



Smart use

(Add on for Private Car Package / Standalone OD policies)

Smart use is an add on cover offered under the private car product.

Scope of the Cover

This add on cover offers you premium based on the usage of your car. You will be declaring the usage of your car in the past. Depending on the usage declared by you, we will fit the car in one of the Bands given below. Based on the Band you will be eligible for discount on the Own Damage base premium (Section I)

- **Average Usage Calculation:** Based on odometer reading provided by you, we will ascertain the average usage per annum of your car.
- **Average Usage Band:** Your eligible discount is ascertained on the Basic Own Damage Premium as per the average annual usage band mentioned below :

Band	Average Usage Band in Kilometre (km)
A	0 - 2500 km
B	2501 - 5000 km
C	5001 - 7500 km
D	7501 - 10,000 km

- **Grace usage :** If you exceed the average annual kilometers, as noted in the policy schedule, , we will allow 20% grace usage, , subject to a maximum of 1000 kilometers, for the purpose of considering any Own Damage Claim.
- **Exit provision:** During the policy period, if You expect higher usage than your average usage band eligibility, You can pay back the discount allowed for this add on cover, along with applicable taxes and opt out of this add on cover, subject to no Own Damage claims and satisfactory vehicle inspection/photograph
- **Renewals :** During subsequent renewals of your car insurance with us, the distance (kilometers) run by your car in the expiring policy will be the basis for fixing the eligible band.
- **Period of Insurance:** This add on cover will follow the period for which the base policy is issued.

What is not covered:

- Total deductible amount mentioned in the policy schedule.
- Wrong declaration of odometer reading and tampering of odometer will lead to forfeiture of all 'Own Damage' claim benefits under the policy.

Conditions:

1. This add on cover is applicable only for the First Owner of the vehicle. This cover will cease in case of ownership transfer. At the time of name transfer in the policy, we will recover the proportional discount offered for this add on cover, for the unexpired duration of the policy. This add on cover will not be offered to the new owner.



2. You have to declare odometer reading of your car with video through our mobile application.
3. In the event of the Odometer not working, warranting repair or replacement, You need to inform Us.
4. Any Own damage claims preferred after the grace usage limit has been exhausted will attract a co-pay of 20% on each and every claim. However this condition will not apply for Theft of the vehicle.
5. All other exclusions, terms and conditions as per base private car policy will be applicable for this add on cover also.

Definitions	
You / Your / Policy Holder/Insured	The person named as Policy Holder on your current certificate of Motor Insurance and Policy Schedule.
We /Us/ Company / Insurer	The insurance Company as defined in your certificate of Motor insurance and Policy Schedule.
Co-Pay	An amount insured required to bear during the time of claim.
Average Usage Band	Your average usage will be fit into the usage band to provide additional discount viz. 0-2500 km, 2501-5000 km, 5001-7500 km, 7501-10000 km.
Base Policy	Your private car policy for which this add on cover is attached to

Smart Use UIN Nos.

Carshield Private car Pacakge Policy - IRDAN102RP0004V03201617/A0018V01202425

Stand-Alone Motor Own Damage Policy - Private Car - IRDAN102RP0001V02201920/A0019V01202425