company will deduct from the next renewal premium the sum of Rs.....* 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 ₹** and the realization thereof by the Company

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

NB.1.#To delete (1) or (2) 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.

IMT.11B. Vehicle 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 Company 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.

IMT.11C. 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 Company 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 Rs.....** and the realization thereof by the Company

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

NB.1.#To delete (1) or (2) 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

It is hereby understood and agreed that the Company 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 15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Details of Injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

1. compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum specified in the Schedule during any one period of insurance in respect of any such person.
2. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%

iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above.	100%

Provided always that: -

1. compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum specified in the Schedule during any one period of insurance in respect of any such person.
2. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

IMT 17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of Injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

1. compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum specified in the Schedule during any one period of insurance in respect of any such person.
2. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

IMT.19. Cover for vehicles imported without custom 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 Company exercising the option under , * to pay in cash the amount of the loss or damage the liability of the Company 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 Motorized Two Wheeler Policies and Condition 4. in the case of Commercial Vehicles Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured

In consideration of this reduction in the limit of liability a reduction in premium of Rs 100/- is hereby made to the insured.

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

IMT.22. Compulsory Deductible

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 Rs * (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 Company in the exercise of his discretion under Condition no ...** of this Policy .

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

- * (i) to insert amount as appropriate to the class of vehicle Insured as per GR.40 of the tariff
- (ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized 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.22A. Voluntary Deductible

It is hereby declared and agreed that the Insured having opted a voluntary deductible of Rs.....* a reduction in premium of Rs** 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 Rs.....*** (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 Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company 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 motorized two- wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car / tariff for motorized 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 motorized 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)

In consideration of the payment of additional premium of ₹....., by the insured as mentioned in the schedule and realization thereof by the Company notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Company 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.1 of the policy.

The Company 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 Company 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 Rs.....* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured in terms conditions limitations and exceptions of Section 1 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.

IMT.26. Fire and/ or theft risks only

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 Company 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

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the Company 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. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

In consideration of an additional premium as stated in the Schedule notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923 , the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- i) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

- ii) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- iii) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT. 29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER WHO MAY BE TRAVELLING OR DRIVING THE EMPLOYER'S CAR

In consideration of the payment of an additional premium as stated in the Schedule notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than the* of employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

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

NB. *To insert the number of employees for which the premium has been paid.

IMT.30. Trailers

In consideration of the payment of an additional premium and realization thereof by the Company it is hereby understood and agreed that the indemnity granted by this Policy shall extend to apply to the trailer (Registration No.)

Provided 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 risk only policies

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

IMT.31. Reliability trials and rallies

In consideration of the payment of an additional premium and realization thereof by the Company 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 Company 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 Company 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 Company 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 venue 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 1 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 name of the promoters of the event

To delete the entire paragraph in case of liability only policies.

IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPLOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/-* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement.

IMT.35. Hired vehicle driven by Hirer*

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this policy unless the vehicle insured is being driven by or is for the purpose of being driven by the Insured in the charge of the within named insured or a driver in the Insured's employment, the policy shall only be operative whilst the vehicle insured is let on hire by the Insured to any person (hereinafter called the Hirer) who:-

1. shall have entered into a hire contract with the Insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form**.
2. shall have satisfied the insured
 - a) that the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
 - b) that such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the Hirer the Company shall not be liable.

1. for any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @1.50%on IDV. (Endt. IMT 43 is to be used.)
2. To pay the first ₹..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this endorsement the expression claim shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

3. If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

*For the purposes of this endorsement the Company will in terms of and subject to the provisions contained in item I of Section II of this Policy, treat the Hirer as a person who is driving the Two Wheeler.

Further it is agreed that the Insured shall forward to the Company the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this Policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

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

NOTE: For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with *.

