



Private Car - Add-on Covers

Depreciation Waiver Clause

What is Covered:

The parts and materials those need to be replaced, following an accident covered under Your policy/admissible claims on repair basis, will normally attract depreciation depending on the age of the vehicle and the material used to produce parts. By choosing the 'Removal of Depreciation Clause', You need not pay this amount towards depreciation. We will pay the cost of those parts that need replacement, following an accident arising out of an insured peril, in full without deduction towards depreciation.

What is not Covered?

1. The amount of total deductible mentioned in the policy schedule.
2. Damage caused by an uninsured peril including mechanical breakdown.
3. Damage to uninsured items including electrical, non-electrical accessories and bi-fuel/gas kit.
4. Claims made for theft of parts and/or accessories.
5. Claims made under Self Authorisation Mode.

Deductibles: As per the base Package Policy

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-.

Other Conditions:

1. The Cover will be offered on annual basis and will run concurrently with the base motor policy of the vehicle.
2. Mid-term inclusion or removal of this cover shall not be allowed.
3. The Cover is not available for imported vehicles and obsolete models that are no more in production and whose parts are not available off the shelf.

UIN (Car Shield Private Car Package policy): IRDAN102RP0004V03201617/ A0011V04201213

UIN (Bundled Private Car Long Term Policy): IRDAN102RP0005V02201819/A0037V01202526

UIN (Standalone Motor Own Damage Policy): IRDAN102RP0001V02201920/A0003V03201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/ A0006V02202425



Windshield Glass Clause

If the windscreen glass (front and/or rear) of your car accidentally breaks and needs to be repaired / replaced, we will repair / replace the same without your No Claim Bonus getting affected. This will not be treated as an Own Damage claim and will not affect your No claim bonus next year.

Normally, you would lose the accumulated No Claim Bonus on claiming for such repair/replacement. With this cover, you can protect your No Claim Bonus in spite of claiming for repair/replacement of your windscreen glass.

What is Covered?

- This cover is applicable only when the windshield glass is broken and there are no damages to the vehicle.
- The vehicle is repaired in a garage / workstation of our choice within the city where you reside based on the residential address provided for this insurance. If the windshield glass is repaired / replaced at any other place, the incident will be treated as a separate claim and the No Claim Bonus will be affected.
- Only for the first claim for replacement of windshield glass, during the year. Subsequent claims for Windshield glass will not qualify for continuation of No Claims Bonus.

What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- Damage caused by an uninsured peril.
- Manufacturing defects.
- Depreciation on parts, if the depreciation waiver clause is not opted.
- Cover to be opted at the inception of the Private Car Package Policy and shall run concurrently with the Package Policy. Mid-term inclusion and/or removal of the cover are not permissible.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.

Deductibles: As per the base Package Policy.

Minimum Premium: The cover will be subject to a minimum premium of Rs.50.

Pricing: Based on the vehicles IDV, Age and Make.

UIN (Car Shield Private Car Package policy): IRDAN102A0004V01200910

UIN (Bundled Private Car Long Term Policy): IRDAN102A0004V01200910

UIN (Standalone Motor Own Damage Policy): IRDAN102A0004BVO1201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0012V01202425



Voluntary Deductible Clause

In case of any claim, if you voluntarily agree to bear the stipulated amount of claim, we will pay the claim amount only for damages in excess of this limit of Voluntary Deductible. This way you can save money on your **Motor Insurance premium**, as there will be a discount on your premium ranging from 15% to 35% on the Own Damage Premium.

You can opt for voluntary deductible amount ranging from Rs 1,500 to 15,000.

By opting for this cover, you will not only be paying a lower premium for your car insurance, but also be protecting the value of the Car.

Pricing: The discount will be as per the existing tariff grid along with the two additional slabs included.

UIN (Car Shield Private Car Package policy): IRDAN102A0006V01200910

UIN (Bundled Private Car Long Term Policy): IRDAN102A0006V01200910

UIN (Standalone Motor Own Damage Policy): IRDAN102A00012BVO1201920

UIN (3 Years Private Car Package Policy): Not Applicable



Loss of Baggage Clause

This cover provides reimbursement in the case of loss of baggage or damages to the baggage placed in your car. The benefit of taking this cover is your No Claim Bonus will not get affected if you have made a claim for loss of baggage only without making any Own Damage claim.

What is Covered?

- Loss of Baggage or destruction or damage caused to the Baggage, kept in the insured vehicle, arising out of an accident to the insured vehicle or theft of Baggage from the insured vehicle.
- Baggage includes personal effects belonging to you and being carried by you during a Journey in the car insured under this policy. Personal Effects cover the contents that are personal in nature (cloths, toiletries, shoe, belt etc. that are normally worn on the person) and are placed in a secure baggage.
- This cover is applicable while travelling in the car insured under this policy anywhere in India.

What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- All electronic/electrical items / devices, cell phones, music players, laptops, handheld computing or email devices, cameras of any type, watches and other sophisticated electronic equipment do not form a part of Personal effects and are excluded from the scope of this policy.
- Loss, destruction or damage directly or indirectly, caused by or which arises out of or in connection with or is attributable in any way to Property insured under any other Policy.
- Theft from an unattended vehicle except from a car of a fully enclosed saloon type having all the doors, windows, boot and other openings securely locked and properly fastened.
- Money, credit or debit cards, stamps, tickets, vouchers, documents, securities.
- Jewellery, including but not limited to watches, diamonds, precious or semi-precious stones or metals, bullion, furs, medals, numismatic property, philatelic property, rare books, curios or works of art, securities, deeds, stock or share certificates, business books or documents, manuscripts, plans, designs, blueprints, cards evidencing affiliation/membership with any third party programme or club.
- Goods or samples carried in connection with any trade or business.
- Baggage whilst being conveyed under a contract of affreightment or a contract of carriage.
- Tools and equipment.
- Cracking, scratching or breakage of fragile articles such as those made of or comprising glass, statues, marbles, bric-a-brac, porcelain, china, unless Accidental loss, destruction or damage is caused to the insured vehicle in which the Baggage is conveyed.
- Baggage of a consumable nature.
- Articles or clothes whilst being worn on the person or being carried on the person.
- Damages due to Rodents, moths, insects or vermin, moulds and mildew.
- Faulty material, faulty workmanship or latent defect.
- Wear and tear, loss of use or value.



- Leakage, spilling or exuding of liquids oils or material of like nature or articles of dangerous or damaging nature.
- Articles which did not form part of the baggage when the journey commenced, unless specifically declared and accepted by us.
- We shall also not be liable for loss, destruction or damage to baggage discovered more than 30 days after its occurrence.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/

Deductibles: Rs.500 on every claim.

Other Benefits:

The No Claim Bonus under the Base Package Policy will not get affected if a claim for baggage loss only is made without preferring any Own Damage claim.

Other Conditions:

- In the event of a claim being settled, the Sum Insured of the baggage cover will get reduced to the extent of the claim paid.
- As proof of loss, a police complaint needs to be lodged with the nearest police within 3 days of the loss and a copy of the FIR submitted to us.
- Our maximum liability will be restricted to the Sum Insured under this head as mentioned in the schedule of the policy.

UIN (Car Shield Private Car Package policy): IRDAN102A0009V01200910

UIN (Bundled Private Car Long Term Policy): IRDAN102A0009V01200910

UIN (Standalone Motor Own Damage Policy): IRDAN102A0008BVO1201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0016V01202425



Spare Car Clause

Get daily cash benefit to cover your conveyance expense, while your car is being repaired. You get a fixed sum towards hiring a transport while the vehicle is under repair for a valid claim and the repair time is more than 1 day.

What is covered?

- The Daily Cash Benefit can be availed only once during the course of the Package Policy towards the cost of making alternative travel arrangements while your vehicle is undergoing repairs following an accident covered under your car policy.
- The benefit under this cover will be arrived at based on the final assessment of loss after considering all the other terms and conditions of the Private Car Package Policy and opted add-on covers under the policy.
- The vehicle should be insured under a Private Car Package Policy with us.
- Your claim for accidental damages to the vehicle should be out of an insured peril and should be admitted by us.
- The accident should have happened during the currency of the policy.
- Claims for loss or damage to accessories only is not covered under this clause.
- This cover is available only from the inception of the policy and it is not possible to opt for this cover during the currency of a Policy. Once this cover is selected it cannot be removed during the currency of the Policy.
- This cover shall not be availed for replacement of windshield glass (front and/or rear) only claims or any repair work that is completed within 1 working day.
- The repair period will always exclude the lead time that may be required by the repairer for ordering/sourcing /procuring/shipping / supplying of the required spare parts and also the jobs that are to be outsourced.
- The benefits under this cover cannot be adjusted against any other dues from you or payment to the repairer / others.
- In the event of multiple claims intimated together for carrying out accidental repair work, with varied date of accidents, the benefit will be applied to the maximum claim amount among all the claims so reported.
- The settlement of claim under this add-on cover will be decided along with the accidental damage claim to the vehicle and will be settled once the accidental damage claim is settled.
- The settlement of a claim under this Clause will be made to you directly through a Cheque payable to you and sent to your address as mentioned in this policy.

