

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

Pay As You Use UIN IRDAN123RPMT0030V01202425/A0043V01202425

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

Distance per policy year 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.
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.

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

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.