

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 covers for Motor Product –
Motor Commercial Vehicle Package Policy - For
Passenger Carrying Vehicles upto 6
UIN IRDAN123RP0005V03100001

1. MONTHLY INSTALMENT COVER

UIN IRDAN123RP0005V01200203/A0014V01201314

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:

- Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- 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 IRDAN123RP0005V01200203/A0009V01201314

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. NO CLAIM BONUS PROTECTION

UIN IRDAN123RP0005V01200203/A0032V01201213

In consideration of payment of addition premium for this benefit, only one OD claim in the policy period will not affect NCB eligibility of the insured.

Theft of vehicle will not be considered a TL/CL and if a new motor vehicle is purchased and insured with Chola MS within 90 days of the theft the same NCB will be applicable.

Only for vehicle up to 5 years of age and NCB eligibility of 20% at the time of policy issuance

Claim Excess is Rs.5,000/- for availing claim under this benefit.

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

4. COVERAGE OF INSURANCE COST

UIN IRDAN123RP0005V01200203/A0028V01201213

In consideration of payment of additional premium, if the insured vehicle claimed to be Total Loss/ CTL then the insurance cost for the new vehicle will be borne by the company provided the new vehicle is insured with Chola MS.

Maximum liability of the company will be the insurance premium paid for the policy.

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

5. CONSUMABLES COVER

UIN IRDAN123RP0005V01200203/A0022V01201213

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 nut and bolt, screw, washers, plastic clips, grease, wheel bearings, distilled water, engine oil, oil filter, fuel filter, air filter element , break oil and radiator coolant.

Maximum limit payable in a policy period is Rs. 5,000/- (Rupees Five Thousand only)

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

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6. REGISTRATION CERTIFICATE LOST COVER**UIN. IRDAN123RP0005V01200203/A0034V01201213**

In consideration of payment of additional premium for this benefit, the company would pay a fixed amount of Rs. 2,000/- (Rupees Two Thousand Only) to obtain duplicate registration certificate if original certificate is lost by the Insured due to any reason.

This is subject to submission of the following papers:

- a. Original First Information Report (FIR) filed with the Police Authorities.
- b. Copy of the receipt obtained on payment of fee to the Transport Authority for getting duplicate Registration Certificate
- c. Copy of the Original/Duplicate Registration Certificate.

Only one claim is entertainable in the policy period.

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7. WAIVER OF REDUCTION IN DEPRECIATION FOR PARTIAL LOSS CLAIMS

UIN IRDAN123RP0005V01200203/A0040V02201213

In consideration of payment of additional premium for this cover, the company will reimburse the total cost of parts replaced, due to loss or damage to the 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 for the assessment of the claim.
3. Company's maximum liability under this Add-on Cover will be 1 or 2 or more than 2 claims in a policy period as per option exercised by the Insured.

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

8. REINSTATEMENT VALUE BASIS FOR FIXING THE VEHICLE SUM INSURED

UIN IRDAN123RP0005V01200203/A0038V01201213

In consideration of payment of additional premium for this benefit, your vehicle and the declared accessories are insured on 'REINSTATEMENT VALUE BASIS' which is the original invoice value excluding the registration charges and road tax.

This benefit is available only for the vehicles of age up to 3 years.

In the event of a partial loss claim, no depreciation will be applied on parts replaced and the assessed loss will be paid in full subject to policy excess.

Reinstatement Value Basis shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims. (The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the Sum Insured (SI).

In the event of availing this benefit, option 1 WAIVER OF REDUCTION IN DEPRECIATION FOR PARTIAL LOSS CLAIMS will automatically apply.

Maximum liability of the company will be restricted to the invoice value of the vehicle insured.

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9. COVERAGE FOR ROAD TAX AND REGISTRATION CHARGES

UIN IRDAN123RP0005V01200203/A0026V01201213

In consideration of payment of addition premium for this benefit on the insured value, insured will be eligible for reimbursement of amount paid towards road tax and registration charges of the insured vehicle in the event of a total loss of any nature.