What is not Covered?

- Your inability to use the vehicle for any reason other than a valid claim due to an accident resulting in the vehicle being garaged for undergoing accidental repair work.
- This cover is available only for New vehicles and vehicles up to 3 years old that are currently being manufactured and are not obsolete.
- Claims under self authorisation mode are not covered under this clause.



CLAIM AMOUNT (IN Rs) #	Upto 20,000	20,001 to 50,000	50,001 to 1 Lakh	Greater Than 1 Lakh
Maximum No Of Days*	3	7	10	15
Benefits per Day in Rs.	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of	Rs 150 or in multiples of Rs 50 there of

*The claim amount represents our net liability after all deductions and post taxes, wherever applicable.

*The number of days required to complete the accidental repair work will be ascertained by us and this may be lower than the Maximum no. of days indicated above.

UIN (Car Shield Private Car Package policy): IRDAN102A0007V01200910

UIN (Bundled Private Car Long Term Policy): IRDAN102A0007V01200910

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0005BVO1201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0013V01202425



Aggravation (Damage) Cover Clause

Do you drive through waterlogged roads during monsoon? Do you fear driving through water logged roads can choke your car's engine? Do you fear rugged roads can cause accidental damage to the internal parts of your engine, gear box and power steering pump? Then, our Engine Protector cover also known as the **Aggravation (Damage) Cover Clause** is the perfect add-on if you want to care for your car's most important part 'The Engine'.

By opting for our Engine Protector Add on, we will cover the damages to:

- Engine – internal parts
- Gear Box – internal parts
- Transmission or Differential internal parts
- Power Steering Pump internal parts

Caused by

- Leakage of lubricating oil/coolant due to any accidental means or
- Water Ingression while being driven.

We will compensate you for cost incurred by you towards

- Repairs and/or replacement of the parts of the above units
- The labour cost directly connected with repairing / replacing the above units
- Cost of Lubricants and Consumables required to undertake the above activity

Subject to the option of the insurance company either to repair or replace part(s) or the assembly as the case may be.

This cover is available for:

- Vehicle upto 3 years of age
- Vehicles registered and plying anywhere in India
- Vehicles registered and used as Private Car
- The first claim preferred under this add-on-cover
- Cover from inception of policy – no midterm inclusion or endorsement
- Vehicle to be inspected before granting Cover for Old Vehicles
- Can be offered along with our Renewals

What is not covered:

- Parts other than those mentioned above
- Loss or Damage due to ageing, depreciation and wear and tear.
- Losses falling under the 'Manufacturer's Warranty', including Product recall.



- Loss or Damage due to delay in intimating the incident to us and /or aggravation of damages due to delay in retrieval of the vehicle from a water logged condition or rusting/corrosion due to the delay.
- Claim made under self-authorization mode – where the vehicle is dismantled, repaired & replaced without our prior consent/inspection.
- Parked vehicle suffering damages due to water inundation/ flooding and starting the engine before proper repairs in a workshop.
- Damages that are happening whilst in hands of any vehicle recovery agency, service provider, trader and automobile repairer either at the spot of the accident or at a workshop/ relevant unit.
- Loss or damage caused due to gross negligence on your or your representative's part

A claim under this cover is admissible if there is visible evidence of:

- Damage to the engine / gear box or transmission or differential assembly or power steering pump resulting in leakage of oil/coolant
- The vehicle partially or fully submerged in water resulting in ingress of water into the engine / gear box or transmission or differential assembly or power steering pump

Other conditions:

- The cover will be offered on annual basis and will run concurrently with the Package of the vehicle
- The engine should not be crank or push started if the vehicle has stopped due to water ingress or if the oil/coolant has leaked due to undercarriage damage.
- Immediate notice to our nearest office shall be given of the incident to enable us to arrange for retrieval of the vehicle and/or provide necessary instructions/support.
- The add-on cover is also subject to the terms, conditions and exceptions of the package policy to which this add-on cover is attached.

*This add on cover is optional

UIN (Car Shield Private Car Package policy): IRDAN102A0001V01201314

UIN (Bundled Private Car Long Term Policy): IRDAN102A0001V01201314

UIN (Standalone Motor Own Damage Policy): IRDAN102A00010BVO1201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0008V01202425



NCB Protector Clause

NCB protector add-on acts like a reward to the owner of the vehicle for no insurance claim(s) in the previous policy tenures. You can avail 20 to 50% discount based on your no claims history.

What is Covered:

- An insured is eligible for the next slab of No Claim Bonus (NCB) if a Private car Motor Package Policy runs for a full year without any own Damage (OD) claim preferred under the policy. If an OD claim(s) is made during a policy period, the NCB of the customer drops back to NIL.
- The NCB Protector protects your earned No claim Bonus, in the event of an Own Damage claim made for Partial Loss including claims for Windshield glass, Total Loss and theft of Vehicle/accessories
- The No claim Bonus will not get impacted for the first 2 claims preferred during the course of this policy.
- Insured will be eligible for continuation of current slab of NCB on renewal of this Policy with Royal Sundaram

Conditions:

- You may prefer up to 2 Own Damage Claims during the year in which this cover is opted for and still be eligible for the same slab of NCB the next year, when the policy comes up for renewal.
- If more than 2 OD Claims are made in a year, NCB will drop to 0%
- NCB enjoyed in current policy should be 20% or more
- NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy
 - You must prove eligibility of NCB by way of a renewal notice or No claim confirmation letter from the previous Insurer
 - Mid-term inclusion or removal of this cover shall not be allowed
 - The accident should have happened during the currency of the policy
 - The vehicle should be insured under a Private car Package Policy with us and this cover will run concurrently with the package policy
- Clause can be offered to Individuals and Corporates
- All provisions and criteria for NCB Eligibility and entitlement will be as per NCB Clause in the Motor Tariff
- In case of partial loss, the NCB in this clause cannot be transferred from one vehicle to another – even if both or multiple vehicles are in the name of the same insured
- On the death of the insured, this clause will continue to operate provided the vehicle is transferred in the name of a legal heir and the same is endorsed in the policy
- Vehicle should have been repaired in a garage authorized by the Insurer
- The cover cannot be offered for a short period policy
- All old Vehicles will be inspected where this cover is opted for the first time
- Claims under self authorization mode are not covered under this clause



- In case of theft of vehicle, NCB can be transferred to a new vehicle provided that vehicle is purchased and insured within 90 days of the date of theft of the insured vehicle.

This Clause will not Operate:

- This clause will be inoperable on the transfer of the vehicle. On transfer, the buyer will have to purchase this clause afresh by payment of full annual premium.
- This clause will not operate if NCB in the existing policy is wrongly claimed – Insured is ineligible for the NCB.
- This clause will not operate if any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud.

Cancellation Clause:

The NCB Protector Cover will be cancelled if:

- NCB is wrongly claimed in a policy – Insured not eligible for NCB
- Any OD Claim fraudulently made
- Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

Refund of premium will not be made on cancellation of this cover due to the above reasons.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on vehicle current IDV and Make.

UIN (Car Shield Private Car Package policy) : IRDAN102A0002V01201314

UIN (Bundled Private Car Long Term Policy): IRDAN102A0002V01201314

UIN (Standalone Motor Own Damage Policy) : IRDAN102A0009BVO1201920

UIN (3 Years Private Car Package Policy): Not Applicable



Key Replacement Cover Clause

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained in the Policy, we will cover the cost incurred in repair/ replacement of keys without deducting any amount towards depreciation, including labour costs in the event your car Key(s) are lost/ misplaced or damaged.

A claim preferred under this Clause will not impact your No Claim Bonus under your Base Package Policy covering your car. This is subject to no other claim for damage to / loss of your car being preferred by you during the currency of this policy.

