

Cholamandalam MS General Insurance Company Limited

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of Chola Standalone Own
Damage Policy for Private Car
Product UIN IRDAN123RP0002V01201920

Pay How You Drive UIN IRDAN123RP0002V01201920/A0051V01202425

It is hereby declared and agreed that discount or loading will be offered on Own Damage premium of the policy based on **Score** earned by the insured during the policy period if the insured had opted for the Add-on at the inception of the policy. The score will be defined based on the driving pattern/behaviour of the insured. The driving behaviour will be obtained from information stored in Telematics /OBD port/ DCM device or IOT (Internet of things) installed/built-in the insured vehicle.

The discount or loading mentioned below will be offered on renewal of the policy based on the insured's score subject to terms and conditions of the Add-on.

Score calculated based on driving behaviour of the insured	Loading / discount on OD premium
100 / A	25% discount
96 to 99 / B	20% discount
91 to 95 / C	15% discount
86 to 90 / D	10% discount
81 to 85 / E	5% discount
76 to 80 / F	No loading or discount
71-to 75 / G	5% loading
<71 / H	10% loading

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 give a consent to service provider for sharing the driving data and / or Score of the insured vehicle to insurer.
3. If the insured is able to provide historical driving data and / or score from the service provider for one year preceding the inception date of the policy to which this Add-on is attached, the discount/loading mentioned in the table will be offered on the own damage premium (including Add-ons) from the date of inception of the policy to which this Add-on is attached.
4. The insured has to use the Telematics /OBD port/ DCM device strictly in accordance with instruction provided by OEM/Service provider.
5. The insured should not modify or alter or improve or tamper in any way or interfere with the Telematics /OBD port/ DCM device. In such a scenario, all the benefits under the add-on will be forfeited.
6. If the Telematics / OBD port / DCM Device is faulty due to whatsoever reason which has resulted in data not being recorded or being distorted, this data will not be used to compute insured's driving

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score and it should be immediately brought to the notice of the insurer otherwise the benefits under the Add-on will be forfeited.

7. The insured should intimate to us immediately in the event of transfer of vehicle. On transfer of ownership, the benefit earned by the original insured till the date of transfer will be transferred to the original insured provided the insured has driving score for minimum period of 9 months under this policy.
8. The benefits of the Add-on cover will not be applicable if the insured renews the policy with any other insurer.
9. Driving score will be calculated on per trip basis of the insured vehicle.
10. Insured should ensure that the number of Kilometers driven and other parameters related to driving behavior, at any point during the policy tenure or at the point of claim is easily ascertainable whether through use of technology or through readings in vehicle's devices (like Odometer) or through any other available means.

Definitions.

1. **OBD:** On-board diagnostics (OBD) is an automotive term referring to a vehicle's self-diagnostic and reporting capability. OBD systems give the vehicle owner or repair technician access to the status of the various vehicle sub-systems.
2. **Telematics Device:** A telematics device is an instrument, usually provided by the company that you install into your car. It records information about your driving behaviour, including how fast you drive, how fast you brake, and the distance you drive.
3. **DCM:** DCM (Data Communication Module) connected indicates the DCM is connected to the vehicle. The vehicle is able to communicate with mobile networks and/or the internet.
4. **Score:** The driving score is computed by technology provider or by Chola MS when such score is not shared by the provider based on the driving data recorded on any of the Device (telematics/OBD/DCM/IOT) installed/built-in the insured vehicle and utilizing parameters such as acceleration, cornering, braking, speeding, number of kilometers travelled and other relevant parameters that will contribute to driving behaviour. For the purpose of calculation of driving score for renewal, driving behaviour will be required for a minimum period of nine months to calculate the eligible discount or loading on renewal OD premium.
5. **Data:** Data here refers to driving behaviour of the customer collected together for reference and analysis.
6. **Service Provider:** Service provider can be the Original manufacturer (OEM) or any Vendor who captures Telematics data of the insured vehicle with the consent of the insured.

Data privacy: The data will be used only to analyse the driving behaviour of the insured.

This Add-on cover is otherwise subject to terms, conditions and exceptions of the policy.