** Insurer to devise a suitable supplementary proposal form.

IMT.36. Indemnity to Hirer- Negligence if the insured or hirer

It is hereby declared and agreed that the Company will indemnify any hirer of the vehicle Insured against loss, damage and liability as stated in this policy arising in connection with the vehicle insured by reason of the negligence of the within named Insured or of any employee of such Insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT.43. Theft and Conversion Risk

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV Clause ii (b) (1) of EndorsementIMT-35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of theft and/or conversion by the hirer is applicable only in case of theft and/or conversion of the entire vehicle.

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged here under.

IMT.44. Indemnity to Hirer- Negligence of the Owner or Hirer

It is hereby declared and agreed that in consideration of payment of an additional premium of

Rs..... and realization thereof by the Company, the Company will indemnify any hirer of the Vehicle Insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle Insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfil and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

Private Car Package Policy- Add On Covers

1. Zero Depreciation

UIN: IRDAN141RP0001V01200809/A0007V01201920

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under section 1 (own damage) of the policy.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the *period of insurance*.

Special Condition applicable to this cover in addition to the General conditions of policy:

- A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover.
- Vehicle is repaired at any of our *Authorized Garage/ Authorized workshop/ Authorized service station*.

What is not Covered

- No indemnity shall be granted to total loss/ *constructive total loss* or Theft claims

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to the terms, condition, exclusions of the policy.

2. Return to Invoice

UIN: IRDAN141RP0001V01200809/A0008V01201920

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay the financial shortfall between the amount *You* receive under Section 1 of the policy and the purchase price of the vehicle as confirmed in the invoice of sale in case exactly same make/ model is not available or current replacement price of the new vehicle in case exactly same make/ model is available, in the event of *Your* vehicle has suffered a Total Loss/ CTL following an accident or *Stolen* during the *Period of insurance* and is not recovered. *We* will also

reimburse the first time registration charges, road tax which You have incurred on the insured vehicle & applicable insurance cost calculated as below.

For the purpose of this cover “Insurance Cost” means Sum of Own Damage Premium as per section I of the policy schedule derived by multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium applicable for new vehicles as stipulated by the Regulator.

Current Year is defined as financial year in which the claim event has occurred.

Example of calculation of Insurance Cost payable to Insured in the event of claim

IDV of the vehicle	500,000
OD Rate	1.72%
Applicable TP Premium for new vehicle (Considering cubic capacity of the vehicle as less than 1000 cc	5,286
Total Insurance Cost Payable { $(500000 \times 1.72\%) + 5286$ }	13,886

Special Condition applicable to this benefit:

- The finance company/ bank whose interest is endorsed on the policy must agree in writing, in case of hypothecation.

What is not covered

We will not pay any claim under this cover, if:

1. The total loss/ CTL and theft claim is not valid and admissible under Section 1 of the policy.
2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section 1 of the policy.
3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to **Us**.
4. Covered vehicle is imported.

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to the terms, condition, exclusions of the policy.

3. Consumable Expenses

UIN: IRDAN141RP0001V01200809/A0010V01201920

This cover is applicable if it is shown on **Your** policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will cover cost of **Consumables** required to be replaced/replenished arising from an accident to the insured vehicle. **Consumables** for the purpose of this cover shall include engine oil, **Gear Box** oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.

What is not covered

1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If the insured vehicle is not repaired at an [Authorized garage](#).

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

4. Daily Conveyance Benefit

UIN: IRDAN141RP0001V01200809/A0011V01201920

This cover is applicable if it is shown on [Your](#) policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company,

[We](#) will pay [You](#) for loss of use of the insured vehicle due to risks covered under Section 1 of this policy as under:

- 1) [We](#) will at our sole discretion, compensate [you](#) for transportation cost during the repair period due to non-availability of your car by either ways mentioned below:
 - a. Pay a fixed allowance per day
 - b. Provide a standby vehicle
 - c. Provide coupons from taxi operators for an amount equal to the per day fixed allowance.
- 2) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with [our Authorized garage](#) for more than number of days as stated in policy schedule for repairs.
- 3) Daily Conveyance is payable as per the plan accepted by the insured, only on the admission of claim of loss or damage to the insured vehicle, if the duration (from the date of delivery to [our Authorized garage](#) or date of intimation to [Us whichever is later](#) till the date of discharge) exceeds the number of days as specified in policy schedule. No claim under this add-on cover is payable if there is no admissible claim under the policy, of loss/ damage to the insured vehicle.
- 4) Rs____/-** per day as per the plan accepted by the insured subject to maximum of ____ days for loss/ damage to the insured vehicle giving rise to claims other than total loss/ [Constructive Total Loss](#).
- 5) In case of theft of insured vehicle, daily conveyance benefit in a lump sum shall be payable if the insured vehicle is not recovered within 90 days. The benefit payable will be as per the plan accepted by the insured
- 6) No further payment for same accidental loss or damage will be made once the vehicle is removed from the garage.
- 7) [We](#) will not be liable for any delays on account of delay in delivering vehicle to the garage.
- 8) We will not be liable to pay for time taken by the workshop for damages not admissible under section I of the policy. (For e.g. the vehicle is in the workshop for repair of door due to accident

and you opt for servicing of the vehicle as well which will increase the time the vehicle is in garage and hence, we shall not be liable to pay for the increased time.)

Provided that the benefit shall be payable only:

- a) If the insured vehicle as required above is kept in any of *our Authorized garage* for repairs.
- b) If the time required for repair of insured vehicle is more than number of days as stated in the policy schedule, and
- c) On completion of repairs there is no delay by the insured in taking delivery of the insured vehicle.
- d) For maximum number of eligible claims as stated in the Policy Schedule.

For the purpose of this add on cover:

In case of, claims of loss/ damage, an “eligible claim” shall be one of that is under Section 1 of the policy, and for which the insured vehicle is kept with *our Authorized garage* for more than number of days as stated in policy schedule, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of the insured vehicle the same shall be an “eligible claim” and entitle the insured to the benefit as provided in sub clause 5) of this add- on cover.

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

** To insert the per day allowance as per the premium table.

5. Engine Protector

UIN: IRDAN141RP0001V01200809/A0012V01201920

This cover is applicable if it is shown on *Your* policy schedule.

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* repair and replacement expenses for the *Consequential* loss or damage to-

- *Internal parts of the engine*
- *Gear Box*, Transmission or *Differential Assembly*

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / *Consumables* used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, *Gear Box* oil etc. but excluding fuel.

What is not covered

We shall not indemnify *You* under this endorsement in respect of –

1. Loss or damage covered under the manufacturer’s warranty; recall campaign or forming part of maintenance / preventive maintenance.

2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from **Us**

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to **Engine Parts** and/ or **Gear Box parts** and/ or **Differential parts** leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. **You** have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by **You**.

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

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

6. Key Protect Cover

UIN: IRDAN141RP0001V01200809/A0013V01201920

This cover is applicable if it is shown on **Your** policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

1. Key Replacement- **We** will reimburse **You** for the cost of replacing **Your** insured vehicle keys which are **Lost** or **Stolen**
2. **Break-in** Protection- **We** will reimburse **You** for the cost of replacing **Your** locks and keys if **Your** insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of **Lost** keys of **Your** insured vehicle, **We** will indemnify **You** for the cost of installing new locks in **Your** vehicle.

What is not covered

We will not pay for:

1. Costs other than those listed in “What is covered section”
2. 10% of claim amount or INR 500 whichever is higher.

Special Conditions

1. For *Break-in* protection claims, *You* must provide an official police report that confirms the incident happened within *Period of insurance*.
2. This cover shall be available only for maximum of (as stated in policy schedule) claims during the *Period of insurance*.
3. Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.
4. The maximum amount payable under this section shall not in aggregate exceed the amount stated in the schedule during any one *Period of insurance*.

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

7. Loss of Personal Belongings

UIN: IRDAN141RP0001V01200809/A0014V01201920

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will pay for the loss or damage to *You* & *Your Family* member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the insured vehicle at the time of loss or damage to the insured vehicle.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes mobiles, laptops, i-pads, CDs and items of similar nature.

What is not covered

1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
2. Any goods or sample carried in connections with any trade or business is not covered.

