



Royal Sundaram General Insurance Co. Limited
Vishranthi Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai - 600 097
Tel : 044-7117 7117 Web: www.royalsundaram.in
IRDAI Reg No. 102 | CIN: U67200TN2000PLC045611

MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER – Miscellaneous & Special Type of Miscellaneous Vehicles - EMI Protector Clause

What is Covered:

1. This cover is optional and will be offered along with following commercial vehicle policies
 - o Miscellaneous Class Commercial Vehicle Policy.
2. Company will pay the Equated Monthly Installment (herein after referred as EMI) payable by insured to financial institution as shown in the policy schedule for the period insured vehicle is in garage undergoing accidental repairs, provided insured vehicle is damaged by a covered peril mentioned in Section 1 of the policy and the extent of damage is such that the actual repair time is more than __ days (as mentioned in the below chart). EMI payable by the company will be on pro rata basis.

Product and Segment wise Time Excess:

S. No	Product	Segment	Time Excess
1	Misc Vehicles	Small Vehicles*	15 Days
2	Misc Vehicles	Big Vehicles*	30 Days

*Small Vehicles like ambulances, hearses, tractors and mobile vans

*Big Vehicles like Cranes, Drilling Rigs, Bulldozers and Excavators

3. Actual repair time will be counted from the date of repair authorization at the workshop / authorized garage and shall end on the day vehicle is ready for re-inspection or delivery, whichever is earlier.
4. Insured has a choice of selecting the indemnity limit. Insured may either opt for the actual EMI payable or any amount lower than that. Company's liability will be limited to maximum 3 months EMI or EMI limit selected by insured under this cover whichever is less.
5. If, vehicle is repaired before the end of 3rd month then proportionate amount of EMI will be paid subject to other provisions mentioned herein.
6. Indemnity period of 3 months will be counted from the date of commencement of actual repair time as defined herein. Insured will have to submit the EMI schedule certified by financier along with EMI payment track record in the last one year immediately preceding the date of loss.
7. This cover will be applicable for theft / total loss claims as well subject to payment of additional premium. The applicable claim amount to be paid against this add on cover will be paid along with claim settlement for theft / total loss.
8. Wherever multiple finances/loans are given for the same vehicle, insured will select one such loan and the EMI for that loan will be insured by the company.

What is not Covered:

Claim under this Add On cover will not be payable

1. If the claim under section 1 is not valid & admissible
2. For more than one covered incident during the policy period.
3. For any other consequential loss or charges associated with the loan payment such as late payment charges, pre- payment charges or other documentation charges.
4. If there is default in payment of EMI for the last 6 months preceding the date of accident.
5. If claims made under self-authorisation mode.
6. If vehicle usage is changed during the policy period.

7. The cover will cease to operate if the loan is terminated / foreclosed during the currency of the policy. No premium refund will be paid for the same.
8. The cover will automatically cease on payment of the last EMI to the financier

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

Pricing: Based on EMI limit opted by Insured

Conditions:

1. This cover will be applicable only for financed / hypothecated vehicles. The name of the financier / lender needs to be declared and will be incorporated in the policy with the relevant IMT condition.
2. The cover attached will run concurrently with the base miscellaneous class commercial vehicle package policy.
3. The accident should have happened during the currency of the policy.
4. 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.
5. The amount payable under this cover will be to the financier of the vehicle. If the EMI Claim amount is to be paid to insured, a 'No Objection Certificate' from the financier/lender would be required.
6. Unless otherwise specifically stated, all the terms and conditions applicable to the base miscellaneous class commercial vehicle package policy shall also be applicable for the add-on cover.

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



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MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER – Passenger Carrying Vehicle - EMI Protector Clause

What is Covered:

1. This cover is optional and will be offered along with following commercial vehicle policies
 - o Passenger Carrying Commercial Vehicle Policy.
2. Company will pay the Equated Monthly Installment (herein after referred as EMI) payable by insured to financial institution as shown in the policy schedule for the period insured vehicle is in garage undergoing accidental repairs, provided insured vehicle is damaged by a covered peril mentioned in Section 1 of the policy and the extent of damage is such that the actual repair time is more than __ days (as mentioned in the below chart). EMI payable by the company will be on pro rata basis.