This benefit will be subject to the following terms:

- Various documentary proof of payment of charges has to be produced.
- No resale of vehicle should have happened.

Maximum liability of the company will be in proportionate to the period for which charges have been paid to the residual period.

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

10. REIMBURSEMENT OF COST OF DUPLICATE VEHICLE KEY

UIN IRDAN123RP0005V01200203/A0036V01201213

In consideration of payment of additional premium for this benefit, insured is eligible for reimbursement of cost of obtaining duplicate vehicle key of the insured vehicle if original is lost including change of lock set if required.

The total amount payable will be restricted to a maximum of Rs.10,000/- (Rupees Ten Thousand Only) and only one claim is entertainable in a policy period.

This is subject to submission of the following papers:

- a) Original First Information Report (FIR) filed with the Police Authorities.
- b) Original bill for expenses incurred to obtain duplicate key from manufacturer.

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11.COVER FOR PERMIT LOSS**UIN IRDAN123RP0005V01200203/A0024V01201213**

In consideration of payment of additional premium, the company would pay a fixed amount of Rs. 2,000/- (Rupees Two Thousand Only) to obtain duplicate permit if original permit is lost by the Insured due to any reason.

This is subject to submission of the following papers:

- a. Original First Information Report (FIR) filed with the Police Authorities.
- b. Copy of the receipt obtained on payment of fee to the Transport Authority for getting duplicate Permit
- c. Copy of the Original/Duplicate Permit.

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

12.ACCIDENTAL TRAVEL EXPENSES COVERAGE**UIN IRDAN123RP0005V02100001/A0021V01201213**

In consideration of payment of additional premium, the company will reimburse the cost of travel for the passengers if the insured vehicle is immobilized (need to be towed) due to accident. Maximum amount payable is Rs.5, 000/- per claim and only two claims are permissible in the policy period.

Subject to following terms and conditions:

- Distance from the accident site to the final destination of the passengers should be more than 5 Kms.
- Copy of taxi bill submission
- Copy of alternate transport/conveyance bill submission

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under the policy.

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13.DAILY CASH ALLOWANCE

UIN IRDAN123RP0005V01200203/A0012V01201314

In consideration of payment of additional premium for this benefit, the company will pay a fixed allowance of Rs.500/-, Rs.1000/-, Rs.1500/-, Rs.2000/- or Rs.3000/- per day as per option exercised during the period of non-availability of insured vehicle due to partial loss / Total Loss claim (s). Maximum eligible number of days specified for each option is for one claim and is also the overall limit for the total policy period.

Eligible number of days for this benefit will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle or the maximum eligibility period as per option exercised by the insured whichever is lower.

Consideration of this benefit is subject to subsistence of a valid claim under the policy and will be subject to time excess of 1/2/3 days (as opted) for each and every claim.

Option	Cash allowance per day (Rs.)	Maximum eligible no of days for one accident and for the total policy period (Subject to time limit of delivery of repaired vehicle)
1	500	5
2	500	10
3	500	15
4	1,000	5
5	1,000	10
6	1,000	15
7	1,500	5
8	1,500	10
9	1,500	15
10	2,000	5
11	2,000	10
12	2,000	15
13	3,000	5
14	3,000	10
15	3,000	15

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14. WRONG FUELLING**UIN IRDAN123RP0005V01200203/A0026V01201415**

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to flush out the wrong type of fuel filled at fuel filling station including replacement of parts subject to depreciation. Additionally, cost incurred on wrong fuel upto Rs.1000/- will also be reimbursed. This coverage is subject to the following terms:

1. Maximum number of claims permissible in a policy period is restricted to two (2).
2. Cover is available only with package policy.

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

15. HYDROSTATIC LOCK COVER**UIN IRDAN123RP0005V01200203/A0029V01201415**

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.

