

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 for Motor Product -

Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles – UIN IRDAN123RP0003V03100001**1. MONTHLY INSTALLMENT COVER****UIN IRDAN123RP0003V03100001/A0007V01201314**

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 handling 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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Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles – UIN IRDAN123RP0003V03100001**2. COVERAGE FOR DISABLED VEHICLE****UIN IRDAN123RP0003V03100001/A0006V01201314**

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 IRDAN123RP0003V03100001/A0006V01201213

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

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

4. COVERAGE OF INSURANCE COST

UIN IRDAN123RP0003V03100001/A0007V01201213

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 IRDAN123RP0003V03100001/A0003V01201213

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 IRDAN123RP0003V03100001/A0009V01201213

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 entertain able in the policy period.

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

7. WAIVER OF REDUCTION IN DEPRECIATION FOR PARTIAL LOSS CLAIMS
UIN IRDAN123RP0003V02100001/A0011V02201213

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.

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8. REINSTATEMENT VALUE BASIS FOR FIXING THE VEHICLE SUM INSURED
UIN IRDAN123RP0003V03100001/A0012V01201213

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 of WAIVER OF REDUCTION IN_DEPRECIATION FOR PARTIAL LOSSES will automatically apply.

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

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

9. COVERAGE FOR ROAD TAX AND REGISTRATION CHARGES
UIN IRDAN123RP0003V03100001/A0013V01201213

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.

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10. REIMBURSEMENT OF COST OF DUPLICATE VEHICLE KEY
UIN IRDAN123RP0003V03100001/A0014V01201213

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.

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

11. COVER FOR PERMIT LOSS
UIN IRDAN123RP0003V03100001/A0015V01201213

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.

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12. PENALTY COVERAGE

UIN IRDAN123RP0003V03100001/A0017V01201213

In consideration of payment of additional premium, the company will reimburse the penalty imposed on the insured for the delay in the delivery of goods or damage to the goods due to vehicle accident, by the insured's client/customer.

Maximum amount payable under this benefit is Rs. 20,000/- per claim and per policy period.

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

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In consideration of payment of additional premium for this benefit, the company will pay a fixed allowance of Rs.2500/- , Rs.5,000/- , Rs. 10,000/- or Rs.15,000/- per claim as per option exercised by the insured subject to a time excess of 3 days from the date of accident (including accident date). This benefit will be given in case of non-availability of insured vehicle due to partial loss claim (s).

Maximum of 2 claims are permissible under this benefit.

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

Exclusions:

If the vehicle repair involves only the following work, no amount is payable.

1. Window glass/ Windscreen replacement
2. Repairing of Bumper & Painting
3. Denting and Painting of one or two panels
4. Replacement of Bumper/ Headlamps
5. Replacement of fuel tank
6. Replacement of small mechanical aggregates like Radiator, AC Condenser

Option	Benefit (Rs.)
1	2,500
2	5,000
3	10,000
4	15,000

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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	Limit of liability per policy period (Rs.)
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.

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

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15. NEW VEHICLE REPLACEMENT COVER

UIN IRDAN123RP0003V03100001/A0003V01201516

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 on the date of total loss including registration charges incurred for the vehicle and total insurance cost of this policy. 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. No imposed excess is applicable for this cover.
4. Compensation payable under this cover will be the cost incurred towards insurance and registration of vehicle and the show-room value of brand new vehicle of same make, model and variant with identical features and specifications on the date of loss. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the insured vehicle will be paid along-with registration charges incurred for the vehicle and total insurance cost of this policy.

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

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In consideration of payment of additional premium for this cover, the Insured will be paid daily allowance following loss or damage to the insured vehicle. Company will pay amount as per the table given below provided a valid claim for loss or damage is admitted under "Own Damage" section of the policy. (Section 1)

Goods Carrying Vehicle - Type	Allowance payable per day (Rs)
Three wheelers	500
Four wheelers with Gross Vehicle Weight (GVW) – Upto 25000 Kgs	2500
Four wheelers with Gross Vehicle Weight (GVW) – Beyond 25000 Kgs	4000

Other conditions:

- Valid claim under this cover is payable whether repaired in preferred garage or any other garage of Insured's choice.
- Time excess will be one day for partial loss and 2 days for total loss from the date of loss.
- Allowance payable for partial loss claims:** Company will pay daily allowance from the date of accident / loss to the date of completion of repairs or on expiry of **21** days from the date of accident / loss whichever is earlier and is subject to time excess.
- Allowance payable for Total Loss / Constructive Total Loss (CTL) of vehicle due to Accident:** Company will pay daily allowance from the date of accident / loss to the date of completion of repairs or on expiry of **30** days from the date of accident / loss whichever is earlier and is subject to time excess.
- Total loss of vehicle due to Theft:** Company will pay allowance for a maximum of **30** days from the date of intimation of loss subject to time excess.

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17. FULL DEPRECIATION WAIVER COVER

UIN IRDAN123RP0003V03100001/A0005V01201516

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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18. ADDITIONAL TOWING CHARGES:

UIN IRDAN123RP0003V03100001/A0005V01201617

In consideration of payment of additional premium, Insured will be reimbursed additional amount towards vehicle extraction and towing charges of the insured vehicle by reason of loss or damage covered under Section 1 of the policy based on option exercised by the insured.

Sum Insured Option for Additional Towing Charges
In Multiples of 000's upto maximum limit of Rs.1,00,000

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

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19. EMI COVER:

UIN IRDAN123RP0003V03100001/A0003V01201617

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.**
- C) Time Excess will be reckoned from the date of registration of claim by Insurance Company to the time of completion of repairs by repairer for Partial Loss.**
- D) 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.**

Specific Exclusions:

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

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The following options are available to the insured to select from:

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 registration of claim by Insurance Company to the time of completion of repairs by repairer	Limit of liability (Rs.)
A	1	5 days	1*EMI
B	1	10 days	1*EMI
C	1	15 days	1*EMI
D	1	20 days	1*EMI
E	1	25 days	1*EMI
F	1	30 days	1*EMI
G	2	30 days	2*EMI
H	2	35 days	2*EMI
I	2	40 days	2*EMI
J	2	45 days	2*EMI
K	2	50 days	2*EMI
L	2	55 days	2*EMI
M	2	60 days	2*EMI

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20. HYDROSTATIC LOCK PLUS COVER:

UIN IRDAN123RP0003V03100001/A0002V01201617

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 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. 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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**21. CHOLA VALUE ADDED SERVICES – MCV PACKAGE POLICY FOR GOODS CARRYING VEHICLES –
UIN IRDAN123RP0003V03100001/A0010V01201718**

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.

Specific Exclusions applicable to the Service

Cholamandalam MS General Insurance Company Limited

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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 for Motor Product -

Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles – UIN IRDAN123RP0003V03100001

- 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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- 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.

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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.

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:

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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.

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/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.

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

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.

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

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:

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1. Name
 2. Motor Insurance Policy Number and / or cover note
 3. Vehicle Registration Number
 4. Vehicle Make & Model
 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. HYDRAULIC JACK COVER

UIN IRDAN123RP0003V03100001/A0004V01202122

In consideration of payment of additional premium for this cover, the Company undertakes to pay Loss of or damage to the Jack while lifting, loading / unloading the Insured Vehicle. Jack is a part of Tipper type vehicles classified under Goods Carrying 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 - For Goods Carrying Vehicles' in the event of change of Body Type of the vehicle insured.
4. The Company will indemnify the insured for a maximum of two claims made during the policy period.
5. Minimum sum insured for this cover is Rs 20,000/-.

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.