

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording for Motor Product -  
Motor Private Car Package Policy  
UIN: IRDAN123RP0001V03100001

Sl. No.	Name of the Add-on cover	UIN	Cover combination
1.	Coverage for Disabled Vehicle	IRDAN123RP0001V01200203/A0008V01201314	1 year OD + 1 year TP

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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Sl. No.	Name of the Add-on cover	UIN	Cover combination
2.	No Claim Bonus Protection	IRDAN123RP0001V01200203/A0001V01201213	1 year OD + 1 year TP

In consideration of payment of additional premium for this benefit, No Claim bonus (NCB) under this policy would be extended to renewal policy subject to renewal within 30 days of expiry of the policy, in case a partial loss claim is lodged to or paid by us.

The benefit will also cover theft or total loss of the insured vehicle, if a fresh policy is availed for a different vehicle of the same class with the company on identical name by the insured within 60 days from the date of settlement of claim.

NCB protection is available for the renewal or fresh policy only if the number of Own Damage claim is not more than one in a policy period.

This benefit is available only for vehicle up to 5 years of age at the time of commencement of this cover.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
3.	Coverage of Insurance Cost	IRDAN123RP0001V01200203/A0002V01201213	1 year OD + 1 year TP

In consideration of payment of additional premium for this benefit, if a claim for the insured vehicle is settled as Total Loss (including theft) or Constructive Total Loss (CTL) then the total annual insurance premium for any other vehicle purchased in insured's name after the date of the Total Loss / Constructive Total Loss of the insured vehicle will be borne by the company provided that vehicle is insured with our company and the class of vehicle is same. This is subject to risk being acceptable to the company.

Maximum liability of the company will be restricted to total annual insurance premium paid for the policy without service tax against which claim was lodged and settled by us.

This benefit is available for a period of 90 (Ninety days) days from the date of settlement of claim under the policy.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
4.	Consumables Cover	IRDAN123RP0001V01200203/A0008V01201213	1 year OD + 1 year TP

In consideration of payment of additional premium for this benefit, 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 Own Damage Section of the policy.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
5.	Registration Certificate Lost cover	IRDAN123RP0001V01200203/A0004V01201213	1 year OD + 1 year TP

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 of the insured vehicle if original certificate of the insured vehicle is lost by the Insured due to any reason.

This is subject to submission of the following papers:

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

Only one claim is permitted in a policy period.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
6.	Waiver of depreciation	IRDAN123RP0001V01200203/A0003V02200910	1 year OD + 1 year TP

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 upto 1 / 2 / unlimited claims in a policy period as per option exercised by the Insured.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
7.	Reinstatement Value basis for fixing IDV	IRDAN123RP0001V01200203/A0002V01200910	1 year OD + 1 year TP

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 brand new car and for first year renewal of a brand new car provided there is no interruption in insurance period.

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 (compulsory, voluntary).

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 benefit No.7 (WAIVER OF DEPRECIATION) will automatically apply.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
8.	Coverage for road tax and registration charges in case of total loss of the vehicle	IRDAN123RP0001V01200203/A0007V01200910	1 year OD + 1 year TP

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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Sl. No.	Name of the Add-on cover	UIN	Cover combination
9.	Reimbursement of cost of duplicate keys	IRDAN123RP0001V01200203/A0005V01200910	1 year OD + 1 year TP

Under this benefit, insured is eligible for reimbursement of cost of obtaining duplicate ignition key of the insured vehicle if original is lost.

The total amount payable will be restricted to a maximum of Rs.1, 000/- (Rupees One Thousand Only) and only one claim is entertainable in a policy period. This is subject to submission of the following papers:

- Duty acknowledged copy of report filed with the Police Authorities.
- Original bill for expenses incurred to obtain duplicate key from key maker / manufacturer.