Special Conditions

1. A police report must be filed for claims due to burglary or theft.
2. The maximum amount payable under this section is Rs (Refer Schedule) during the *Period of insurance*. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
3. The insured shall bear 10% of claim amount subject to minimum of INR 500 for each and every claim under this section.

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

8. NCB Retention Cover

UIN: IRDAN141RP0001V01200809/A0009V01201920

This cover is applicable if it is shown on **Your** policy schedule

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company and notwithstanding anything to the contrary contained in Section I of this policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this policy.

Benefit of this cover is applicable:

1. To one approved accidental claim only during the Period of Insurance.

What is not covered

1. If the Policy is not renewed with Us within 90 days of the expiry of the policy.
2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)

Special Condition

1. A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No Claim Bonus on New vehicle as is shown in schedule.
2. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit.

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

9. Tyre & Rim Protector

UIN: IRDAN141RP0001V01200809/A0015V01201920

This cover is applicable if it is shown on **Your** Schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

A. Damage to Tyre

We will cover the expenses for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes only.

In any situation Company's liability would not exceed the following, basis the unused tread depth of respective tyre –

1. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
2. Unused tread depth of ≥3 to <5 mm – 50% of cost of new tyre and / or tube
3. Unused tread depth of ≥5 to <7 mm – 75% of cost of new tyre and / or tube
4. Unused tread depth of ≥7 mm – 100% of cost of new tyre and / or tube

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 mean tread depth which will be the basis of indemnity under the coverage.

B. Damage to Rim

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

If during the *Period of insurance* any Rim on *Your* vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, *We* will pay the cost of repairs or replacement of the damaged Rim only.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre(s) and/ or Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

Whenever replacement of tyre and/ or Rim will be allowed it will be of the same make and specification and if tyre and/ or Rim of similar specification is not available and replaced tyre and/ or Rim is superior to damaged tyre and/ or Rim then *We* will not be liable for *Betterment Charges*. Maximum of 4 (four) replacements will be allowed during the *Period of insurance*.

If the damage to tyre/ tube and/ or Rim(s) is caused due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, *Our* 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.

A claim for only tyre and/ or rim will not affect *Your* No Claim Bonus eligibility at the time of renewal with *Us* provided there is no other claim for damage to the vehicle during the *Period of insurance*.

What is not Covered

1. If the insured vehicle is not repaired at an *Authorized garage*.
2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or *Run Flat Tyres*. (Applicable to Rim Cover only)
3. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
5. any loss or damage within first 15 days of the inception of the policy.
6. any loss or damage occurred prior to the inception of the policy
7. any loss or damage resulting into total loss of the vehicle
8. routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
9. theft of tyre(s) / tube(s) / rim(s) or its parts, accessories without vehicle being *Stolen* or theft of entire vehicle
10. if the tyre(s) / tube(s)/ rim(s) which are being claimed is different from tyre(s)/ rim(s) insured / supplied as original equipment along with the vehicle unless informed to *Us* and mentioned / endorsed on the policy.
11. *Fraudulent act* committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.

12. loss or damage arising out of *improper storage or transportation*
13. any *Consequential* Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/ rim function or performance.
14. loss or damage arising out of modifications not approved by the tyre/ vehicle manufacturer.
15. Any loss or damage to tyre/ rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
16. loss or damage resulting from hard driving due to race, rally or illegal activities.
17. loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
18. loss or damage resulting from poor workmanship while repair.
19. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
20. minor damage or scratch not affecting the functioning.
21. tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Special Conditions

1. If *You* make a fraudulent claim which is declined as per Para 11 of "What *We* will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. If during the *Period of insurance* any tyre/ rim is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre/ rim would not be available unless details of new tyre/ rim are informed to *Us*.
3. In case of replacement of tyre/ rim for which a claim is preferred under the coverage, replaced tyre/ rim should be included by way of endorsement.
4. All claims must be made within 3 working days of damage.
5. *You* must take all reasonable steps to avoid loss or damage to tyre(s)/ rim(s). *You* must not continue to drive the vehicle if You do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s)/ rim(s).
6. Exclusion as per Para 1 of "What *We* will not cover" shall not hold true in case of repair claims & no replacement is involved.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

10. Road Side Assistance

UIN: IRDAN141RP0001V01200809/A0043V01202021

This cover is applicable if it is shown on your schedule.