What is not Covered:

This Clause will not Operate if:

- Any fraudulent, dishonest, malicious or criminal act committed by You or Your representative or in collusion with You resulting in damage/ loss to keys/lock/lockset.
- Any loss or damage to the lock or lockset prior to the loss or theft of keys
- Any loss or damage covered under the manufacturer's warranty
- Any kind of consequential losses.
- Replacement of locks set Assembly when only the parts need to be changed.
- Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring, or gradual deterioration/ loss of value.
- Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance or any scheme offered by the Manufacturer or Dealer or any other organisation associated with the vehicle
- Claims or incidents that may give rise to a claim not notified directly in writing/email to Us within 3 days of the expiry of the Insurance.
- Usage of vehicle other than for Private purposes
- We will not pay for any storage cost or any other cost incurred while awaiting commencement of the repair to your car
- Loss arising out of your car being left unattended and/or not properly locked (this includes any door, window, roof panel or hood being left open or unlocked)
- Damage to the lock/key arising out of an accident that would be covered under the conventional motor package policy.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Other Conditions:

- Maximum 2 replacements/ reimbursements will be allowed during the policy period
- A claim resulting from burglary or theft should be supported by a First Information Report (FIR) with the Police. You should provide Us with a copy of such FIR lodged, confirming the date and time of the incident.
- Any items replaced under this endorsement, keys/ lock/ lockset will be of same nature – type, quality, quantity or standard and kind as the one for which the claim is being made



- Any claim under this Clause shall be intimated to Us by You by way of a written communication/email, within 3 days of such loss or damage. Any information or evidence as required by Us, including Documents or Receipts, shall be produced.
- In case of lost or stolen keys, all other duplicates of the lost or stolen keys are to be deposited with the Company
- The replacement should be carried out in manufacturer's authorized dealership/ garages or company authorized garages
- This add-on covers the insured events arising during the policy period within India. All claim payments will be in Indian Rupees only and payable in India.
- The due observance and fulfilment of all the terms and conditions of this insurance by You or anyone acting on Your behalf in so far as they relate to anything to be done or complied with by You or anyone acting on Your behalf shall be a condition precedent to any liability of the Insurers to make payment under this add on cover
- Due care and attention must be taken to avoid anything which may result in a claim under the policy
- Replacement of locks previously damaged prior to the date keys are lost or stolen is excluded
- The Cover will be offered on annual basis and will run concurrently with the Package policy of the vehicle
- Mid-term inclusion or removal of this cover shall not be allowed
- The add-on cover is also subject to the terms, conditions and exceptions of the package policy to which this add-on cover is attached, unless specifically stated otherwise in the above wordings.
- The car must be registered as a Private Vehicle / Car and used for Private purposes only.
- If your car key is lost or stolen, we will, at our option, use our Authorized Garage network to replace the car key or replace the locks of your car. If you choose not to use them, we will pay you the amount that our Authorized Garage would have charged to replace the car key or repair / replace the locks of your car

UIN (Car Shield Private Car Package policy): IRDAN102A0001V01201516

UIN (Bundled Private Car Long Term Policy): IRDAN102A0001V01201516

UIN (Standalone Motor Own Damage Policy): IRDAN102A00011BVO1201920

UIN((3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0017V01202425



Tyre Cover Clause

What is covered Normally, damage to tyres and tubes are covered only if the vehicle has met with an accident resulting in damage to the tyres and/or tubes. Damage to the tyres and tubes without the vehicle meeting with an accident, is not covered under the Private Car Package Policy issued to cover your car.

To bridge this gap, we have devised an add-on cover 'Tyre Cover' that will indemnify you for damage to your Car Tyre(s)/Tube(s) without your Car getting involved in any accident, due to the reasons specified below. We will pay for cost of repair/ replacement of tyre/ tube and/or part(s) as applicable,

- Due to impact cuts, bursts.
- Due to impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages
- Flattening of Tyre due to Hard Braking.

Operable Clause The Add-On cover will be operable:

- When only the Tyres and/or Tubes of your insured Car is damaged and that the vehicle had not met with any accident resulting in the damage to tyre or tube, if the vehicle is repaired in authorised garage.
- Only for the **first claim** for replacement of tyre(s)/tube(s) arising out of its damage happening during the policy period, due to any reason mentioned under 'What is covered'. Once a Tyre is replaced following a Claim under this Clause, this Add-On cover will cease. However, it can be insured again during the course of the policy period, by way of endorsement by paying requisite premium.
- Only for the tyre(s) fitted in the vehicle.

INDEMNITY

Indemnity will be based on unused tread depth as mentioned below

Tread limit	Percentage of reimbursement on cost of New Tyre
a) < 2.5 mm	0%
b) >2.5 upto 3 mm	25%
b) > 3 upto 5 mm	50%
c) > 5 upto 7 mm	75%
d) > 7 mm	100%

1. Cover available for maximum four tyre replacements during the policy/ coverage period.
2. Cover available for tyre(s) supplied by manufacturers as OE fitment or make / specification as approved by the manufacturer.
3. In case of replacement, we will replace the tyre(s) and/or tube(s) of the same make and specification as OE fitment or supplied / approved by the manufacturer and if the same is not available, any betterment cost incurred against replacing tyre will not be borne by us.



FEATURES

1. A claim preferred under this Clause will not impact your No Claim Bonus under your Base Package Policy covering your car. This is subject to no other claim for damage to / loss of your car being preferred by you during the currency of this policy.
2. We will pay you the full repair / replacement liability as assessed by us, without deducting any amount towards Depreciation. The indemnity will be subject to the 'Unused tread depth' as mentioned under the '**Indemnity Clause**' above.
3. We will not deduct any amount towards 'Deductibles' for a claim preferred under this clause.

EXCLUSIONS

- We will not pay for any loss or damage:
 1. Due to Aging, depreciation, normal wear and tear.
 2. To retreads, i.e., tyre(s) that have been refitted with rubber retreads.
 3. Due to resultant consequential loss or damage to tyre(s) by any other means other than those covered under this add-on cover/ policy.
 4. Arising out of improper storage or transportation.
 5. Arising out of modifications not approved by tyre manufacturer.
 6. Resulting from hard driving / brakeing due to race, rally or illegal activities.
 7. To the tyre(s) not fitted to the vehicle (spare tyre) Aggravation / extension of damage due to accident / break down.
 8. Covered under the 'Manufacturer's or Supplier's Warranty', Extended Warranty or guarantee period, including Product recall.
 9. Routine maintenance work including alignment, balancing, adjustment or rotation of wheels / tyres / tubes or damage caused by faulty suspension or wheel bearing or damages resulting from poor workmanship while repair.
 10. To rims, mags or any safety devices/ accessories fitted on or in the tyre.
 11. Arising due to any unrelated faults such as noises, vibrations and sensations that do not affect the tyre/vehicle function or performance.
 12. Arising due to mechanical & electrical breakdown /failure of vehicle parts including brake juddering.
 13. Arising due to fitment of electrical or mechanical or other accessories.
 14. Claim made under self-authorization mode are not covered under this clause.
 15. Claim arising due to **Theft of Tyre(s) or Tube(s)**.

OTHER CONDITIONS:

1. The Cover will normally be offered on annual basis and will run concurrently with the Package policy of the vehicle.
2. The add-on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached, unless specifically stated otherwise in the above wordings.
3. You must exercise all reasonable precautions for the maintenance and safety of your Car, as well as to prevent or minimise loss or damage.



4. You must not continue to drive the vehicle after any damage or incident if this can result in further damage to the tyre(s).
5. Vehicle should be repaired at our Authorised garage and tyre warranting replacement shall be purchased from Authorised dealer only.
6. Tyre specifications to be given by You to Us at the time of proposing for this cover and any changes thereafter, irrespective of the cause for such change or replacement, to be informed to Us in writing, to enable us to make necessary changes in our records.
7. You need to prefer a claim under this Clause within 3 days of damage to tyre(s).
8. Vehicle must be registered and used as Private Car.
9. **Inspection Conditions – (damaged tyre inspection):**
 - a) Tyre pressure as specified by manufacturer;
 - b) Depth will be measured at the centre of the tread;
 - c) Average of minimum three readings will be taken.

GEOGRAPHICAL LIMIT

This cover can be offered to any vehicle registered in India and plying within India.

RATING

Rating will be based on the Age, Make, and IDV of the Car.

MINIMUM PREMIUM

Minimum premium for this cover will be Rs 200/-.

THE CLAUSE WILL BE INOPERABLE:

1. When the tyre(s) is damaged due to an accident to car on which the tyre(s) were fitted. If the vehicle meets with an accident and if the vehicle and the tyre(s) fitted onto the car also get damaged, the base Private Car Package Policy will cover the tyre damage;
2. If any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud or any claim due to any wilful act committed by insured or persons authorised by insured.

Cancellation Clause:

This Add on Cover will be cancelled and no refund of premium will be made if:

1. Any claim fraudulently made
2. Any misrepresentation / concealment of facts resulting in a claim

UIN (Car Shield Private Car Package policy): IRDAN102A0003V01201718

UIN (Bundled Private Car Long Term Policy): IRDAN102A0003V01201718

UIN (Standalone Motor Own Damage Policy): IRDAN102A00013BVO1201920

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0015V01202425



Enhanced Personal Accident Cover

OWNER DRIVER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 15 lacs for Owner driver.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

What is not covered?

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Conditions

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of owner-driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- This cover is over and above the PA to Owner Driver cover already available in the base Private Car package policy.
- The cover is subject to:
 - I. The owner-driver is registered owner of the vehicle insured herein.
 - II. The owner-driver is the insured named in this policy
 - III. 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
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

NAMED PASSENGER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs for Named passenger.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.



What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

What is not covered?

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Conditions

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Named Passengers arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Named Passengers cover (IMT 15) already available in the base Private Car package policy.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

UNNAMED PASSENGER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs Unnamed passenger.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

What is not covered?

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.