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10.	Daily Cash Allowance	IRDAN123RP0001V01200203/A0001V01200910	1 year OD + 1 year TP

In consideration of payment of additional premium, the company will pay a fixed allowance of Rs.500/- per or Rs.1000/- per day as per the option exercised by insured, during the period of non-availability of insured vehicle due to partial 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 one day time excess for each and every claim.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
11.	Auto Extension of Policy	IRDAN123RP0001V01200203/A0003V01201314	1 year OD + 1 year TP

In consideration of payment of 20% extra premium it is hereby declared and agreed that the existing policy covering the insured vehicle will be extended for a further period of 30 days from the expiry date on renewal terms. Premium for cover offered for 30 days extension will be charged on pro-rata basis and excess amount (if any) will be refunded if renewed with us for a further period of 12 months on comprehensive basis without any break in insurance. However, no refund or adjustment of premium is allowed if any claim has been lodged in the extended cover period of 30 days.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
12.	Personal belongings [Inside the vehicle]	IRDAN123RP0001V01200203/A0004V01200910	1 year OD + 1 year TP

The company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire, burglary or accidental external means whilst they were inside your insured vehicle or locked inside the boot subject to the following terms and conditions:

Laptop, I-Pod, electronic items, mobile phone, jewellery, cash, cheque, stamps, curios, work of art, paintings and other valuables are excluded from this insurance cover.

Amount of compensation will be decided based on the market value of the item lost on the date of loss.

Maximum of only 2 (Two) claims will be entertained under this cover in a policy period.

The liability of the company will be restricted to Rs.10, 000/- per claim and for the policy period with a compulsory excess of 10% of the nett assessed amount or Rs.500/- whichever is higher for each and every claim.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
13.	License Loss cover	IRDAN123RP0001V01200203/A0006V01200910	1 year OD + 1 year TP

The company would pay a fixed amount of Rs. 500/- (Rupees Five Hundred Only) to obtain duplicate license if original driving license is lost by the Insured due to any reason. Only one claim is entertain- able in a policy period.

This is subject to submission of the following papers:

- Duly acknowledged copy of Report filed with the Police Authorities.
- Copy of the receipt obtained on payment of fee to the Transport Authority for getting duplicate license
- Copy of the Original Driving License
- Copy of the Duplicate Driving License.
- Self-declaration that no claim has been made for the same loss with any other Insurer.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
14.	Wrong fuelling	IRDAN123RP0001V01200203/A0023V01201415	1 year OD + 1 year TP

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.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
15.	Hydrostatic lock cover	IRDAN123RP0001V01200203/A0024V01201415	1 year OD + 1 year TP

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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Sl. No.	Name of the Add-on cover	UIN	Cover combination
16.	Key replacement cover	IRDAN123RP0001V01200203/A0025V01201415	1 year OD + 1 year TP

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:

- 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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Sl. No.	Name of the Add-on cover	UIN	Cover combination
17.	Loss of Key Cover	IRDAN123RP0001V01200203/A0006V01201617	1 year OD + 1 year TP

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repair / replacement of the keys and / or new lock set and / or Total replacement of lock mechanism due to theft or burglary or damage to keys and key mechanism of the insured vehicle including installation cost of the same.

**This is subject to submission of:**

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

The Sum Insured for this cover will be equal to the replacement cost of the keys and / or new lock set and / or Total replacement of lock mechanism.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
18.	Consumables Plus Cover	IRDAN123RP0001V01200203/A0007V01201617	1 year OD + 1 year TP

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

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

**Specific exclusions:**

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

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

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
19.	EMI Cover	IRDAN123RP0001V01200203/A0008V01201617	1 year OD + 1 year TP

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:**

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

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 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

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
20.	Conveyance Allowance	IRDAN123RP0001V01200203/A0004V01201617	1 year OD + 1 year TP

In consideration of payment of additional premium, the company will pay a fixed allowance per day as per the option exercised by insured, during the period of non-availability of insured Vehicle following loss or damage to the insured Vehicle. Company will pay amount provided a valid claim for loss or damage is admitted under "Own Damage" section of the Policy (Section 1).

Time Excess period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days	Not Applicable	Fixed Allowance (Rs.) per day – Multiples of Rs.100			
4 days					
5 days					

Time Franchise period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days					
4 days					
5 days					

**Special conditions:**

1. Eligible number of days for partial losses 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 subject to Time Excess or Time Franchise benefit option exercised by the Insured.
2. Option I – Time Excess Benefit - Claim under this option will be considered for payment for the number of days exceeding the excess period upto the maximum eligible number of days chosen or date of delivery of the repaired vehicle, whichever is earlier. Insurer will not be liable for claims upto Excess period.