These services will be offered to you during the policy period as mentioned in your policy schedule or certificate of insurance.

Repair and Towing Assistance**Service for Flat Tyre**

In the event insured vehicle is immobilized due to flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicles. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

Flat Battery- Jump Start Service

In the event insured vehicle is immobilized, due to run down battery, you will get the assistance of a vehicle technician to jump start the insured vehicle with appropriate means. If the rundown battery has to be replaced with a new battery, the cost of such battery replacement and any cost to obtain the battery will, be borne by you. All cost involved in the charging of the rundown battery will also be borne by you.

Repair on the spot

In the event insured vehicle breaks down due to a minor mechanical/ electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of material & spare parts, if required to repair the vehicle on the spot and any incidental conveyance to obtain such material and spare parts will be borne by You.

Spare Key Retrieval/ Services of Keys Locked inside

If the keys of the insured vehicle are locked inside the vehicle, lost or misplaced, and in case you need and request to arrange for another set from your place of residence or office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorization from you with regards to the person designated to handover the same. You may be requested to submit an identity proof at the time of delivery of the keys. All cost and incidental charges shall be borne by you.

Fuel Support (Emergency Fuel Delivery)

In the event insured vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 liters on a chargeable basis) at the location of breakdown.

Emptying the fuel tank (due to incorrect fueling)

In the event insured vehicle being immobilized due to incorrect fueling, you will get the assistance of a vehicle technician for emptying the fuel tank. In the event this service is not feasible the vehicle shall be transferred to nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

Emergency Towing Assistance**In case of breakdown**

In the event insured vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired at the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 50 Kms from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at vendor's actual rates.

In case of Accident

In the event insured vehicle suffers an immobilizing breakdown due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 50 kms from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor's actual rates.

In case of use of incorrect fueling

In the event insured vehicle being immobilized due to incorrect fueling, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

Other Services

SMS Relays/ Emergency Message Service

In the event of breakdown or accident to your insured vehicle under our policy your urgent message will be relayed to a person of your choice.

Taxi Support

In the event the insured vehicle is immobilized due to a breakdown, you will get the assistance for arrangement of alternate mode of transport (Taxi) to accompany the vehicle to the workshop or to travel to the nearest convenient place. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

Continuation/ Return Journey (Taxi Support)

In the event the insured vehicle is immobilized due to a breakdown, occurring outside 200 kms from your place of residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to your home town from the location of the breakdown. In the normal course "C" class vehicles (as per widely used categorization of the automobile industry) will be arranged on a best effort basis. However, in case the same is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

Hotel Accommodation

In the event insured vehicle is immobilized due to breakdown which has taken place outside 200 kms from your place of residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get assistance in organizing for hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the hotel.

Pick up of repaired vehicle

In the event insured vehicle suffers an immobilizing breakdown/ accident and vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

Medical Assistance

In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, you will be assisted with a conference call with nearest medical service provider or ambulance service provider. The cost of such service provider has however to be borne by you. We shall however be in no way responsible for the quality of service rendered by such service providers.

Important Note:

You will not be required to pay for labor cost and round trip conveyance cost of the service provider except cost of material/ spares parts and conveyance/ transportation cost to obtain them, if required, to repair the vehicle and any other costs specifically mentioned in the above scenarios.

Further, if your insured vehicle is immobilized due to breakdown, and is eligible for services but as a rare chance you do not get the eligible assistance as mentioned above, you will be reimbursed the cost incurred for towing the insured vehicle to the nearest garage not exceeding Rs 3000/- per event for towing. To qualify for reimbursement, you must have called the toll free number and obtained the authorization, prior to availing external services and must provide necessary documents justifying the event and actual cost borne.

Geographical Territory

These services are available on national highways, state highways and motorable roads of cities within mainland India.