Conditions

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Unnamed Passengers arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Unnamed Passengers cover (IMT 16) already available in the base Private Car package policy.
- Maximum number of persons/passengers insured at the time of occurrence of such injury will be limited to the registered seating capacity of your vehicle.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

PAID DRIVER

Normally the Personal Accident Cover under a motor policy can be opted for a maximum Capital sum insured (CSI) of Rs 2 lacs for Paid driver.

The maximum CSI (Capital Sum Insured) of enhanced PA cover is up to 50 Lacs (including base coverage). It is offered in multiples of 1 Lac.

What is covered?

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured covered under Enhanced Personal Accident add on cover as follows:

- 100% of Capital Sum Insured for death only, Loss of Two Limbs or sight of two eyes or one limb and sight of one eye & Permanent Total Disablement from injuries other than named above.
- 50% of Capital Sum Insured for Loss of one Limb or Sight of one eye.

What is not covered?

Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:

- Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
- An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Conditions

- Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- Compensation shall be payable under only one of the items mentioned above in respect of Paid Driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 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.
- This cover is over and above the PA to Paid Driver cover (IMT 17) already available in the base Private Car package policy.
- This add on cover is also subject to the terms, conditions and exceptions of the Package policy to which this add-on cover is attached.

UIN (Car Shield Private Car Package policy): IRDAN102A0020V01201920

UIN (Bundled Private Car Long Term Policy): IRDAN102A0019V01201920



Vehicle Replacement Value Plus Cover

What is Covered:

In case of theft or total damage insured will get full reimbursement on the invoice amount of the car (Inclusive of Road tax, registration charges, insurance cost depending on the plan opted).

Normally, for a new vehicle insured for the first time, the Private Car is insured at 95% of its Manufacturer's List Price. This clause will enable insured to insure new car for the full 100% of the List Price plus other charges like road tax, registration charges and insurance cost. In case of a Total Loss or Theft of the vehicle, the full invoice value of the vehicle, that was insured, will be considered while assessing the loss.

Similarly, one can also avail this facility for older cars. In the event of a Total Loss or Theft of the vehicle, insured will be eligible for the value of a replacement car as agreed at the inception of the Policy and as appearing in the face of the Policy / Endorsement.

Plan 1 – Full Invoice Price

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered.

Plan 2 - Full Invoice Price + Road Tax

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse road tax which the Insured had incurred on the insured vehicle.

Plan 3 – Full Invoice Price + Road Tax + Registration charges

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse the first-time registration charges and road tax which the Insured had incurred on the insured vehicle.

Plan 4 - Full Invoice Price + Road Tax and registration charges + Insurance Cost

Under this plan Company will pay the financial shortfall, if any, between the amount Insured receives under section I of the Policy and the purchase price of the vehicle as confirmed in the Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. Company will also reimburse the first-time registration charges and road tax which the Insured had incurred on the insured vehicle.



Apart from above the company will also pay for the insurance cost of contracting a new insurance policy on the same terms of insurance for the same Make, Model as that of insurance of the Insured vehicle which is subject to the total loss.

What is not Covered:

- 1) If stolen vehicle is recovered within 90 days of theft.
- 2) For the amount of total deductibles as mentioned in the base Package Policy
- 3) If 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.
- 4) If the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- 5) This cover is available only for new vehicles and vehicles that are currently being manufactured and are not obsolete.

Deductibles: As per the base Private Car Package Policy

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-

Pricing: Based on the vehicle's IDV, Age and Make

Other Conditions:

- 1) All other terms and conditions applicable to the base Package Policy, along with the opted add-on covers, shall apply for this cover.
- 2) Insured is the first registered owner of the motor vehicle
- 3) Insured will be required to submit original copies of the various charges (road tax, registration charges) insured under this add on cover at the time of claim.
- 4) If a vehicle is re-registered for any reason and if Life Time Road Tax is paid afresh, the same will have to be declared immediately on its payment and appropriate premium paid.

Cancellation Clause:

This Add on Cover will be cancelled along with the Base Policy and no refund of premium will be made if:

1. Any claim fraudulently made
2. Any misrepresentation / concealment of facts resulting in a claim

UIN (Car Shield Private Car Package policy): IRDAN102A0001V01202021

UIN (Bundled Private Car Long Term Policy): IRDAN102A0002V01202021

UIN (Stand-Alone Motor Own Damage Policy - Private Car): IRDAN102A0009V01202021

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0014V01202425



Roadside Assistance Add on Cover

What is covered?

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service providers:

Applicable for all Plans (A & B)

- 1. Repair on the spot:** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. The expenses on labour cost and conveyance cost shall be borne by the Insurer.
- 2. Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insurer.
- 3. Flat Tyre:** In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of breakdown. If the replacement of tyre is not possible at the place of breakdown, the service provider will arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured.

- 4. Emergency Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage (within a radius of 50 km from the location of the breakdown/accident), provided always that any charges for a distance beyond 50km mentioned herein shall be borne by the Insured.
- 5. Fuel supply:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Insurer would arrange for supply of up to five liters of fuel, at the location of the breakdown. Provided always that all costs relating to labour and conveyance would be borne by the Insurer and all expenses on fuel would be borne by the Insured.
- 6. Lost keys:** In the event of the Insured losing the keys of the Insured Vehicle, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where



the Insured Vehicle is located. Alternatively, the Insurer shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Insurer and the Insured shall be required to submit an identity proof to prove his/her ownership of the Insured Vehicle, before availing such service. Provided always that this service shall be provided only within a range of 50 km from the residence of the insured mentioned in the policy.

- 7. Pickup of Vehicle in case of Driver disability:** In case of driver suffer a disability and cannot continue the journey, the Insurer shall arrange an alternate driver to pick up the vehicle from the location and transport it to the desired location. Provided always that the cost of the alternate driver will be borne by the Insured.
- 8. Message Relay:** In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Insurer shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
- 9. Arrangement of rental vehicle:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, the Insurer shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident, to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance.
- 10. Arrangement of Accommodation:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, and if the vehicle cannot be repaired / removed from the spot of breakdown/accident on the same day, the Insurer shall facilitate arrangement for hotel accommodation as available in a place near the place of breakdown /accident. The Insurer shall intimate the Insured of all charges payable for such accommodation and all such charges shall be borne by the Insured.
- 11. Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

The breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

The Insurer shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured.

- 12. Referring a Hospital:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.



- 13. Extraction or Removal of Vehicle:** In event of vehicle is stuck in a ditch/pit/valley, the Insurer will arrange to get the vehicle retrieved and towed to the nearest service centre at no cost to the Insured subject to a maximum limit of Rs. 5,000/-.

Applicable for Plan B Only

- 14. Taxi Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Insurer shall provide free travel of the occupants of the Insured vehicles for specified number of occupants and up to a distance of 50 kilometres from the spot of immobilisation. Provided always that:

The Insurer will arrange a taxi /bear actuals or reimburse Rs. 3,000/- whichever is less. Any charges for a distance beyond 50 km shall be borne by the Insured. This facility is available only for one event during the policy period.

- 15. Ambulance charges:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires ambulance to reach nearest hospital, the Insurer shall reimburse the actual ambulance charges subject to a maximum limit of Rs. 5,000/- . This facility is applicable for only one event during the policy period.

- 16. Additional coverage on Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage subject to a maximum limit of Rs. 20,000/-. This additional coverage is over and above 50 km mentioned in emergency towing on breakdown/accident (Sl. No. 4). Any expenses beyond this limit shall be borne by the insured. This facility is applicable for only one event during the policy period.

- 17. Accommodation Benefits:** In the event of the Insured Vehicle is immobilized due to an accident/breakdown, the Insurer shall provide occupants of the Insured Vehicle with a hotel accommodation for one day, for a maximum of Rs. 5,000/- or actuals whichever is less. This facility is applicable for only one event during the policy period.

This cover is subject to

- The breakdown/accident has taken place at least 100 km away from the Insured's place of Residence, as declared by and noted in the Insurance Policy covering this vehicle.
- The required time of repair of the Insured Vehicle exceeds 12 hours from the time of the accident / breakdown.
- Number of persons covered will be as per the registered seating capacity of the vehicle.

In case of Insurer is unable to arrange for this service, the insurer may request the Insured to arrange for accommodation themselves and submit the bill for reimbursement, subject to a maximum of Rs. 5,000/- based on actual cost incurred.

A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.



What is not covered?

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to nearest garage/ workshop on its own power.
2. All the reimbursements related to ambulance charges are payable only if the insured vehicle has met with an accident and the occupants require medical treatment as advised by a qualified medical practitioner.
3. Claims made under Self Authorization Mode.
4. The services not available in case of Acts of God, earth quake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.
5. Any claims where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
6. Loss or damage to luggage or other personal effects, that might occur during the services.
7. Geography: Service available across India **excluding islands.**

Cancellation Clause:

1. This Add on Cover will be cancelled, and no refund of premium will be made if:
 - a. Any claim is fraudulently made
 - b. Any misrepresentation / concealment of facts.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis (as per the All India Motor tariff).
If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.