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3. **Option II – Time Franchise Benefit - Claim under this option will be considered for payment for the total number of days reckoned from the date of entrustment of vehicle to repairer to the date of delivery of repaired vehicle or maximum eligible days chosen whichever is earlier provided the number of days the insured vehicle lying in the Garage exceeds the excess period chosen by the Insured.**
4. **In case of Total Loss / Constructive Total Loss, Company will pay daily allowance from the date of accident / loss upto a maximum eligible number of days.**
5. **In case of theft claim, Company will pay daily allowance from the date of intimation of claim upto a maximum eligible number of days.**

Allowance payable for Partial Loss / Total Loss / Constructive Total Loss / Theft is dependent on the option exercised by the Insured.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
21.	Hydrostatic Lock Plus Cover	IRDAN123RP0001V01200203/A0010V01201617	1 year OD + 1 year TP

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 immediately.
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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Sl. No.	Name of the Add-on cover	UIN	Cover combination
22.	Vehicle Replacement Advantage Cover	IRDAN123RP0001V01200203/A0011 V01201617	1 year OD + 1 year TP

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. **No imposed excess is applicable for this cover.**
4. **Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and in force on the date of accident, road tax and registration cost incurred with the transport authorities for the insured vehicle and the Show-room value 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. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the insured vehicle with all applicable taxes and charges will be paid along-with registration charges, Road Tax paid for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.**
5. **Company is not liable for any other financial dues of the insured in respect of the vehicle covered.**
6. **This benefit is available for the vehicles upto 6 years of age.**
7. **No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).**
8. **Any disbursement under this cover will be full and final settlement of our liability under the Motor Insurance Policy and The Motor Insurance policy shall expire on settlement of the claim 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 premium and Service Tax paid for the Motor Private Car Package policy availed with us and is in force on the date of accident.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
23.	Chola Value Added Services - Private Car	IRDAN123RP0001V01200203/A000 6V01201718	1 year OD + 1 year TP

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

Sl. No.	Services Offered for Private Car	Max. events per year	Distance Limit per event	Max. payable Assistance cost each Service per event
1	Assistance on Phone	No limits	No limits	No limits
2	On site minor repair	No limits	150 Kms	Rs.3000/-
3	Battery Jump Start	No limits	150 Kms	Rs.3000/-
4	Flat Tyre Replacement	No limits	150 Kms	Rs.3000/-
5	Locked or Lost Keys	No limits	150 Kms	Rs.4500/-
6	Replacement Keys	No limits	150 Kms	Rs.3000/-
7	Fuel Delivery	No limits	150 Kms	Rs.600/-
8	Emptying of Fuel Tank	No limits	150 Kms	Rs.3000/-
9	Transfer of Covered Vehicle for Non Accidental Breakdown	No limits	150 Kms	Rs.4500/-
10	Towing for Accidental Breakdown	No limits	150 Kms	Rs.4500/-
11	Transfer cost reimbursement for services provided out of the Facilitators Service Provider Network	2	No limits	Rs.4500/-
12	Medical and Legal Co-ordination	No limits	No limits	No limits
13	Information of Authorised Workshop	No limits	No limits	No limits
14	Provision of Local Taxi	No limits	No limits	No limits
15	Repatriation of the repaired or recovered vehicle	No limits	No limits	No limits
16	Removal of Vehicle	No limits	No limits	No limits
17	Provision of Replacement Vehicle	No limits	No limits	No limits
18	Provision of Hotel Accommodation or Travel Forward or back to Residence	No limits	No limits	No limits



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**1. ASSISTANCE ON PHONE:**

In the event of Customer/Beneficiary calling for support related to vehicle problem, the Facilitator Helpdesk shall understand basic problem prior to offering solutions. Some minor, recurring issues such as "meaning of certain indications on dashboard" etc. can be resolved over phone.

This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date.

**2. ON SITE MINOR REPAIR:**

In the event of Immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said vehicle can be repaired at the place of the immobilization within a maximum time period of forty five minutes, the Facilitator shall proceed with the repair of the breakdown on the 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**

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.
- b. The assistance shall be provided in parking slots, city streets, motorways, national, regional and local roads, as long as the vehicle cannot be transferred on its own to the nearest repair shop.
- c. 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.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 coverage.

**3. BATTERY JUMPSTART :**

If the Covered Vehicle does not start due to the battery being discharged, the Facilitator shall proceed with jumpstart of the vehicle on the service request of 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**

- 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.3000/- per event

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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.

**4. FLAT TYRE REPLACEMENT:**

If the Covered Vehicle has a punctured or a burst tyre, the Facilitator shall on receipt of the service request from the customer/beneficiary 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.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.