Limitations

1. The services will be provided on best effort basis, subject to regulation in force locally.
2. The services would not be provided under following conditions:
Act of God (including exceptional adverse weather conditions), war (declared or undeclared), invasion,

rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, act of terrorism, nuclear fission, strike, regulatory prescription, notice, circular, notification, act(s) of omission/ commission by any concerned, state and/ or central government(s) or government agencies, judicial or quasi- judicial authorities.

3. Loss of or damage to luggage or other personal effects that might occur during the service performance.
4. Vehicle should not be used for the purpose of racing, rallying, motor sports, or any instances where the vehicle is not being used and/ or driven in non-compliance with applicable laws and regulatory prescription.
5. Not covered events: Any service not covered here, if provided shall be at your expenses.
6. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, inflammable, hazardous goods etc. shall not be transported.
7. You can avail of these services for maximum of 4 times during the course of the policy period.
8. We shall not be liable of any consequential damages arising out of repair on spot/ towing or any other Road Side Assistance services.

Procedure of receiving services

To avail these services all you have to do is to call **1800 102 7723**

When requesting services, you will have to comply with the following terms and conditions:

1. Call, without delay, the toll free number/ telephone number provided here
2. Get the prior approval before taking any initiative or incurring any expenses
3. Comply with the solutions recommended
4. Take all reasonable measures to limit and prevent possible consequences of the breakdown.
5. Provide your/ beneficiary information.

In order to entitle the relevant users to the services, the insured vehicle must be immobilized within covered geographical territory. A vehicle is considered as immobilized as long as it cannot be driven as a result of a breakdown or an accident. However the state of being out of use for maintenance or repair purpose is not considered as immobilization.

Definitions:

1. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
2. **Consequential Loss**- shall mean “the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”
3. **Constructive Total Loss**- A Vehicle will be considered to be **constructive total loss** (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
4. **Consumable(s)**- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
5. **Differential Parts**- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, final drive housing, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.
6. **Engine Parts**- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and

bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps.

7. **Family** –means Your legal spouse, Your children, parents & parents in law.
8. **Gear Box**- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
9. **Imported Vehicle**- means vehicle for which sale invoice is raised outside the geography of India.
10. **Lost or Stolen**- means having been inadvertently **Lost** or having been **Stolen** by a third party without **Your** assistance, consent or cooperation.
11. **Period of insurance** - The period of time stated in the policy schedule for which the policy is valid and operative
12. **We, Us, Our, Ourselves** means the Raheja QBE General Insurance Co. Ltd.
13. **You, Your, Yourself** – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as **You, Your, Yourself**.

Grievance Redressal

The company is committed to extend the best possible service to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us at toll free helpline **1800-102-7723** (9 am to 8 pm, Monday to Saturday)

Email us at complaintsofficer@rahejaqbe.com

Write to us at: The Grievance Cell, Raheja QBE General Insurance Co. Ltd., Fulcrum, 501 & 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai - 400059

Grievance Redressal Officer

Please visit our website at www.rahejaqbe.com to know the contact details of the Grievance Redressal Officer.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 15 days from the date of receipt of the complaint by the company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievance, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman scheme. Given below are the details of the Insurance Ombudsman located at various centres.

Insurance Ombudsman Centres

Office of the Ombudsman	Contact Details	Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

	Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	
Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
Bhopal	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	Madhya Pradesh and Chhattisgarh
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
Chandigarh	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	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Chandigarh.
Chennai	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	Tamil Nadu and Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
Delhi	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	Delhi.
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

	Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	
Hyderabad	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	Andhra Pradesh, Telangana, Yanam and part of the Territory of Pondicherry.
Jaipur	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	Rajasthan.
Ernakulam	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	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
Kolkata	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	West Bengal, , Sikkim, and Andaman and Nicobar Islands.
Lucknow	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	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli,

		Ballia, Sidharathnagar.
Mumbai	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	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Noida	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	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	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	Bihar, Jharkhand
PUNE	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	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

EXECUTIVE COUNCIL OF INSURERS

Executive council of Insurers
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