Product and Segment wise Time Excess:

S. No	Product	Segment	Time Excess
1	Passenger Carrying	Seating Capacity upto 10	15 days
2	Passenger Carrying	Seating Capacity > 10	30 days

3. Actual repair time will be counted from the date of repair authorization at the workshop / authorized garage and shall end on the day vehicle is ready for re-inspection or delivery, whichever is earlier.
4. Insured has a choice of selecting the indemnity limit. Insured may either opt for the actual EMI payable or any amount lower than that. Company's liability will be limited to maximum 3 months EMI or EMI limit selected by insured under this cover whichever is less.
5. If, vehicle is repaired before the end of 3rd month then proportionate amount of EMI will be paid subject to other provisions mentioned herein.
6. Indemnity period of 3 months will be counted from the date of commencement of actual repair time as defined herein. Insured will have to submit the EMI schedule certified by financier along with EMI payment track record in the last one year immediately preceding the date of loss.
7. This cover will be applicable for theft / total loss claims as well subject to payment of additional premium. The applicable claim amount to be paid against this add on cover will be paid along with claim settlement for theft / total loss.
8. Wherever multiple finances/loans are given for the same vehicle, insured will select one such loan and the EMI for that loan will be insured by the company.

What is not Covered:

Claim under this Add On cover will not be payable

1. If the claim under section 1 is not valid & admissible
2. For more than one covered incident during the policy period.
3. For any other consequential loss or charges associated with the loan payment such as late payment charges, pre- payment charges or other documentation charges.
4. If there is default in payment of EMI for the last 6 months preceding the date of accident.
5. If claims made under self-authorisation mode.
6. If vehicle usage is changed during the policy period. For e.g. at the time of policy issuance body type is a Taxi but the same was converted into a Private Car.

7. The cover will cease to operate if the loan is terminated / foreclosed during the currency of the policy. No premium refund will be paid for the same.
8. The cover will automatically cease on payment of the last EMI to the financier

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

Pricing: Based on EMI limit opted by Insured

Conditions:

1. This cover will be applicable only for financed / hypothecated vehicles. The name of the financier / lender needs to be declared and will be incorporated in the policy with the relevant IMT condition.
2. The cover attached will run concurrently with the base passenger carrying commercial vehicle package policy.
3. The accident should have happened during the currency of the policy.
4. 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.
5. The amount payable under this cover will be to the financier of the vehicle. If the EMI Claim amount is to be paid to insured, a 'No Objection Certificate' from the financier/lender would be required.
6. Unless otherwise specifically stated, all the terms and conditions applicable to the base passenger carrying commercial vehicle package policy shall also be applicable for the add-on cover.

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

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MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER – Miscellaneous & Special Type of Miscellaneous Vehicles - Loss of Income Cover Clause

What is Covered:

1. This cover is optional and will be offered along with following commercial vehicle policies
 - a. Miscellaneous Class Commercial Vehicle Policy.
2. To compensate for the loss of rental income that insured will suffer whilst his vehicle is undergoing accidental repair works, company will pay a fixed allowance per month (or part thereof), as per the option exercised by the insured, provided insured vehicle is damaged by a covered peril mentioned in Section 1 of the policy and the extent of damage is such that the actual repair time is more than __ days (as mentioned in the below chart), as noted in the endorsement wording for this cover, attached to the policy.

Product and Segment wise Time Excess:

S. No	Product	Segment	Time Excess
1	Misc Vehicles	Small Vehicles*	15 Days
2	Misc Vehicles	Big Vehicles*	30 Days

*Small Vehicles like ambulances, hearses, tractors and mobile vans

Big Vehicles like Cranes, Drilling Rigs, Bulldozers and Excavators

3. Actual repair time will be counted from the date of repair authorization at the workshop / authorized garage and shall end on the day vehicle is ready for re-inspection or delivery, whichever is earlier.
4. The insured will have a choice of selecting the limit of indemnity per month and the number of months for which the cover is required.
5. The insured will have the option of selecting the amount of monthly compensation that he/she wishes to avail. This monthly compensation will be in multiples of Rs 1000 subject to a maximum amount of 3% of the IDV of the vehicle. The policy will cover a maximum period of three months i.e. the insured will be paid a max compensation up to 3 months under one accident during a policy period.
6. The period of indemnity will be indicated in months and the insured will have a choice of selecting period ranging from one month to three months. This cover can be given for two months in normal circumstances but can be extended to three months depending upon justification for the same by the insured.
7. The premium payable will be on the monthly indemnity chosen by the insured.
8. If the vehicle is repaired before the end of the indemnity period chosen by the insured, the insurer will pay the proportionate amount of the limit of indemnity chosen.
9. This cover will be applicable for theft / total loss cases as well subject to payment of additional premium. The applicable claim amount to be paid against this add on cover will be paid along with claim settlement for theft / total loss.