**5. LOCKED OR LOST KEYS:**

In case the keys of the covered vehicle are locked-in, the Facilitator on the service request of the Customer shall help the Customer as much as possible to get keys out of the covered vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account.

In case the keys are lost, the Facilitator shall arrange and bear the cost to tow the vehicle to a nearest safe place. The Customer shall have to arrange for a duplicate set on their own cost and efforts.

To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents like Ownership documents of the Covered Vehicle, Driving License, and valid address proof.

**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 registered address of the Customer per event subject to a maximum limit of service cost of Rs.4500/- per event
- c. Transfer shall be done using the most suitable equipment available.

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**6. REPLACEMENT KEYS:**

If Keys of the covered vehicle are lost or misplaced, the Facilitator on the service request of the Customer, shall arrange forwarding of duplicate set from customer's place of residence or office to the place where the vehicle is present by paying for the delivery charges/expenses.

To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents like Ownership documents of the Covered Vehicle, Driving License, and valid address proof.

**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 registered address of the Customer per event subject to a maximum limit of service cost of Rs.3000/- per event

**7. FUEL DELIVERY:**

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

**8. EMPTYING OF FUEL TANK :**

If fuel tank of the Covered Vehicle is filled with the wrong fuel, on the service request of the customer/beneficiary, the Facilitator shall bear the cost of emptying it, using an approved technician. In case this service is not feasible, the vehicle shall be towed to the nearest garage by the Facilitator by paying for the towing charges.

**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.3000/- per event.
- c. Transfer shall be done using the most suitable equipment available.

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**9. TRANSFER OF THE COVERED VEHICLE FOR NON ACCIDENTAL BREAKDOWN:**

In the event that the onsite minor repair mentioned under point no. 2 or services mentioned between points 3 to 8 are not possible and the Covered Vehicle is unable to move on its own power due to a breakdown, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or any garage chosen by the Customer, 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.

**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.**

**10. TRANSFER OF THE COVERED VEHICLE FOR ACCIDENTAL BREAKDOWN:**

In the event that the onsite minor repair mentioned under point no. 2 or services mentioned between points 3 to 8 are not possible and the Covered Vehicle is unable to move on its own power due to an accident, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or any garage chosen by the Customer, within the radius of 150 kms of towing distance from the city covered by the Facilitator or upto a maximum limit of service cost of 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.

**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.**

**11. TRANSFER COST REIMBURSEMENT FOR SERVICES PROVIDED OUT OF THE FACILITATOR'S SERVICE PROVIDER'S NETWORK:**

If the Covered Vehicle is immobilized due to breakdown or accident, and the Facilitator is not able to assist the Customer through its own network (either because the event is taking place in an area of difficult access or for any other extraordinary circumstances), the Facilitator shall reimburse, upon the Customer's return, the cost incurred for towing the Covered Vehicle to the place of residence of the Customer upto a maximum limit of service cost of Rs. 4500/- per event.

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This Service is limited to two events per year.

**Specific terms applicable to the Service**

- a. **The Customer must have called the Facilitator and obtained authorization, prior to availing service and must provide following supporting documents;**
  - **Call reference ID No. provided by the Facilitator, Payment Receipt from the Service Provider with date, details of the place where the incident took place to the place of destination**

**12. MEDICAL and LEGAL CO-ORDINATION:**

In case of any medical or legal problem arising due to breakdown or accident, especially when the Customer is traveling outstation, the Facilitator on receipt of service request from the customer 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.**

**13. INFORMATION OF AUTHORISED WORKSHOP:**

On receipt of service request from the customer for details of authorized workshops in nearby location, the Facilitator shall provide the details by referring the website of the OEM (Original equipment Manufacturer) or through other sources available in public domain.

**14. PROVISION OF LOCAL TAXI:**

In the event that the onsite repairs mentioned above are not possible, and the Covered Vehicle is towed to an authorised workshop or garage, the Facilitator on receipt of service request from the customer shall arrange local taxi to the customer, wherever required. This service is to enable the customer to accompany the vehicle to the dealership or travel to the nearest convenient place.