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

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16. KEY REPLACEMENT COVER
UIN IRDAN123RP0005V01200203/A0032V01201415

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:

Option	Limit of liability per policy period (Rs.)
A	10,000
B	20,000
C	50,000
D	1,00,000

This is subject to submission of:

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

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

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17.ENGINE SEIZURE PLUS

UIN IRDAN123RP0005V01200203/A0001V01201718

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly including packing kit & under body damage due to ingress of water into the vehicle covered under this policy or due to leakage of lubrication or loss or damage to engine cooling system. 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 seven (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 reasonable cost of Repairs / Replacement of 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. 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 of claim beyond seven (7) days from date of loss.
4. 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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18.EMI PROTECTION COVER**UIN IRDAN123RP0005V01200203/A0002V01201718**

In consideration of payment of additional premium, the insured will be paid regular Equated Monthly Instalment (EMI) payable 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:

Special Conditions:

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- B) Number of monthly installments payable will depend on option exercised by the insured and is subject to repair time exceeding the Time Excess specified for each option.
- A) Time Excess will be reckoned from the date of intimation of claim to the Insurance Company to the time of completion of repairs by repairer for Partial Loss.
- B) Time Excess will not be applicable in case of Total Loss / Constructive Total Loss/ Theft Claim and EMI(s) will be paid as per option exercised by the Insured.
- C) Benefit under this cover is payable even if there is no default on payment of EMI on the due date.
- D) To be eligible for benefit under this cover, damaged vehicle should be brought to repairers within 3 days of accident excluding the date of accident.

Specific Exclusion:

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

The following options are available to the insured to select:

Option	Number of monthly installment payable by the Company	Time excess in days beyond which company is liable to pay. Time excess will be reckoned from the date of intimation of claim to the Insurance Company to the time of completion of repairs by repairer	Limit of liability (Rs.)
A	1	10 days	1*EMI
B	1	15 days	1*EMI
C	1	20 days	1*EMI
D	1	25 days	1*EMI
E	1	30 days	1*EMI
F	2	30 days	2*EMI
G	2	35 days	2*EMI
H	2	40 days	2*EMI
I	2	45 days	2*EMI
J	2	50 days	2*EMI
K	2	55 days	2*EMI
L	2	60 days	2*EMI

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19.CONSUMABLES PLUS COVER:**UIN IRDAN123RP0005V01200203/A0003V01201718**

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.**

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20.VEHICLE REPLACEMENT COVER

UIN IRDAN123RP0005V01200203/A0004V01201718

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. **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.**
2. **It is not mandatory to replace the vehicle.**
3. **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.**
4. **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.**
5. **In the case of short supply due to any reason whatsoever, 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.**
6. **Company is not liable for any other financial dues of the insured in respect of the vehicle covered.**
7. **This benefit is available for the vehicles less than 5 years of age.**
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 Service Tax paid for **the Motor Commercial Vehicle Package Policy - For Passenger Carrying Vehicles upto 6** availed with us and is in force on the date of accident.

