

Cholamandalam MS General Insurance Company Limited

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

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

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

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of Chola Long Term Private Car
Package Policy
UIN IRDAN123RPMT0030V01202425

Conveyance Allowance UIN IRDAN123RPMT0030V01202425/A0038V01202425

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 annual 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 annual 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.