

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of Motor Product –
Motor Commercial Vehicle Package Policy -
Miscellaneous and Special Type of Vehicles –
UIN: IRDAN123RP0007V03100001

1. MONTHLY INSTALMENT COVER**UIN: IRDAN123RP0007V02100001/A0016V01201314**

In consideration of payment of additional premium, the insured will be covered for non-payment of regular Monthly Instalment (MI) to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

| Option | Number of monthly instalment payable by the Company | Time excess in days beyond which company is liable to pay. The time excess will be reckoned from the date of handing over an accident vehicle to workshop of an authorised repairer to the time of completion of repairs by him | Limit of liability (Rs.) |
|--------|---|---|--------------------------|
| A | 1 | 15 | 1*MI |
| B | 2 | 30 | 2*MI |
| C | 1 | 20 | 1*MI |
| D | 2 | 45 | 2*MI |
| E | 1 | 25 | 1*MI |
| F | 2 | 60 | 2*MI |

Special Conditions:

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- B) Vehicle has to be repaired in a garage authorised by the Company.

Specific Exclusions:

Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

This cover is subject to the terms, exceptions, conditions and limitation of the policy.

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2. COVERAGE FOR DISABLED VEHICLE**UIN: IRDAN123RP0007V01200203/A0011V01201314**

In consideration of payment of additional premium, Insured will be reimbursed cost of protection, extraction and removal of disabled vehicle by reason of loss or damage covered under Section 1 of the policy based on option exercised by him.

Insured has to inform the company before seeking the assistance of any agency for the assignment and the first option to decide on any agency will rest with them.

| Option | Amount reimbursable per accident (Rs.) | Limits of liability per policy period(Rs.) | Maximum eligible amount per claim (Rs.) |
|--------|--|--|--|
| A | 5,000 | 10,000 | Actual expenses or per accident limit whichever is lower |
| B | 10,000 | 20,000 | |
| C | 15,000 | 30,000 | |
| D | 20,000 | 40,000 | |
| E | 25,000 | 50,000 | |
| F | 30,000 | 60,000 | |

This cover is restricted to a maximum of two claims under this cover and is also subject to the terms, exceptions, conditions and limitations of the policy.

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3. HYDROSTATIC LOCK COVER

UIN IRDAN123RP0007V02100001/A0031V01201415

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replacement of engine, gear box, transmission or differential assembly and parts damaged due to ingress of water or due to leakage of lubricating oil or coolant due to any accidental means. This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Only one claim will be entertained in a policy period.
3. Immediate intimation of claim to the insurance company.
4. All reasonable precautions are taken to protect the engine, assembly and the vehicle to avoid aggravation of damages / loss.
5. The replacement value which is the cost of a new engine shall be subject to depreciation based on age of the vehicle as per policy terms. If depreciation waiver cover is also opted, percentage of deduction towards depreciation will be subject to the terms of this cover.

Specific exclusions:

Insurance company is not responsible for payment of any claims of the following nature:

1. Cost of Lubricating oils or coolant used in the assembly.
2. Losses or damages covered under Manufacturer warranty or recall campaign
3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area.

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4. KEY REPLACEMENT COVER

UIN: IRDAN123RP0007V01200203/A0034V01201415

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle. Liability of the company is restricted to only one claim in the policy period. Maximum liability of the company is dependent on the option exercised by the insured:

| Options | |
|----------|-------------|
| A | Rs.10,000 |
| B | Rs.20,000 |
| C | Rs.50,000 |
| D | Rs.1,00,000 |

This is subject to submission of:

- Original First Information Report (FIR) filed with the Police Authorities for verification in case of burglary or theft.
- Original bill for expenses incurred to obtain duplicate key(s) from manufacturer / authorized dealer of manufacturer on material and labour.

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5. FULL DEPRECIATION WAIVER COVER

UIN: IRDAN123RP0007V02100001/A0003V01202021

In consideration of payment of additional premium for this cover, the company will reimburse the total cost of parts replaced due to an accident or loss to insured vehicle without any deduction towards depreciation subject to the following terms.