What is not Covered:

Claim under this Add On cover will not be payable

1. If the claim under section 1 is not valid & admissible
2. For more than one covered incident during the policy period.
3. For any other consequential loss.
4. If claims made under self authorisation mode.
5. If vehicle usage is changed during the policy period.

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

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

Pricing: Rating will be based on the indemnity limit opted by the insured

Other Conditions

1. The cover will be offered on annual basis and should not be offered for a short period and should normally run concurrently with the base miscellaneous class vehicle package policy
2. This cover can be opted for both financed and non-financed vehicles.
3. The cover will run concurrently with the base Miscellaneous Class Package Policy.
4. Mid term inclusion or removal of this cover is not generally permissible.
5. The accident to the insured vehicle triggering this clause, should have happened during the currency of the policy.
6. 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.
7. Unless otherwise specifically stated, all the terms and conditions applicable to the base miscellaneous class vehicle package policy shall also be applicable for the add-on cover.
8. In case of a Total Loss / Salvage Loss claim, the indemnity will be for the full duration opted by the insured
9. In case of Theft Claims, there will be a waiting period of three months after which, if the vehicle is still not traced, the indemnity for the full duration opted for will be paid.

Cancellation Clause:

This Add on Cover will be cancelled along with 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



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MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER – Passenger Carrying Vehicle - Loss of Income Cover Clause

What is Covered:

1. This cover is optional and will be offered along with following commercial vehicle policies
 - a. Passenger Carrying Commercial Vehicle Policy
2. To compensate for the loss of rental income that insured will suffer whilst his vehicle is undergoing accidental repair works, company will pay a fixed allowance per month (or part thereof), as per the option exercised by the insured, provided insured vehicle is damaged by a covered peril mentioned in Section 1 of the policy and the extent of damage is such that the actual repair time is more than ___ days(as mentioned in the below chart), as noted in the endorsement wording for this cover, attached to the policy.

Product and Segment wise Time Excess:

S. No	Product	Segment	Time Excess
1	Passenger Carrying	Seating Capacity upto 10	15 days
2	Passenger Carrying	Seating Capacity > 10	30 days

3. Actual repair time will be counted from the date of repair authorization at the workshop / authorized garage and shall end on the day vehicle is ready for re-inspection or delivery, whichever is earlier.
4. The insured will have a choice of selecting the limit of indemnity per month and the number of months for which the cover is required.
5. The insured will have the option of selecting the amount of monthly compensation that he/she wishes to avail. This monthly compensation will be in multiples of Rs 1000 subject to a maximum amount of 3% of the IDV of the vehicle. The policy will cover a maximum period of three months i.e. the insured will be paid a max compensation up to 3 months under one accident during a policy period.
6. The period of indemnity will be indicated in months and the insured will have a choice of selecting period ranging from one month to three months. This cover can be given for two months in normal circumstances but can be extended to three months depending upon justification for the same by the insured.
7. The premium payable will be on the monthly indemnity chosen by the insured.
8. If the vehicle is repaired before the end of the indemnity period chosen by the insured, the insurer will pay the proportionate amount of the limit of indemnity chosen.
9. This cover will be applicable for theft / total loss cases as well subject to payment of additional premium. The applicable claim amount to be paid against this add on cover will be paid along with claim settlement for theft / total loss.

What is not Covered:

Claim under this Add On cover will not be payable

1. If the claim under section 1 is not valid & admissible
2. For more than one covered incident during the policy period.
3. For any other consequential loss.
4. If claims made under self authorisation mode.
5. If vehicle usage is changed during the policy period. For e.g. at the time of policy issuance body type is taxi and at the time of claim body has been changed to private car.

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

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

Pricing: Rating will be based on the indemnity limit opted by the insured

Other Conditions

1. The cover will be offered on annual basis and should not be offered for a short period and should normally run concurrently with the base passenger carrying vehicle package policy
2. This cover can be opted for both financed and non-financed vehicles.
3. The cover will run concurrently with the base Passenger Carrying Package Policy.
4. Mid term inclusion or removal of this cover is not generally permissible.
5. The accident to the insured vehicle triggering this clause, should have happened during the currency of the policy.
6. 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.
7. Unless otherwise specifically stated, all the terms and conditions applicable to the base passenger carrying vehicle package policy shall also be applicable for the add-on cover.
8. In case of a Total Loss / Salvage Loss claim, the indemnity will be for the full duration opted by the insured
9. In case of Theft Claims, there will be a waiting period of three months after which, if the vehicle is still not traced, the indemnity for the full duration opted for will be paid.