In case the Customer wishes to utilize this service for longer distance it can be done by directly paying to Service Provider, as per prevalent rates, for additional round trip kilometres. The taxi shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

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The service is on payable basis and the Customer has to pay the applicable service charges directly 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.**

**15. REPATRIATION OF REPAIRED OR RECOVERED VEHICLE:**

In the event where the breakdown occurs 250 kms away from the Customer's place of residence and repair of the Covered Vehicle requires a time of immobilization longer than 72 hours or in the case of theft, the vehicle is repaired or recovered after the Customer has left the place of the incident, the Facilitator on the request of the Customer shall arrange for Transfer of the Covered Vehicle from the place of recovery to the registered address of the Customer.

The service is on payable basis and the Customer has to pay the applicable service charges directly 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. **Transfer shall be done using the most suitable equipment available.**

**16. REMOVAL OF VEHICLE :**

In case the covered vehicle has fall in a pit and removal or extraction of the vehicle is needed, the Facilitator on the request of the Customer shall arrange the service to remove/extract the vehicle.

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

**17. PROVISION OF REPLACEMENT VEHICLE:**

In the event where the breakdown occurs 250 kms away from the Customer's place of residence and repair of the Covered Vehicle requires a time of immobilization longer than 72 hours or in the case of theft, the Facilitator on the request of the Customer shall provide a suitable Replacement vehicle to reach the destination. 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.

The service is on payable basis and the Customer has to pay the applicable service charges directly 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.**

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording for Motor Product -  
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**18. PROVISION OF HOTEL ACCOMMODATION OR TRAVEL FORWARD OR BACK TO RESIDENCE:**

In the event of a mechanical or electrical breakdown which occurs more than 250 kms away from the Customer's place of residence (as registered during purchase of the Services); the Covered Vehicle is towed to nearest authorized workshop and cannot be repaired the same day, the Facilitator on the request of the Customer can arrange for any one of the following benefits, wherever available subject to schedule repair time of 6 hours:

- **Twin sharing hotel accommodation (up to 4 Start or lower as may be available),**
- **Make arrangements for forward travel of the Customer.**
- **Make arrangements for Return travel of the Customer.**

The service is on payable basis and the Customer has to pay the applicable service charges directly 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.**

**Scope of Service:**

The Value Added Services will be offered to Passenger Cars:

- Which is used only for private use of the Customer, i.e., it is not used for, racing, rallies, speed or duration tests, practice runs, or operated in off-road activities. In case of any exceptions to this, the vehicles shall be enrolled only after written consent of both the parties
- Property of Customers, fully authorized to be driven in the Territory, duly insured and registered with transport authorities of India.
- Private Passenger car and Passenger car with Transport permit except for Yellow & Black, local taxis and Radio Cabs.

**Definitions**

The terms defined below and at other junctures in this document 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 services as defined above 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.



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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 as stated above.

**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 Passenger Car (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, subject to terms and conditions as stated above.

**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 services as listed above.



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**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 (more particularly 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 service.

**GENERAL EXCLUSIONS TO SERVICE COVERAGE**

1. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
2. In any case, if the Customer / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle will be disqualified or will not be eligible for the service for minimum 1 (One) year.
3. 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.
4. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
5. Any customer history where customer has twice on prior occasions misused or abused the services.
6. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
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.

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10. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
11. Any public vehicle like ambulances, taxis, police vehicles and/or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. The following vehicles are not covered:
  - a. Those used for hire or reward, except if expressly included above.
  - b. Those used for the transportation of goods.
  - c. Those with more or less than 4 wheels.
  - d. Those not powered exclusively by an internal combustion engine.
  - e. Those with an authorized maximum weight exceeding 3,500 Kg.
  - f. Those with dimensions greater than:
    - a. 2.5 meters in height.
    - b. 2.5 meters in width.
    - c. 5.1 meters in length.
16. Events not covered under the Program:
  - a. Boot cannot be opened
  - b. Non-functional horn. If the horn is activated incessantly, the Services will be provided
  - c. Faulty fuel gauge
  - d. Non-functional Speedometer
  - e. Non-functional sunroof operation
  - f. Non-functional Air-conditioning.
  - g. Non-functional demisters
  - h. Vehicle headlights not functional during day time.
  - i. Non-functional Seat adjustor but the vehicle can be driven safely
  - j. 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.
  - k. In the event of passenger doors not opening or seatbelts not functioning and there are no passengers except the driver
  - l. Damaged door glasses or non-functional windows when there are no security or weather risks.
  - m. Broken rear-view mirror not obstructing driver's view.
  - n. Damaged or faulty fuel cap but vehicle has sufficient fuel to reach the nearest authorized dealer
  - o. Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.
  - p. Electronic Vehicle security system are faulty but do not render it immobilized and the alarm is not hooting continuously