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UIN IRDAN123RP0005V03100001

21. CHOLA VALUE ADDED SERVICES – MCV PACKAGE POLICY FOR PASSENGER CARRYING VEHICLE UPTO 6

UIN IRDAN123RP0005V01200203/A0008V01201718

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Benefits	Maximum Events per year	Distance Limit per event	Max. payable Assistance cost each Service per event
1	On site minor repair			
a	Battery Jumpstart	2	150 Kms	Rs.3000
b	Minor electrical work	2	150 Kms	Rs.3000
c	Clutch setting	2	150 Kms	Rs.3000
d	UJ Cross replacement	2	150 Kms	Rs.3000
e	Fuel line bleeding	2	150 Kms	Rs.3000
f	Brake setting	2	150 Kms	Rs.3000
g	Fan belt replacement	2	150 Kms	Rs.3000
h	Setting of gear lever	2	150 Kms	Rs.3000
2	Towing for Non Accidental Breakdown	2	150 Kms	Rs.4500
3	Towing for Accidental Cases	2	150 Kms	Rs.4500
4	Aggregate transfer Assistance	2	150 Kms	Rs.3000
5	Load Transfer	No limits	No limits	No limits
6	Arrangement of alternate vehicle	No limits	No limits	No limits
7	Flat Tyre Replacement	No limits	150 Kms	Rs.5000
8	Fuel Delivery (Cost of fuel payable)	No limits	150 Kms	Rs.600
9	Medical and Legal Co-ordination	No limits	No limits	No limits

1. On Site Minor Repair

a. Battery Jumpstart:

If the Covered Vehicle does not start due to the battery being discharged, the Facilitator will arrange to jumpstart the battery on receipt of service request from the customer/beneficiary by paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event
- This service is applicable only for Light Commercial Vehicles
- This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.

Cholamandalam MS General Insurance Company Limited

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

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

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on covers for Motor Product –
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Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

b. Minor Electrical Work

In the event of immobilization of the Covered Vehicle due to electrical breakdown, the Facilitator on receipt of service request from the customer/beneficiary shall proceed with deputation of an electrician to sort out minor electrical problems by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

c. Clutch Setting

In the event of Covered Vehicle experiences problem in Gear shifting due to clutch slippage, the Facilitator shall arrange for clutch setting of the vehicle on receipt of service request from the customer by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

d. UJ Cross Replacement

In the event of immobilization of the Covered Vehicle due to breakage of Universal Joint cross (UJ Cross), the Facilitator shall arrange for replacement of the same on receipt of service request from the customer/beneficiary by paying for the travel expenses to the place where the incident has occurred.

The labour and parts cost of UJ Cross shall be borne by the customer and paid to the Service Provider on the spot.

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Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event

e. Fuel Line Bleeding

In the event of immobilization of the Covered Vehicle due to Air Lock in Fuel system, the Facilitator shall arrange for bleeding of Fuel line on receipt of service request from the customer/beneficiary by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

f. Brake Setting

In the event of Covered Vehicle experiences problem in braking due to faulty brake setting, the Facilitator shall arrange for brake setting of the vehicle on the service request of the customer/beneficiary by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

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g. Fan Belt Replacement

In the event of immobilization of the Covered Vehicle due to breakage of Fan Belt, the Facilitator shall arrange for replacement of Fan belt on the service request of the customer/beneficiary by paying for the travelling expenses to the place where the incident has occurred.

The labour and parts cost of Fan Belt shall be borne by the customer and paid to the Service Provider on the spot.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

h. Setting of Gear Lever

In the event of Covered Vehicle experiences problem in Gear shifting due to faulty gear lever setting, the Facilitator shall arrange for gear lever setting of the vehicle on receipt of service request from the customer/beneficiary by paying for the labour and travel expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

2. Towing for Non Accidental Breakdown:

In the event that the Covered Vehicle is unable to move on its own power due to a breakdown and "On Site" preliminary support is not possible, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the towing expenses of the Covered Vehicle to a nearest workshop or garage within the limits of 150 kms of towing distance from the city covered by the Facilitator or a maximum limit of service cost upto Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

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Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

3. Towing for Accidental Cases:

In the event that the Covered Vehicle is immobilized due to an accident and "On Site" preliminary support is not possible, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the towing expenses of the Covered Vehicle to a nearest workshop or garage within the radius of 150 kms of towing distance from the city covered by the Facilitator or a maximum limit of service cost upto Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

In case of breakdowns due to accidents before activation of services the customer has to confirm that all legal and police formalities arising out of the accident have been taken care of and vehicle is free for towing/ extraction.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

4. Aggregate Transfer Assistance

In the event that Covered Vehicle is immobilized due to major aggregate breakdown & "Towing" is not feasible, the Facilitator on the service request from the customer/beneficiary shall arrange for transfer of respective aggregate to nearest authorised workshop or workshop of customer's choice (subject to coverage) for repairs. After repair, the Facilitator shall arrange for transportation of the aggregate back to the breakdown spot and bear the transportation charges upto a maximum limit of service cost upto Rs.3000/- or within the radius of 150 Kms per event of the city covered by the Facilitator.