1. Claim being admitted under Section -1 (Loss of or damage to the insured vehicle)
2. The aggregate cost of repairs in case of Total loss / Constructive Total loss claims would be subject to the benefit available under this cover.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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6. VEHICLE REPLACEMENT COVER

UIN: IRDAN123RP0007V02100001/A0002V01202021

In consideration of payment of additional premium for this cover, it is hereby agreed that the insured vehicle and the declared accessories are insured for the value of new replacement cost with all applicable taxes and charges paid for the insured vehicle on the date of total loss including registration charges incurred for the vehicle, Road Tax and total insurance cost of this policy availed with us and in force on the date of accident. This cover is subject to the following terms and conditions:

1. This benefit is available for vehicles of age upto 5 years.
2. Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.
3. It is not mandatory to replace the vehicle.
4. Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and in force on the date of accident, road tax and registration cost incurred with the transport authorities for the insured vehicle and the new replacement cost of brand new vehicle with all applicable taxes and charges of same make, model and variant with identical features and specifications on the date of loss.
5. In the event of non-production of the insured vehicle, the last available ex-showroom price of the vehicle will be paid to the insured alongwith registration charges and Road-tax incurred for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.
6. In the case of short supply, the price of the vehicle as available with the manufacturer shall be paid to the Insured alongwith registration charges and Road-tax incurred for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.
7. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.
8. No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).
9. Any disbursement will be full and final settlement of our liability and Motor Insurance Policy shall expire on settlement of the claims under this cover.

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover (s) premium and GST paid for **the Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles** availed with us and is in force on the date of accident.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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7. HYDRAULIC JACK COVER

UIN: IRDAN123RP0007V02100001/A0012V01202021

In consideration of payment of additional premium, it is hereby agreed and declared that Loss of or damage to the Jack while lifting, loading / unloading the Insured Vehicle. Jack is a part of Tipper type vehicles classified under Miscellaneous and special type of vehicles.

Specific Conditions:

1. The cover will be provided only to the vehicle fitted with Jack at the time of inception of the Policy.
2. The Insured should inform the insurer without fail, if the insured replaces the existing tipper with a new tipper during the currency of the Add-on cover.
3. The insured can avail this cover during the currency of the Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles in the event of change of Body Type of the vehicle insured.
4. We will pay upto maximum of two claims in a policy period.

Specific Exclusion:

1. Any Loss or damage occurred prior to inception of the Policy
2. Where a Loss is covered under Manufacturer's Warranty or recall Campaign or any other such packages
3. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear and operating the Jack in methods not mentioned.
4. Any expenses incurred, due to any reason whatsoever, in routine maintenance.
5. Any expenses related to Mechanical breakdown, Strain and improper handling.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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8. CONSUMABLES PLUS

UIN IRDAN123RP0007V03100001/A0023V01202223

In consideration of payment of additional premium, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screw, oil filter, fuel filter, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear-box oil, power steering oil, AC gas oil, air conditioner refrigerant, battery electrolyte, wind-shield washer fluid, radiator coolant, oil filter, fuel filter, air filter element, brake oil, coolant and items of similar nature.

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Section -1 (Own Damage Section) of the policy.

Specific exclusions:

Insurance Company is not liable for payment of any claims of the following nature:

1. Losses or damages covered under Manufacturer warranty or recall campaign
2. Any claims related to loss or damage due to normal wear and tear.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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9. HYDROSTATIC LOCK PLUS

UIN IRDAN123RP0007V03100001/A0037V01202223

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replacement of:

1. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock.
2. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Claim has to be intimated to the insurance company within 7 days from the date of loss.
3. All reasonable precautions are taken to protect the vehicle to avoid aggravation of damages / loss.
4. The replacement value which is the cost of a new engine or gear box or differential assembly shall be subject to depreciation based on age of the vehicle as per policy terms.

Specific exclusions

Insurance company is not liable for payment of any claims of the following nature:

1. Losses or damages covered under Manufacturer warranty or recall campaign.
2. Increase in loss or damage including corrosion due to delay in intimation of claim beyond seven (7) days from date of loss.
3. Any claims related to loss or damage due to normal wear and tear.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.