UIN No (Carshield Private Car Package Policy): IRDAN102A0001V01202223

UIN (Bundled Private Car Long Term Policy): IRDAN102A0002V01202223

UIN (Stand-Alone Motor Own Damage Policy): IRDAN102A0003V01202223

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0010V01202425



Hybrid Electric Car Shield

What is covered?

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, We hereby undertake to indemnify You for expenses incurred in repair or replacement due to enlargement of loss/damages arising out of admissible perils as stated below:

- Unexpected power surge
- Water ingress
- Short circuit
- Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.

causing loss or damage to parts forming part of or taken & fitted separately to the insured vehicle, as listed in below, but not limited to

- | | |
|----------------------------------|--------------------------------------|
| • HEV Battery & BMS | • HVCPU |
| • SHVS | • Internal child parts of HEV system |
| • ISG (Integrated Starter Motor) | • Boost & DC-DC converter |
| • Inverter & Converter assembly | • Hybrid transaxle |
| • Drive / Electric motor | • Compressor with motor assembly |
| • Power cable | • EV Switch |

Additional Benefit :

In case of ownership transfer, the coverage under this add-on shall be passed on to the new owner.

Conditions

1. Maximum 2 Own damage claims will be admissible in a policy period.
2. The Add-on is applicable for maximum of 5 years from the date of sale of a brand-New Hybrid electric vehicle.
3. NCB (No Claim Bonus) will be impacted at the time of renewal, in case if claim is lodged under this add on.

What is not covered?

The company will not be liable for :

1. Any claim where the subject matter of claims is covered under manufacturer's warranty.
2. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
3. Depreciation on parts, if the depreciation waiver clause add-on is not opted.
4. Any Claim reported after 30 days shall not be considered.



5. Any claim with regards to this add-on where the repair has been carried out without prior approval from Us.
6. This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure as per manufacturer's guidelines or by any Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer.
7. Any claim related to loss or damage due to wear & tear.

Definitions	
We/Us/Company/Insurer	The Insurance Company as defined in your certificate of Motor Insurance and Policy Schedule.
You/Your/Policy Holder	The Person named as policy holder on your current certificate of Motor Insurance and policy schedule
HEV	Hybrid Electric Vehicle
BMS	Battery Management System
SHVS	Smart Hybrid Vehicle System
HVCPU	Hybrid Vehicle Central Processing Unit
DC-to-DC converters	Devices that temporarily store electrical energy for the purpose of converting direct current (DC) from one voltage level to another.

UIN (Car Shield Private Car Package Policy): IRDAN102RP0004V03201617/A0001V02202324

UIN (Bundled Private Car Long Term Policy): IRDAN102RP0005V01201819/A0002V02202324

UIN (Stand-Alone Motor Own Damage Policy): IRDAN102RP0001V01201920/ A0003V02202324

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0009V02202425



Consumable Cover

What is Covered:

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid, it is hereby understood and agreed that **We** will cover the **consumable(s)** required to be replaced/replenished arising from an accident to **Your** vehicle, caused by any peril covered under Section 1 of the **Base policy**, and a claim considered thereon.

What is not covered?

1. If there is no valid and admissible claim under section 1 (Own Damage section) of the base policy.
2. Consumables belong to any part/accessories not approved for replacement under the base policy.
3. Any consumable not associated with admissible Own Damage claim of the base policy.
4. The consumable item which is not damaged and can be reused.
5. This cover does not include the fuel.
6. Any claim where repair is commenced before inspection of the damage by Us.
7. Claims under self-authorization mode are not covered under this clause.

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

Definitions	
We/Us/Company/Insurer	The Insurance Company as defined in your certificate of Motor Insurance and Policy Schedule.
You/Your/Policy Holder	The Person named as policy holder on your current certificate of Motor Insurance and policy schedule
Base Policy	Your private car policy for which this add on cover is attached to.
Consumable item	Consumable items for the purpose of this cover may but not limited to engine oil, gear box oil, power steering oil, break oil, oil filter, fuel filter, distilled water, grease, lubricants, radiator/battery coolant, air conditioner gas, AC refrigerant, battery electrolyte, windshield washer fluid, nut, bolt, screw, bearing, washers, clip, rivet, wheel balancing weights and items of similar nature.

UIN (Car Shield Private Car Package Policy): IRDAN102A0006V01202324

UIN (Bundled Private Car Long Term Policy): IRDAN102A0007V01202324

UIN (Stand-Alone Motor Own Damage Policy-Private Car): IRDAN102A0008V01202324

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0007V01202425



Smart Save Pro

(Plan A : Preferred Garage)

What is covered?

In the event of an accident necessitating repair to the vehicle, You are required to immediately inform Us. We will pick up the insured vehicle, get the vehicle repaired in our Preferred Garage, and deliver the vehicle back to You. The cost of pick up and drop of the vehicle will be borne by Us. In case of claims, the parts replaced in the Preferred Garage, will come with a six-month warranty.

Conditions

1. All the assessed and approved damages due to accident will get repaired in cashless mode, as far as possible, and vehicle will be handed over to You promptly.
2. The benefits under this add on is available only if the insured vehicle is repaired at Our Preferred Garage.
3. In case You do not inform us about the accident/damage to the vehicle and repaired at non-Preferred Garage, You will have to bear a deductible amount as printed in the policy schedule and the same will be deducted from the claim amount payable for the said accident.
4. All other terms and conditions are applicable as per base policy.

Definitions	
Preferred Garage	A motor vehicle repair garage categorized as Preferred Garage within our network of garages. (Refer to our website for list of garages)
You / Your / Policy Holder	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.
Deductible Amount	The amount mentioned in the policy schedule will be deducted for each claim during settlement for Non-Preferred Garage repairs.

UIN (Car Shield Private Car Package policy): RDAN102A0001V01202425

UIN (Stand-Alone Motor Own Damage Policy - Private Car): IRDAN102A0002V01202425

UIN (Bundled Private Car Long Term Policy): Not applicable

UIN (3 Years Private Car Package Policy): Not applicable



Smart Save Pro

Plan B (Strategic Preferred Garage)

What is covered?

In the event of an accident necessitating repair to the vehicle, You are required to immediately inform Us. We will pick up the insured vehicle, get the vehicle repaired in our Strategic Preferred Garage, and deliver the vehicle back to You. The cost of pick up and drop of the vehicle will be borne by Us. In case of claims, the parts replaced in the Strategic Preferred Garage, will come with a six-month warranty.

Conditions

1. All the assessed and approved damages due to accident will get repaired in cashless mode, as far as possible, and vehicle will be handed over to You promptly.
2. The benefits under this add on is available only if the insured vehicle is repaired at Our Strategic Preferred Garage.
3. In case You do not inform us about the accident/damage to the vehicle and repaired at any other Garage, You will have to bear a deductible amount as printed in the policy schedule and the same will be deducted from the claim amount payable for the said accident.
4. All other terms and conditions are applicable as per base policy.

Definitions	
Strategic Preferred Garage	A motor vehicle repair garage categorised as Strategic Preferred Garage within our network of garages. (Refer to our website for list of garages)
You / Your / Policy Holder	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.
Deductible Amount	An amount mentioned in the policy schedule will be deducted for each claim during settlement for Non-Strategic Preferred Garage repairs.

UIN (Car Shield Private Car Package policy): RDAN102A0001V01202425

UIN (Stand-Alone Motor Own Damage Policy - Private Car): IRDAN102A0002V01202425

UIN (Bundled Private Car Long Term Policy): Not applicable

UIN (3 Years Private Car Package Policy): Not applicable



Smart Baggage & Personal Belongings

What is Covered?

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the insurance company hereby undertakes to indemnify the Insured for loss of insured's personal belonging on account of total damage due to accident or theft from the Insured's Vehicle. Such personal belonging items may be Mobile, Laptop, Tablet, Clothes and Baggage.

Terms & Conditions

- Items belonging to an individual insured under the policy only are covered.
- Sum Insured –As printed in the policy schedule.
- Maximum 2 Own damage claims, limited to Sum Insured, will be admissible in a policy contract.
- Mandatory documents required for claim settlement:
 - 1) FIR
 - 2) Invoice of the personal belonging in name of insured only.
- Claim settlement is subject to the below conditions:
 - A valid own damage claim in respect of the insured vehicle with visible external impact/damage on the vehicle during theft/forceful entry.
 - Current market value shall be considered of the personal belonging ascertained by the insurer.

What is Not covered?

- Any loss of Money, Securities, Cheques, Bank drafts, Credit or debit cards, Jewellery, Gems, Stones, contact lens, Cosmetic items, Glasses, Tickets, Watches, Valuables, Manuscripts, Paintings, Work of art or any other electric / electronic items etc. is not covered.
- Any theft from vehicles parked in no-parking zone, from un-attended vehicle after accident, loss in open top or convertible cars unless the belongings are kept in locked boot, is not covered.
- Any loss unless the Insured's vehicle is locked, and all doors & windows are properly fastened while unattended, is not covered.
- Any partial damages or loss to personal belonging/s is not covered.
- Any claim intimated to the company after 30 days of such loss is not covered.
- Any damage or loss to belongings is not covered where:
 - 1) The invoice of belonging is not in name of insured.
 - 2) Belonging is being carried in connection with any trade or business.
 - 3) The invoice of belonging is in name of any family member / Friend / Colleague / Anyone else.