The cost of aggregate repairs shall be borne by customer. In case of any dispute that a particular event is an eligible case for aggregate transfer or not, the Facilitator will take the final judgment based on the actual condition of the vehicle and conditions at the breakdown site. The Facilitator's decision in this regard would be final and binding to all the parties.

The Facilitator's role is limited to removing the aggregate from the vehicle, transporting it to the workshop, collecting the aggregate from the said workshop after repairs, transporting it back to the breakdown site and refitting it into the covered vehicle.

The Facilitator shall not be responsible for quality of repairs, cost of repairs and/or proper functioning of the aggregate after refitting into the covered vehicle.

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For the purpose of this Service, Aggregate shall mean an assembly of parts which can function independently for a predefined purpose eg: Steering Gear Box, Engine Transmission Gear Box etc.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

5. Load Transfer

In case the breakdown vehicle is loaded and requires unloading of the goods, the Facilitator on receipt of service request from the Customer/Beneficiary shall coordinate and provide contact details of nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. The Facilitator shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the customer and the vendor. The Facilitator's role shall end as soon as contact details are provided to the customer. In case such services are not available in that area, the Facilitator shall not be held responsible in any manner, whatsoever.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**

6. Arrangement of Alternate Vehicle

In case of breakdown of the covered vehicle where repair requires a time of immobilization longer than 72 hours, the Facilitator on receipt of service request from the customer/beneficiary shall arrange a suitable Alternate vehicle for the customer/beneficiary.

The service is on payable basis and the Customer/Beneficiary has to pay the applicable service charges directly to the service provider

The vehicle shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**

7. Flat Tyre Replacement:

If the Covered Vehicle has a punctured or a burst tyre, the Facilitator on receipt of service request from the customer/beneficiary shall take care of changing it with the spare tyre (stepney) carried in the customer's vehicle, using an approved service provider paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

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- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.5000/- per event

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

8. Fuel Delivery:

If the Covered Vehicle runs out of fuel, the Facilitator shall on receipt of service request from the customer/beneficiary deliver up to 5 litres of fuel (petrol or diesel only) and bear the delivery charges of the fuel.

Cost of fuel shall be paid by Customer/Beneficiary on the spot to the service provider.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.
- b. This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event

9. Medical and Legal Co-Ordination:

In case of any medical or legal problem arising due to breakdown or accident, the Facilitator shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. The Facilitator shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the Customer and service provider. The Facilitator's role shall end as soon as they provide contact details to the Customer over Phone. In case such services are not available in that area, the Facilitator shall not be held responsible in any manner, whatsoever.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.

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Definitions

The terms defined below and at other junctures in this documents shall have the meanings ascribed to them wherever they appear and where appropriate

Accident shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilised.

Automatic Inclusion shall mean enrolment of all vehicles for the Value Added Services after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

Authorised Repair Shop or Garage shall mean the repair shop; workshop or garage duly identified and assigned by the Facilitator to undertake agreed repairs/assistance work on the immobilised Vehicle. Notwithstanding anything under this clause, if the Covered Vehicle requires service at region/ place/ zone not accessible by the Facilitator and/or the vendors and/ or the approved representatives of the Facilitator, then the Customer will be reimbursed by the Facilitator.

Beneficiary shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

Breakdown shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

Customer shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services.

Covered Vehicle shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Commercial Vehicle (as defined under Eligible Vehicles)

Enrollment Fee shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

Event shall mean a single event of Breakdown or Accident of the Covered Vehicle.