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**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
  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](http://www.cholainsurance.com)
  - E-mail: [customercare@cholams.murugappa.com](mailto: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 to otherwise to terms, conditions, exceptions, limitations of the policy.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
24.	Tyre Protect	IRDAN123RP0001V02100001/A0001V01201920	1 year OD + 1 year TP

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. This cover is available for a maximum of five (5) tyre(s) fitted to the Insured Vehicle including spare tyre during the policy period.
2. The cover is available for a maximum of four (4) tyre(s) fitted to the Insured vehicle per claim during the policy period
3. 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.
4. 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.
5. Make, model, serial numbers of the tyres are to be disclosed by the insured in the proposal form.
6. 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)

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

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**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, 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. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
10. Any loss or damage due to over speeding, racing of the Car.
11. Any loss or damage occurred prior to inception of the policy.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
25.	Loss of Laptop and Mobile phone	IRDAN123RP0002V01201920/A0004V01202021	1 year OD + 1 year TP

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

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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.

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
26.	Pay As You Use	IRDAN123RP0001V03100001/A0007V01202223	1 year OD + 1 year TP

It is hereby declared and agreed that the insured agrees to drive the insured vehicle only upto the anticipated number of kilometers during the policy period, which is declared by the insured at the inception of the policy based on the table below:-

Distance at inception or during recharge
Not exceeding 1000 kilometers
Not exceeding 2000 kilometers
Not exceeding 3000 kilometers
Not exceeding 4000 kilometers
Not exceeding 5000 kilometers
Not exceeding 6000 kilometers
Not exceeding 7000 kilometers
Not exceeding 8000 kilometers
Not exceeding 9000 kilometers
Not exceeding 10000 kilometers
Exceeding 10000 kilometers (not applicable for recharge)

In consequence of the same, the discount or loading on the Own Damage premium will be offered under base Motor Insurance policy including Add-on covers subject to the terms and conditions shown below.

The insured can recharge the number of kilometers during the currency of the policy in the event of exhaustion / complete utilization of such anticipated kilometers declared on payment of additional premium.

**Special conditions:**

1. The Add-on cover is applicable in respect of Section-1 (loss or damage to the vehicle insured) of the policy only.
2. The insured has to necessarily declare the details of kilometers run as per odometer / telematics / IOT (Internet of Things) device of the insured vehicle to us at the inception of the policy whilst opting for this Add-on cover.
3. The insured has to necessarily declare to us the anticipated number of kilometers that will be driven during the period of insurance at the inception of the policy whilst opting for this Add-on cover. This can be further enhanced by the Insured, as and when required, by paying necessary additional premium provided such enhancement is carried out within 100 grace kilometers after expiry of anticipated number of kilometers.



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4. The insurance cover for indemnification of Insured for loss or damage of the Insured vehicle while the vehicle is in use/being driven will commence from policy start date and hour as specified in Schedule of the policy and will expire either on utilization of the anticipated number of kilometers (or enhanced number of kilometers as endorsed) or expiry date mentioned in the policy schedule whichever is earlier.
5. The insurance cover for indemnification of Insured for loss or damage of the Insured vehicle while the vehicle is not in use will be applicable for the full period of insurance commencing from policy start date and hour and terminate on policy end date and hour as specified in the policy schedule.
6. If the insured has not fully utilized the anticipated kilometers at the expiry of the policy, the unutilized kilometers will be carried forward to next year renewal subject to a maximum of 500 kilometers provided the policy is renewed with us.
7. The insured should intimate to us immediately in the event of transfer of vehicle. On transfer of ownership, the original terms of cover as per the add-on will continue to apply for the new owner and the new owner will be permitted to extend the number of kilometres on payment of premium, as and when necessary.
8. The insured has to intimate to us within 24 hours on happening of a loss or damage to the insured vehicle which will trigger/give rise to a claim under this policy.

**Conditions applicable for Insured vehicle fitted with Telematics device**

1. The insured's driving kilometers will be analyzed based on telematics device installed in the vehicle through a Mobile application.
2. The Mobile application automatically detects driving and records the data to the driver's smartphone, then transfers the data to the telematics platform. This will help the insurer to know the number of kilometers that the insured had driven the insured vehicle during a given period.