UIN (Car Shield Private Car Package Policy): IRDAN102A0003V01202425

UIN (Bundled Private Car Long Term Policy): IRDAN102A0004V01202425

UIN (Stand-Alone Motor Own Damage Policy - Private Car): IRDAN102A0005V01202425

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0011V01202425



Smart use

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

UIN (Carshield Private Car Package Policy): IRDAN102RP0004V03201617/A0018V01202425

UIN (Stand-Alone Motor Own Damage Policy): IRDAN102RP0001V02201920/A0019V01202425



Roadside Assistance Cover - Supreme

What is covered?

Notwithstanding anything to the contrary contained in Own Damage Section (section I) of this Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service providers:

Coverages

- 1. Towing:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage (within a radius of 200 km from the location of the breakdown), provided always that any charges for a distance beyond 100km shall be borne by the Insured.
- 2. Towing Due to An Accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident, the Insurer would provide appropriate towing services to the nearest garage (within a radius of 200 km from the location of the accident), provided always that any charges for a distance beyond 100km shall be borne by the Insured.
- 3. Onsite Minor Repairs:** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. The expenses on labour cost and conveyance cost shall be borne by the Insurer.
- 4. Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insurer.
- 5. Tyre Problem / Tyre Change:** In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of breakdown. If the replacement of tyre is not possible at the place of breakdown, the service provider will arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured. In case of non-availability of services, the Service Provider shall tow the vehicle to the nearest customer preferred workshop.



- 6. Lost keys:** In the event of the Insured losing the keys of the Insured vehicle, the Insurer shall organise to tow the vehicle to the customer's preferred workshop within 100 KM.

Alternatively, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Provided always that this service shall be available only within a range of 50 km from the residence of the insured mentioned in the policy.

- 7. Message Relay:** In the event of the Insured Vehicle getting immobilized because of an accident and/or breakdown, the Insurer shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
- 8. Fuel supply:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, We would arrange for supply of up to five litres of fuel at our cost, at the location of the breakdown.
- 9. Wrong Fuelling Towing:** During incorrect fuelling, the Insurer will organise to tow the vehicle to the nearest workshop. This will be limited once during the year.
- 10. Custody Service:** Insurer will organise to take custody of the vehicle in case of any delay in arrival of the tow truck or in case the Insured is in a hurry and transporting it to the nearest workshop.
- 11. Taxi Support:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Insurer shall provide free travel to the occupants of the Insured vehicles for specified number of occupants and up to Insured's residence from the spot of immobilisation. Provided always that:

The Insurer will arrange a taxi /bear actuals or reimburse Rs. 2,000/- whichever is less. This is subject to Insured's residence 100 km away from the accident/breakdown spot. This facility is available only for one event during the policy period.

- 12. Doctor on Call:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate Doctor near the location of accident.
- 13. Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

The Insurer shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured.



- 14. Medical Assistance - Ambulance:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires ambulance to reach nearest hospital, the Insurer will organise an ambulance.
- 15. Hospital Admission Co-ordination:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident.
- 16. Towing Cost Reimbursement: Insurer will organise** Reimbursement of towing cost subject to maximum of Rs. 6500 or actual whichever is less (Rs65 per km x 100 km) in case no services available in that region from the service provider.
- 17. Repatriation Benefit:** In event of the insured vehicle immobilised, after completion of vehicle repairs in the authorized workshop, the Service Provider shall arrange for the insured vehicle to be transported back from the workshop location to insured's desired location.
- 18. Car Wash:** The Service Provider will organise for car wash (maximum twice a year - Payable by the customer) in select cities viz. Delhi, Mumbai, Kolkata, Chennai, Bangalore & Pune.
- 19. Hydraulic Towing Support:** In event of vehicle is stuck in a ditch/pit/valley, the Insurer will arrange to get the vehicle retrieved and towed to the nearest service centre. The cost of Hydraulic towing to be borne by the Insured.
- 20. Hotel Accommodation:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, and if the vehicle cannot be repaired / removed from the spot of breakdown/accident on the same day, the Insurer shall facilitate arrangement for hotel accommodation as available in a place near the place of breakdown /accident. The Insurer will bear a cost of 10,000 per day (maximum 2 days, once in the policy period). This is subject to breakdown distance minimum 100 kms away from Insured's residence.
- 21. Pickup/Drop in select cities:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, the Insurer shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance. This facility is available in Delhi, Mumbai, Kolkata, Chennai, Bangalore and Pune.
- 22. Chauffeur on demand-selected city:** In case of driver suffer a disability and cannot continue the journey, the Insurer shall arrange an alternate driver to pick up the vehicle from the location and transport it to the desired location. Provided always that the cost of the alternate driver will be borne by the Insured.

A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.



What is not covered?

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to nearest garage/ workshop on its own power.
2. Claims made under Self Authorization Mode.
3. The services not available in case of Acts of God, earthquake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.
4. Any claims where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
5. Loss or damage to luggage or other personal effects, that might occur during the services.
6. Geography: Service available across India excluding islands.

Cancellation Clause:

1. This Add on Cover will be cancelled, and no refund of premium will be made if:
 - a. Any claim is fraudulently made
 - b. Any misrepresentation / concealment of facts.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis.
 - a. If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.

Roadside Assistance Cover – Supreme - UIN Nos.

UIN (Car Shield Private Car Package Policy): IRDAN102RP0004V03201617/A0020V01202425

UIN (Bundled Private Car Long Term Policy): IRDAN102RP0005V02201819/A0021V01202425

UIN (Stand-Alone Motor Own Damage Policy): IRDAN102RP0001V02201920/A0022V01202425

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/A0023V01202425



EV Protect Cover

(Applicable for Electric vehicles under Private Car Package / Long Term/ Bundled / Stand-alone Own Damage Policies)

What is Covered:

Notwithstanding anything to the contrary contained in section I (Own damage section) of the base Policy, and provided additional premium has been paid, it is hereby understood and agreed that We will indemnify the loss as per the cover mentioned in Your policy schedule:

Cover 1: Electric Vehicle Battery, Electric Motor & Battery Management System (BMS)

This cover pays for the repair or replacement of damaged Electric Vehicle Battery, Electric Vehicle Motor and its internal parts and battery Management system due to:

1. Unexpected power surge while charging the battery.
2. Short circuit
3. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS.
4. Any extension of loss / damage due to water ingress or moisture buildup within the lithium-ion battery or the BMS due to flood.
5. Any extension of damage due to leakage of motor coolant or transmission lubricating oil due to any accidental means.

Exclusions:

1. Any loss or damage due to charging done through unauthorised charging stations or unauthorised charging equipment or not charged as per manufacturer's guidelines (which are not recommended / authorised by OEM guidelines)
2. Any loss or damage vehicle serviced in an unauthorised service centre / unauthorised service personal.
3. Where reasonable care (as prescribed by OEM) has not been taken by You to protect the loss or damage to your insured vehicle, at all times of the policy period.
4. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer
5. Gradual capacity loss or reduction of range or capacity degradation due to usage of battery.
6. Damages due to fully discharged battery not plugged in as per manufacturer guidelines of such discharge.
7. Damages due to running the vehicle beyond the unauthorized carrying weight of the passenger capacity.
8. Any damage like corrosion due to abnormal delay in intimation to the Company



Cover 2 : Electric Vehicle Charger, adaptor and Cable

We will cover the repair and/or replacement of standalone damage and/ or loss to the vehicle battery charger / adaptor / cable, whether it is mounted or unmounted on the vehicle at the time loss or damage. This includes damage due to unexpected power surge while charging the lithium-ion battery.

If the charger kit is not supplied by the manufacturer along with the vehicle, the same is to be declared separately. We may ask a supporting document like invoice copy to decide the coverage limit.

In case of a claim, the maximum we will pay under this extension is lesser of Invoice value (less depreciation) or market value of similar asset or the value as declared and accepted by us while policy issuance.

Exclusions:

1. Damages resulting from failure to use manufacturer's recommended and genuine charging equipment and spare parts.
2. Any claim arising from failure to follow the manufacturer's guidelines.
3. Damages resulting from tampering with the EV charger or charging infrastructure.
4. Losses due to replacement of any consumable item of the EV charger including but not limited to batteries (including rechargeable), bulbs (including projector bulbs), tapes, fuses, cartridges, replaceable fluids or application software including data storage media or materials which designed to be consumed during the life of the insured EV charger.
5. Loss or damage where the insured EV charger is used for commercial, business, industrial, educational, rental, or for-profit generation purposes.