Extraction / Removal shall mean rescue or salvage of a Covered Vehicle from a zone with difficult access to another from where the towing or transfer to an authorised workshop is possible.

Facilitator shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

Immobilisation shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

Limits of Service Costs shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer.

Place of Residence shall mean the address of the Customer on which the Covered Vehicle may have been registered.

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Service Provider shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators, Experts in Medical or Legal professions arranged by the Facilitator to provide the Service

Service Charges shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

Service Start and End date means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

Service Receivers shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

Territory shall mean the cities and highways which shall be covered under the Scheme and such other cities which may be added from time to time.

Value Added Services or Roadside Emergency Assistance Program or Scheme shall mean the Roadside Assistance Services to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth below, and according to the limits and services.

These coverages apply from KMO. Understanding by KMO is that the Customer's Vehicle is covered from the moment customer starts or tries to start the vehicle, thus client is always covered. This service shall be provided only immobilized Vehicles which have been covered under this Add-on on payment of additional premium.

TERRITORIAL SCOPE

The Territorial or Geographical scope of this Scheme shall be within the Republic of India. The scope of the services shall cover all Customers enrolled for the Services in entire Republic of India, excluding islands, J&K and North-eastern states.

Assistance shall be provided in all areas accessible by requisite service or recovery vehicles through a proper road, including parking lots, city streets, motorways, national, regional and local roads, as long as the location is not inaccessible to the assistance vehicles. Certain Services shall be provided whenever the vehicle in question is immobilized and cannot be driven on its own power as mentioned herein. However, this service shall not be provided to an immobilized vehicle if it is already at a workshop or a garage.

EXCLUSIONS TO SERVICE COVERAGE

This is a customized Roadside Emergency Assistance Program to help customers in case of emergency situations arising out of accidents and/or electrical or mechanical breakdown to the covered vehicle while on the road. This Program is not a regular service or maintenance Program and does not substitute the need of regular maintenance carried out in the authorized workshops. Also these services shall not be activated in case of trivial problems such as Fuel shortage, Tyre punctures etc.

A vehicle shall not be entitled to these services under the following circumstances and conditions:

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1. Vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, Special Carriers etc
2. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus may not be in roadworthy condition.
3. In any case, if the customer / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle shall be immediately disqualified or shall not be eligible for the service for rest of policy period.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - a. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
 - b. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
6. Any customer history where customer has twice on prior occasions misused or abused the services.
7. Those accidents or breakdowns that are produced when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
10. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
11. Vehicle carrying inflammable or hazardous chemicals (HAZCHEM) like but not limited to petroleum products like LPG, Petrol, Diesel, Kerosene, ATF etc, Chemicals like Acids, Benzene, Liquid Nitrogen, Ammonia, etc.
12. Events not covered under the Program (but not limited to):
 - a. Non-functional horn
 - b. Faulty fuel gauge
 - c. Non-functional Speedometer
 - d. Non-functional Air-conditioning
 - e. Vehicle headlights not functional during day time.
 - f. Illumination warning lamp of ABS, airbag warning or traction control or any such non-safety related lights/service warnings lights which do not render the vehicle immobilized.
 - g. Damaged door glasses or non-functional windows when there are no security or weather risks.
 - h. Broken rear-view mirror not obstructing driver's view.
 - i. Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.

Assistance handling procedure

- ✓ Insured shall call the Facilitator helpline "xxxx xxxx xx" to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
 1. Name
 2. Motor Insurance Policy Number and / or cover note
 3. Vehicle Registration Number
 4. Vehicle Make & Model

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5. Breakdown Location
 6. Policy start date and End date
 7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will despatch the Services after checking Supplier Network at the place of breakdown
 - ✓ Facilitator will send service professional to the insured's location to render necessary services.
 - ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
 - ✓ Services will be provided on 24 x 7 basis on all the days in a year.