**Conditions applicable for Insured vehicle not fitted with Telematics device**

1. The insured has to declare details of Kilometers run as per Odometer of the insured vehicle at the inception of the Policy.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
27.	Battery Protect	IRDAN123RP0001V03100001/A0013V01202223	1 year OD + 1 year TP

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle.

**Definitions:-**

1. For the purpose of this add-on, '**Consequential Damage**' would mean "the damage more specifically expressed herein above caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. **Battery** would mean an electric-vehicle battery (EVB) (also known as a traction battery) is a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries, and are typically lithium-ion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep-cycle batteries.
3. **Drive Motor/electric Motor** is a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. **HEV (Hybrid electric vehicle) system** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller.

**Special conditions:**

1. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Battery and resulting into damage to covered parts as mentioned above.
2. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned in Definitions 2, 3 and 4.
3. Maximum one claim will be payable under this Add on cover per policy tenure.
4. The Add-on is applicable for maximum of 3 years from the date of purchase of a brand new battery in the insured vehicle.

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5. If the customer replaces an existing battery with a new one during the currency of the policy, then the Add-on cover will cease to operate from the date of such replacement.
6. The replacement value which is the cost of a new battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system shall be subject to depreciation based on age of the vehicle as per policy terms.

**Special exclusions:**

The Company will not be liable for:

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
3. Any claim where the repair has been carried out without prior approval from the Company.
4. Any claims related to loss or damage due to wear and tear.
5. Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer).
6. Any claim where battery is already dead due to untimely charging or any other purpose.
7. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
28.	Sports equipment cover	IRDAN123RP0001V03100001/A0024V01202223	1 year OD + 1 year TP

In consideration of payment of additional premium for this Add-on cover, it is hereby declared and agreed that we will indemnify you for loss or damage to any Sports Equipments mentioned in definitions upto the invoice value but not exceeding limit of Rs.10 lakhs kept in the insured vehicle or locked inside the boot or carried by the insured vehicle due to Fire and allied perils (as mentioned in definition), or Theft or burglary or accidental damages.

**Definitions:**

**Fire and allied perils** will include - Fire, Lightning, explosion, Riot, strike, malicious act, Earthquake (fire and shock damage) flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide and rock slide.

**Sports equipment** will mean Golf kit, bicycle, Tennis kit, Cricket kit, Raft.

**Cricket kit** will include the following:-

1. 1 number of Cricket bat
2. 1 pair of batting leg guards (also known as pads)
3. 1 pair of cricket gloves
4. 1 number of thigh guard/lower body protector
5. 1 number abdominal protector/box
6. 1 number of cricket helmet
7. 1 number of elbow guard
8. 1 number of chest guard
9. 1 number of kit bag
10. 1 pair of Cricket shoes
11. 1 pair of inner gloves
12. 1 number of bat grip
13. 1 number of cricket ball
14. 1 number of cricket hat
15. 1 number of grip cone
16. First aid kit

**Golf kit** will include the following:-

1. Clubs
  - a. Two hybrids or three wood
  - b. Three iron through nine iron

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- c. Gap wedge
- d. Pitching wedge
- e. Putter
- f. Lob wedge
- g. Driver
2. Head cover for clubs
3. Golf bag,
4. Golf bag stand kit
5. Golf balls
6. Golf tees
7. Golf gloves
8. Divot-repair tools
9. Golf shoes
10. Golf kart lift kits
11. Ball markers
12. Towels
13. First-aid kit

**Tennis kit** will include the following:-

1. 1 pair of tennis racquets
2. Tennis balls (up to 6)
3. Pair of sports shoes
4. First-aid kit
5. Towel

**Raft** (a flat structure made of pieces of wood tied together and used as a boat or a floating platform) inflatable raft (a small rubber or plastic boat that can be filled with air to navigate a river or other water body).

The cover is subject to the following terms and conditions:

1. Amount of compensation will be on reinstatement basis of the item lost as on the date of loss. In the event if the equipment of same model or make is not available, a model or make similar to the insured equipment would be considered for reinstatement.
2. The cricket kit and/or tennis kit and / or golf kit should be necessarily kept inside the insured vehicle or locked inside the boot if the insured vehicle is not in use.
3. The cycle needs to be carried on rack attached to the insured vehicle.
4. Original First Information Report (FIR) with the Policy Authorities for verification in case of theft.
5. Original Invoice for purchase of articles covered under this Add-on cover has to be submitted to the Insurance Company at the time of taking this cover.
6. The cover is applicable for sports Equipments not exceeding 5 years of age.