What is not covered? (Applicable for all Covers)

In addition to the exclusions mentioned above and under the Motor Insurance Policy, We will not be liable to indemnify You for the following:

1. For any loss to any accessories/attachments not supplied along with the Insured Vehicle as Original Equipment fitments unless otherwise specifically declared by You and accepted by Us.
2. Any claim where the subject matter of claims is covered under manufacturer's warranty, recall campaign or forming part of maintenance and preventive maintenance.
3. Modifications, Alterations, tampering of the equipment originally supplied by the original equipment manufacturer.
4. Any damage that results from neglect of the periodic maintenance as specified by manufacturer.
5. Any damages caused by or not carried out at an authorized dealer/service center of the manufacturer.
6. Any loss or damage arising due to poor workmanship.



7. Caused through cyber risks; loss, damage, destruction, distortion or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
8. Any Claim reported after 15 days unless agreed by the Company.
9. Any repair carried out without prior approval/authorisation from Us.
10. Any damage that results from storage, transportation and wear and tear
11. Any expenses incurred on towing, transportation cost, safeguarding and/or repair and replacement labour charges arising out of loss of or damage admissible under this cover.
12. Any claims due to Loss of used or dead battery on account of untimely charging or over discharge
13. Electric Vehicle stopped due to deep discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
14. Number of claims to be admissible in a Policy Period shall be limited to one claim unless otherwise specified in the policy schedule.
15. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
16. Loss or damage due to delay in intimating Us or delay in retrieval of the Insured Vehicle from the waterlogged area.

Subject otherwise to all other terms, conditions, limitations and exclusions of Motor own damage policy on which this cover is attached to.

Definitions	
We/Us/Company/Insurer	The Insurance Company as defined in your certificate of Motor Insurance and Policy Schedule.
You/Your/Policy Holder	The Person named as policy holder on your current certificate of Motor Insurance and policy schedule
EV/BEV	Electric Vehicle / Battery Electric Vehicle which derives all power from battery which doesn't use any conventional source of energy.
BMS	Battery Management System which manages insured Vehicles Battery
OEM	Original Equipment Manufacturer - The company which produces the equipment. In this cover equipment means Electric Vehicle Battery, Electric Motor and Charger

EV Protect Cover UIN Nos

Car Shield Private Car Package Policy - IRDAN102RP0004V03201617/A0024V02202425
Bundled Private Car Long Term Policy - IRDAN102RP0005V02201819/A0025V02202425
Stand-Alone Motor Own Damage Policy - IRDAN102RP0001V02201920/A0026V02202425
3 Years Private Car Package Policy - IRDAN102RPMT0002V01202425/A0027V02202425



Emergency Medical Expenses Cover

(Applicable for private car policies)

What is covered?

Notwithstanding anything to the contrary, contained in the Policy, and provided additional premium has been paid, it is hereby understood and agreed that if the Insured and/or any occupant(s) travelling in the Insured vehicle are hospitalized on the advise of a doctor because of an injury sustained in an accident while travelling in the insured vehicle requiring medical treatment in any Hospital or any clinic or nursing facility, the Company undertakes to reimburse the medical expenses paid by You upto the aggregate Sum Insured as shown in the policy schedule.

What is not covered?

1. Any expenses related to pre-existing diseases, sickness, disease or medical disorder not directly consequential to the accident.
2. Any expenses not supported by an original valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
3. Any physiotherapy treatment.
4. Any treatment not performed by a doctor or any treatment purely on experimental basis.
5. Any routine or prescribed medical checkup or examination.
6. Any dental treatment or surgery unless necessitated by accidental injury.
7. Any expense if treatment is started after 5 days from the date of accident.
8. Any expense arising out of intentional self-injury, suicide or attempted suicide physical defect or infirmity.
9. Any expense arising or resulting from or traceable to an accident happening due to the influence of intoxicating liquor or drugs.
10. If hospitalisation is claimed under any other insurance policy, then claim cannot be made under this add-on.

Other Conditions:

1. You have to inform Us immediately about the incident.
2. The Cover will run concurrently with the base policy of the vehicle.
3. The claim under this add-on cover is payable only if a claim under Section 1(own damage) of the policy is admissible and valid.
4. This add on will operate if in-patient care (minimum 24 hours hospitalisation) is required.
5. Our liability is limited to one covered incident during the policy period unless otherwise specified in the policy schedule.
6. The benefit under this section is not payable in case the number of persons/ passengers traveling in the insured vehicle is more than the number specified in the registration certificate valid at the time of occurrence of such accident.
7. Unless otherwise specifically stated, all the terms and conditions applicable to the base policy shall also be applicable for the add-on cover.



Special Condition

We will make payment to Insured or to their Nominee. If there is no Nominee, We will pay to the legal heir, executor or validly appointed legal representative as per succession certificate and any payment We make in this way will be a complete and final discharge of Our liability to make payment.

Cancellation Clause:

This Add on Cover will be cancelled along with the Base Policy and no refund of premium will be made if:

1. Any claim fraudulently made
2. Any misrepresentation / concealment of facts resulting in a claim

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

Definitions	
You, Your, Insured, Policy holder	The person named as the policyholder on your current Certificate of Motor Insurance and Policy Schedule.
Your Vehicle	Motor vehicle insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule
We, Company, Insurer, Us, Our	The Insurance Company as defined in your Certificate of Motor Insurance and Policy Schedule
Accident	"Accident" means sudden, unforeseen and involuntary event caused by external, visible and violent means
Hospital	"Hospital" means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act .
Pre-existing Disease	means any condition, ailment or injury or related Disease condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter

Emergency Medical Expenses Cover UIN Nos

Car Shield Private Car Package Policy - IRDAN102RP0004V03201617/A0029V01202526

Bundled Private Car Long Term Policy - IRDAN102RP0005V02201819/A0030V01202526

Stand-Alone Motor Own Damage Policy - IRDAN102RP0001V02201920/A0031V01202526

3 Years Private Car Package Policy - IRDAN102RPMT0002V01202425/A0032V01202526



Advanced Motor Assistance Cover

What is covered?

Notwithstanding anything to the contrary contained in the Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, one or more of the following emergency assistance services arising out of an accident/breakdown during the Policy Period as per plan and limits mentioned in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service provider.

1. Towing Assistance

In the event of the Insured's vehicle being immobilized or rendered unfit due to breakdown for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage (within a radius of ___ km from the location of the breakdown/accident), provided always that any charges for a distance beyond ___ km mentioned herein shall be borne by the Insured.

2. Accident Covered – Towing

In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident, the Insurer would provide appropriate towing services to the nearest garage (within a radius of ___ km from the location of the breakdown/accident), provided always that any charges for a distance beyond ___ km mentioned herein shall be borne by the Insured.

3. Towing cost Reimbursement

We will reimburse the towing cost subject to Maximum of Rs. _____ in case Service provider not able to arrange towing service during an accident / breakdown.

4. On-site Assistance

In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. The expenses on labour cost and conveyance cost shall be borne by the Insurer.

5. Battery Jump Start

In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insurer.

6. Tyre Assistance

In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of breakdown. If the replacement of tyre is not possible at the place of breakdown, the service provider will arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured.



7. Locked/lost keys

In the event of the Insured losing the keys of the Insured Vehicle, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Alternatively, the Insurer shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Insurer and the Insured shall be required to submit identity proof to prove his/her ownership of the Insured Vehicle, before availing such service. Provided always that this service shall be provided only within a range of ____ km from the residence of the insured mentioned in the policy.

8. Fuel Assistance

In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Insurer would arrange for supply of up to five litre of fuel, at the location of the breakdown. Provided always that all costs relating to labour and conveyance would be borne by the Insurer and all expenses on fuel would be borne by the Insured unless otherwise mentioned in your policy document.

9. Facilitate Finding Closest Dealer

In the event of the Insured's vehicle being immobilized due to breakdown / accident, we will facilitate finding a closest dealer from the incident spot.

10. Garage Service Assistance

In the event of the Insured's vehicle being immobilized due to breakdown / accident, we will facilitate a concall with Authorised Service Provider (ASP) which will help to make decisions quickly.

11. SMS Alerts / Message Relay

In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Insurer shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

12. Custody Service

In the event of a delay in the arrival of the tow vehicle, or if the insured is unable to wait due to urgency the insured may at his own discretion and request, service provider will organize to take custody of the immobilized vehicle and arrange for its safeguarding or transportation to the nearest workshop.

13. Wrong Fueling - Towing

During incorrect fueling, the Insurer will organise to tow the vehicle to the nearest workshop. This will be limited to ____ times in a policy year.

14. Hydra Support

In the event of vehicle is stuck in a ditch/pit/valley, the Insurer will arrange to get the vehicle retrieved and towed to the nearest service centre. The cost of Hydraulic towing to be borne by the Insured unless it is specified in the policy document.



15. Taxi Support

In the event of the Insured's vehicle being immobilized due to an accident/ breakdown, the Insurer shall provide free travel of the occupants of the Insured vehicles for specified number of occupants and up to a distance of ____ kms from the spot of immobilisation. Provided always that:

The Insurer will arrange a taxi /bear actuals or reimburse Rs. _____ whichever is less. Any charges for a distance beyond ____ km shall be borne by the Insured. This facility is available only for one event during the policy period.