Grievance Redressal:

- If the Insured person is aggrieved in any way due to the following:
 - Facilitator does not respond to the customer at the time of calling,
 - Delay in despatch of services
 - Any dispute on the services offered
 - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
 - Any other grievance
- the Insured person can contact US with the details of grievance through:

Our Website: www.cholainsurance.com

E-mail: customercare@cholams.murugappa.com

Call us @: 1800 208 5544

In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

**Grievance Redressal Officer,
Cholamandalam MS General Insurance Company Limited
Thambu Chetty Street,
Chennai – 600 001.**

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

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

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22.TYRE PROTECT**UIN IRDAN123RP0006V03100001/A0034V01202223**

In consideration of payment of additional premium for this cover, it is hereby agreed that insurance company will reimburse for the replacement of the tyre (s) fitted to the insured vehicle if it is damaged due to Burst, Cut, and Bulge including labour cost.

This cover is subject to the following terms and conditions:

1. The cover is available for a maximum of four (4) tyre(s) fitted to the Insured vehicle per claim in an annual policy period for Taxies. Cover is available for maximum of five (5) tyres during an annual policy period for Taxies.
2. The cover is available for maximum of three (3) tyres fitted to insured vehicle per claim/per policy period for 3 Wheeled Vehicles.
3. The cover is available for maximum of five (5) tyres fitted to insured vehicle per claim/per policy period for other than taxies and 3 wheeled vehicles.
4. Company is liable to compensate only for the cost of make, model and specification of the tyres originally fitted by OEM even if upgraded tyres are fitted at a later date.
5. If the same make, model and specification of the tyre(s) are not available in the Market, we will reimburse the price of the tyre of similar make, model and specification available in the market on the date of loss.
6. Make, model, serial numbers of the tyres are to be disclosed by the insured in the proposal form.
7. Compensation payable will be as per table given below:

Residual tread depth of the tyre (s) at the time of loss	Admissible claim amount
>= 7 mm	100% of the cost of new tyre(s)
>=5mm and < 7 mm	75% of the cost of new tyre(s)
>=4 mm and < 5 mm	50% of the cost of new tyre(s)

8. It is mandatory to replace the tyre, if claim is approved.
9. Cover is subject to excess of 0.5% on the cost of the tyre in addition to Policy Excess, for tyres other than Run Flat Tyres (RFT). Cover is subject to excess of 1% on the cost of the tyre for RFT in addition to Policy Excess.
10. Claim for tyre (s) payable under 'Own Damage' section of a package policy will not be considered under this cover.

Cholamandalam MS General Insurance Company Limited

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on covers for Motor Product –
Motor Commercial Vehicle Package Policy - For
Passenger Carrying Vehicles upto 6
UIN IRDAN123RP0005V03100001

Specific Exclusions:

1. Tyre(s) worn out due to natural wear and tear.
2. Any damage arising out of use of the insured vehicle beyond its passenger carrying capacity.
3. Any damage caused due to non-maintenance of vehicle as specified by the Manufacturer of vehicle.
4. Loss or damage arising out of modifications not approved by tyre manufacturer.
5. Loss or damage resulting from hard driving due to race, over speeding, rally or illegal activities.
6. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall of product.
7. Any minor damage or scratch or small cut not affecting the functioning of the product.
8. Tyre which has been used for its full specified life as per manufacturer's guideline.
9. Any loss or damage occurred prior to inception of the policy.

Under this Add-on, the insured has an option to purchase 'Rim Protect' cover alongwith 'Tyre Protect' Add-on cover on payment of additional premium

Rim Protect**Coverage:-**

In consideration of payment of additional premium for this cover, it is hereby agreed that we will pay for the repair or replacement cost of the wheel rim fitted to the insured vehicle plus labour cost if the rim is damaged or deformed or warped as a result of it being driven over pothole(s), curb/kerb(s) or other road debris or as a result of blow out rendering it functionally unusable and /or unsafe to the insured vehicle.