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7. Claim under this add-on benefit is admissible, only if there is an admissible claim under Section -1 (Loss of or damage to the insured vehicle) of the base motor policy except for theft cases.
8. The Add-on is subject to a deductible of Rs.2,000 for each and every claim.

**Specific Exclusions:-**

1. Any loss in open top or convertible cars unless the Sports Equipments are kept in the locked boot. This exclusion is applicable for sports equipment listed above other than cycle and raft.
2. Any loss of Sports Equipments kept in the Vehicle unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended. This exclusion is applicable for sports equipment listed above other than cycle and raft.
3. Loss of or damage to Sports equipments 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.

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
29.	Personal Accident Protector	IRDAN123RP0001V03100001/A0027V01202223	1 year OD + 1 year TP

In consideration of payment of an additional premium for this cover, it is hereby agreed and understood that we undertake to pay compensation on the scale provided below for bodily injury sustained by any unnamed occupant including the insured and / or the paid driver in direct connection with the vehicle insured during the policy period, whilst travelling or driving or mounting into or dismounting from vehicle insured, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

DETAILS OF INJURY	% OF SUM INSURED
i) Death only	100%
ii) Loss of Two Limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one Limb or Sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

- compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum as stated in policy schedule during any one period of insurance in respect of any such person.
- such compensation will be paid to the insured for items (ii) to (iv) mentioned above and insured's nominee for item (i) mentioned above in the event of bodily injury of the insured.
- Such compensation shall be payable, directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of unnamed occupants/paid driver.

**Definitions:-**

**Bodily injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

**Permanent Total disablement** means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and is beyond hope for improvement. The disability has to be certified by the qualified medical practitioner.

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The Add-on cover is subject to the following conditions:

1. The Liability of the company will be restricted to 50% of the Sum Insured under this Add-on if the age of the unnamed occupant in the Insured vehicle is less than or equal to 12 years.
2. The number of unnamed occupants of the vehicle is restricted to maximum licensed seating capacity of the vehicle insured under this policy. No liability under this cover will be available for any member who is carried exceeding the total licensed seating capacity of the vehicle including driver's seat.
3. In case, if at the time of claim it is found that the total number of persons carried by the insured vehicle at the time of accident is beyond the licensed seating capacity and all of them had met with accidental injury, total liability of the insurer shall not in the aggregate exceed the sum as stated in policy schedule.
4. The liability under this cover will be subject to an admissible claim under Section-1 of the policy.
5. The wearing of Seat belt is a mandatory condition for all the passengers whilst the insured vehicle is in use. This is to comply with Section 194B (1) and (2) of MV (Amendment) Act, 2019 on use of safety belts and the seating of children.

**Specific Exclusions:**

No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to

1. Intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.
2. accident happening whilst person driving the insured vehicle is under the influence of intoxicating liquor or drugs.
3. No Claim under this Add-on will be eligible for compensation if the seatbelts are not worn by the unnamed occupants, insured and driver of the insured vehicle whilst the insured vehicle is in use.

**Claim Documents required to be submitted by the Insured for Death:**

1. Copy of FIR / Police Report
2. Copy of Post Mortem Report/Coroner's report (If post-mortem is conducted)
3. Copy or Panchanama / Inquest report
4. Death Certificate
5. Legal heir certificate
6. Identity proof of nominee or original succession certificate/Original legal heir certificate



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**Claim Documents required to be submitted by the Insured for Disablement:**

1. Report of the attending Doctor confirming disability
2. Admit / Discharge card
3. Investigation reports such as X-rays, Lab test etc
4. FIR/ Police report, wherever necessary
5. Investigation reports such as X-rays, Lab test etc
6. Police report wherever necessary

Sum insured: upto Rs.25 lacs per insured person (in multiples of 1 lac can be chosen by insured)

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

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Sl. No.	Name of the Add-on cover	UIN	Cover combination
30.	Rim Protect	IRDAN123RP0001V03100001/A0030V01202223	1 year OD + 1 year TP

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.

**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.

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8. Any loss or damage arising out of ageing, normal wear and tear, loosening of rims or 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.

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