Cancellation Clause:

This Add on Cover will be cancelled along with 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



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MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER - Miscellaneous & Special Type of Vehicles - Enhanced PA Cover clause

Enhanced PA Cover to Owner Driver

Normally the Personal Accident Cover to Owner Driver under a motor policy can be opted for a capital sum insured (CSI) of Rs 15 lacs. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

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

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

Provided always that

- A) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) 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.
- D) This 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

What is not Covered:

1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
 - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
 - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

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

Pricing: Based on the additional CSI opted.

Conditions

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. 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.....
3. 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.
4. This cover is over and above the PA to Owner Driver cover already available in the base policy.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

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

6. Any PA claim fraudulently made
7. Any misrepresentation / concealment of facts resulting in a claim

Enhanced PA Cover to Paid Driver/Conductor/Cleaner

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

By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

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

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

Provided always that

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

What is not Covered:

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

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

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

Pricing: Based on the additional CSI opted.

Conditions

- 1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- 2. 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.....
- 3. 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.
- 4. This cover is over and above the PA cover already available in the base policy. Hence this cover can be opted only if the limit under the PA cover available in base policy is exhausted.
- 5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

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

- 6. Any PA claim fraudulently made
- 7. Any misrepresentation / concealment of facts resulting in a claim



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MOTOR INSURANCE COMMERCIAL VEHICLE ADD ON COVER – Passenger Carrying Vehicle - Enhanced PA Cover clause

Enhanced PA Cover to Owner Driver

Normally the Personal Accident Cover to Owner Driver under a motor policy can be opted for a capital sum insured (CSI) of Rs 15 lacs. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

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

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

Provided always that

- A) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) 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.
- D) This 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

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.

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

Pricing: Based on the additional CSI opted.

Conditions

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. 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.....
3. 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.
4. This cover is over and above the PA to Owner Driver cover already available in the base policy.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

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

6. Any PA claim fraudulently made
7. Any misrepresentation / concealment of facts resulting in a claim

Enhanced PA Cover to Paid Driver/Conductor/Cleaner

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

By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

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

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

Provided always that

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

What is not Covered:

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

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

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

Pricing: Based on the additional CSI opted.

Conditions

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. 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.....
3. 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.
4. This cover is over and above the PA cover already available in the base policy. Hence this cover can be opted only if the limit under the PA cover available in base policy is exhausted.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

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

6. Any PA claim fraudulently made
7. Any misrepresentation / concealment of facts resulting in a claim

Commercial Vehicle Add on Covers

Depreciation Waiver Cover

Get depreciation waiver on plastic and metal parts in case of partial loss/claim. This means when you make a claim, you will get the full claim amount without any deduction for depreciation on the value of parts being replaced.

For example, normally when you have to replace some part and make a claim towards this replacement, you will not get the full cost of the part but only the depreciated cost depending on how old your vehicle is. Older the vehicle lower the value, however you can protect yourself against depreciation with this cover. If you take this cover, you will be paid full value of the parts without deduction of any amount towards depreciation. This means you do not have to pay out of your pocket towards the replacement of the parts.

What is Covered?

- Where a claim is admitted for repairs depreciation stipulated in Section I of the Policy will not apply in respect of parts replaced, if the Policy has been issued subject to this Add-on Cover.
- We will pay the cost of those parts that need replacement, in full without any deduction towards depreciation.

What is not Covered?

- The amount of total deductible mentioned in the policy schedule.
- Damage caused by an uninsured peril including mechanical breakdown.
- Damage to uninsured items including accessories and bi-fuel/gas kit.
- Claims made for theft of parts and/or accessories.
- Claims made under Self Authorization Mode.
- Parts/Items/Paintwork etc. that are specifically excluded from the scope of the policy.
- Deductibles: As per the base Package Policy

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

Other Conditions:

- 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 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.

Pricing: Based on the vehicles IDV, Age, Engine size and Make

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Windshield glass Cover

If the windshield 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 windshield 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 Commercial vehicle Package Policy and shall run concurrently with the Package Policy. Mid-term inclusion and/or removal of the cover are not permissible.

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 No: IRDAN102A0002V01201011