16. Hotel Assistance

In the event of the Insured Vehicle is immobilized due to an accident/breakdown, the Insurer shall provide occupants of the Insured Vehicle with a hotel accommodation for one day, for a maximum of Rs. _____ or actuals whichever is less. This facility is applicable for only one event during the policy period.

This cover is subject to

- a. The breakdown/accident has taken place at least ____ km away from the Insured's place of Residence, as declared by and noted in the Insurance Policy covering this vehicle.
- b. The required time of repair of the Insured Vehicle exceeds 12 hours from the time of the accident / breakdown.
- c. Number of persons covered will be as per the registered seating capacity of the vehicle.

In case of Insurer is unable to arrange for this service, the insurer may request the Insured to arrange for accommodation themselves and submit the bill for reimbursement, subject to a maximum of Rs. _____ based on actual cost incurred.

A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.

17. Legal Coordination

In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

The breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

Insured to bear all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured unless otherwise specified in the policy document.



18. Emergency Medical Assistance

In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires ambulance to reach nearest hospital, the Insurer shall arrange ambulance service on chargeable basis.

19. Car wash

The Service Provider will organise a car wash (Payable by the Insured) on request from the Insured.

20. Transfer Assistance

In the event of the Insured Vehicle being immobilized due to a breakdown/accident, the Insurer shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance.

21. Driver Assistance

In case of driver suffering a disability and cannot continue the journey, the Insurer shall arrange an alternate driver to pick up the vehicle from the location and transport it to the desired location. Provided always that the cost of the alternative driver will be borne by the Insured.

22. Hospital Admission Coordination

In the event of an accident involving the Insured Vehicle because of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/accident has taken place at least ____ km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

23. Doctor on Call

We will facilitate thirty (30) minutes of free medical consultation on call to Customers for consulting matters related to medical and health issues arising out of accidents or any injuries during driving. This is only medical consultation for quick first aid support and cannot be considered as a replacement for regular treatments

24. Hospitality & Hydration Support

In the event of an accident/breakdown, upon request from customer, we will facilitate refreshments & Water bottle on a chargeable basis.

25. Battery Assistance

In the event of a fully drained battery or dead battery for EV Vehicles, We will assist in getting replacement/spare battery for swapping from nearest authorized personnel or entity as per OEM guidelines. Customer must arrange for the replacement/spare battery from the customer home/authorized dealership. The incidental cost, service cost & conveyance cost required for operating are to be fully borne by the Customers. Facilitation of batteries for swapping will be applicable only within ____ Kilometers Radius.



26. Repatriation Benefit:

In event of the insured vehicle immobilised, after completion of vehicle repairs in the authorized workshop, the Service Provider shall arrange for the insured vehicle to be transported back from the workshop location to insured's desired location.

27. Legal Assistance

In this service we shall provide one or more legal assistance services as described below, subject to the indemnity and number of services as mentioned in your policy schedule. These services shall be provided through a service provider.

1. Traffic Challans:

Facilitate settlement and resolutions of online challans issued by traffic authorities during the policy period. This service is subject to final negotiated amount to be paid by the Insured.

2. Facilitation of Access (Onsite support)

Facilitate onsite assistance in the instances involving the insured vehicle during the policy period. This service is applicable to situations such as:

- a. Theft of the Insured vehicle
- b. Road traffic accidents
- c. Matters pertaining to Regional Transport Office (RTO)
- d. Legal proceedings before a court of law
- e. Any other legal or quasi legal issues directly related to the insured vehicle.

The assistance shall be rendered at the location of the incident to facilitate the Insured in managing legal, procedural, or administrative requirements arising from the above-mentioned events. All expenses incurred towards legal professional fees, court fees, or any other statutory charges shall be borne directly by the Insured and paid to the advocate.

3. Assistance during theft

This service shall cover assistance provided to the customer during the theft of the insured vehicle, partial theft and malicious damage to the vehicle and theft of goods from the vehicle. The services shall include the following

- a. Aid in filing theft FIR to Police
- b. Facilitate Access to legal co-ordination in theft of goods from the vehicle.
- c. Support in lodging FIR in partial theft and malicious damage to the vehicle.
- d. Support includes guidance, legal coordination through an advocate and physical presence at the police station to ensure proper completion of formalities.
- e. Facilitate access to legal co-ordination shall be extended to obtain a Non-Traceable Report from the police in cases where the stolen vehicle remains unrecovered

Support includes legal coordination through an advocate at the police station and support in the preparation of required documentation.

All expenses incurred towards legal professional fees, court fees, or any other statutory charges shall be borne by the Insured and directly paid to the advocate.

4. Accidents

Facilitate access to Legal co-ordination through an advocate to the insured in the event of complications arising after insured vehicle is involved in road traffic accident, including but not limited to disputes or conflicts with police authorities and Issues involving local administrative or regulatory bodies



The assistance includes:

- Legal guidance to clarify the facts and circumstances of the incident
- Support in responding to official notices or summons
- Representation to ensure the Insured's position is accurately and fairly presented

All expenses incurred towards legal professional fees, court fees, or any other statutory charges shall be borne by the Insured and directly paid to the advocate

5. RTO issues

Facilitate Legal and procedural support to the Insured in resolving issues related to the Regional Transport Office (RTO), such as:

- Delays or complications in the issuance of fitness certificates or vehicle permits
- Challenges in the transfer of vehicle ownership
- Assistance with endorsements or corrections in the Registration Certificate (RC) or Driver's License (DL)
- This ensures that all vehicle-related documents are duly updated and legally valid, thereby minimizing procedural delays and compliance risks.

6. Bail formalities at police station

Facilitate access to legal support through an advocate to provide bail formalities in case of any mis-happening.

7. Superdari process for releasing of the vehicle till further orders

Facilitate any legal and procedural support to the Insured in Superdari process for the temporary release or custody of a vehicle seized by law enforcement authorities. This process is applicable in cases where:

- The vehicle has been recovered following theft
- The vehicle has been involved in a road traffic accident and subsequently seized

8. Second Legal

Facilitate expert second opinions on legal matters from an enrolled advocate to ensure comprehensive and accurate advice. Insured may seek expert second opinions on legal matters from enrolled advocates to ensure comprehensive and accurate advice.

Terms & Conditions and Exclusions for Legal assistance Services (through enrolled advocates):

- The service under legal assistance is strictly applicable only to the insured vehicle.
- All Services shall be facilitated by the service provider on best effort basis. The role of Service Provider shall be limited to coordination with legal professionals and Insureds.
- The ancillary support services facilitated through third party vendors and not to be construed as legal representation by Insurer. These services are not part of the insurance contract but are optional services offered for convenience only.
- Number of services is limited to 2 times unless otherwise specified in the policy schedule
- Our liability is subject to the indemnity limit mentioned in the policy document for this cover. All other expenses incurred towards legal professional fees, court fees, or any other statutory charges shall be borne by the Insured and directly paid to the advocate.
- The Insurer / Service Provider shall not be liable for any third-party expense incurred for facilitation of the Services except to the extent stated hereinabove, the same shall be incurred by the Insured.

How to avail the Legal Assistance Services:

When requesting services, the Insured shall:

- Call The Legal Assistance Centre number provided in your Policy document.



- The centre will take the request and process the request
- The centre will call back the customer to confirm receipt and status of the request and provide the customer with Single Point of Contact (SPOC) details for coordination with the designated advocate, if legal representation or consultation is necessary.

What is not covered?

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to the nearest garage/ workshop on its own power.
2. Claims made under Self Authorization Mode.
3. The services not available in case of Acts of God, earthquake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.
4. Any claim where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
5. Loss or damage to luggage or other personal effects, that might occur during the services.
6. Geography: Service available across India **excluding islands.**
7. Number of services limited to 2 times unless otherwise specified in the policy schedule.
8. Our maximum liability is only up to the indemnity limits specified for each service mentioned in your policy document.
9. Towing service is limited to 50 kms unless otherwise specified in the policy document.
10. Unless otherwise specified in your policy document, any cost pertaining to parts and any other incidental conveyance to obtain such material and spare parts will be borne by the Insured.

Cancellation Clause:

1. This Add on Cover will be cancelled along with the base policy, and no refund of premium will be made if:
 - a. Any claim is fraudulently made
 - b. Any misrepresentation / concealment of facts resulting in a claim.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If the Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis.
4. If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.

UIN (Car Shield Private Car Package policy): IRDAN102RP0004V03201617/ A0033V01202526

UIN (Bundled Private Car Long Term Policy): IRDAN102RP0005V02201819/ A0034V01202526

UIN (Standalone Motor Own Damage Policy): IRDAN102RP0001V02201920/ A0035V01202526

UIN (3 Years Private Car Package Policy): IRDAN102RPMT0002V01202425/ A0036V01202526