This cover is subject to the following terms and conditions:

1. Insurance company is liable only for cost of replacement of wheel rim of similar make, model and specification and the labour cost involved for its replacement.
2. No depreciation will be deducted on the cost of rim.
3. This cover is available for a maximum of four (4) rim(s) of the Insured Vehicle during the policy period.

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Specific exclusions:-

The Company will not be liable for any loss or damage to Rim fitted to the insured vehicle due to:-

1. Loss / damage covered under Manufacturer's warranty.
2. Manufacturing defect or design including manufacturer's recall of product, poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the Wheel Rim(s) and / or due to improper storage and/or transportation of the Wheel Rim (s).
3. Minor damage or scratches or small cut, noises, vibrations not affecting the functioning of the product and / or damages that are consequential in nature.
4. Loss or damage that had occurred prior to inception of the policy.
5. Replacement of Non-damaged rims for the purpose of matching it with a set of rims.
6. Any loss or damage that results from modification, neglect of the periodic maintenance, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
7. Expenses related to personal injury or property damage arising due to damage of the Rim(s) of the Insured Vehicle.
8. Any loss or damage arising out of ageing, normal wear and tear, loosening of rims, corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.
9. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle.
10. Any loss or damage arising due to theft of Rims (s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
11. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle

It is to be noted that the insured cannot opt for 'Rim Protect' coverage independently (on a standalone basis) without purchasing Tyre Protect Add-on.

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

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23. LOSS OF LAPTOP AND MOBILE PHONE**UIN: IRDAN123RP0006V01200203/A0079V012022**

In consideration of payment of additional premium for this cover, Insurer will indemnify the insured for loss or damage of Laptop and / or Mobile phone by Accident / Fire to the insured vehicle. This Add-on also covers theft or burglary of the Laptop and / or Mobile phone from Insured vehicle during the Policy period. The coverage is for the Laptop and / or Mobile phone belonging to the Insured or in personal custody of the insured.

The cover is subject to the following terms and conditions:

1. The Laptop and / or Mobile should be kept inside the insured vehicle with doors locked and windows properly fastened or should be locked inside the boot.
2. Original FIR lodged with Police Authorities for verification confirming the date and time of the incident and the articles lost.
3. Amount of compensation will be payable based on the market value of the electronic item on the date of loss. Market Value will be calculated as follows:

Age of the Electronic Items	% of Depreciation applicable on the Value of Brand new Electronic item
Upto one year from the date of purchase of Brand New Electronic Item	25%
Exceeding one year but not exceeding two years from the date of purchase of Brand New Electronic Item	50%
Exceeding two years but not exceeding three years from the date of purchase of Brand New Electronic Item	75%

4. Compulsory excess of 10% of the net assessed claim amount or Rs.5000 whichever is higher should be borne by the Insured for each and every Claim.
5. The cover is applicable for Laptop and Mobile phone upto 3 years from the date of invoice issued by Vendor.
6. Maximum of only One Claim payable in a policy period in respect of Laptop and /or Mobile phone. Maximum liability of the Company will not exceed Rs.50,000 for Laptop or Mobile phone in a policy

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period. Maximum liability of the Company will not exceed Rs.1,00,000 for Laptop and Mobile phone in a policy period.

7. Claim should be admitted under Section -1 (Loss of or damage to the insured vehicle) of the policy for loss of or damage to Laptop and / or Mobile phone due to Accident / Fire.

Exclusions:

1. Any loss in open top or convertible cars unless the Electronic items are kept in the locked boot.
2. Any loss of Electronic items kept in the Vehicle unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
3. Loss of or damage to the Electronic items under this Policy falling under the terms of the Maintenance Agreement.
4. Any loss or damage due to wilful act or wilful negligence of the Insured or his representative.

Electronic items shall mean and include Laptop and / or Mobile phone only.

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