

DIGIT EXTRA SECURE COVER
POLICY WORDING

UIN: IRDAN158RPMS0006V01202526

Inside:

Let's get started!

This insurance policy is designed to compensate You for Your losses incurred due to perils as provided under the opted sections. While you're reading this policy, if you get confused or have any queries, or are referring to this policy because you have a claim to make, please call us at 1800-258-5956 or email us at hello@godigit.com.

Based on the declaration provided by You to us, **Go Digit General Insurance Limited** (hereinafter called 'the Company/DIGIT') which forms the basis of this policy contract, and having received your premium, we take pleasure in issuing this policy to you.

Go Digit General Insurance Limited will cover You under this Policy up to the Sum Insured/Limits mentioned against each section, during the policy period mentioned in Your Policy Schedule/ Certificate of Insurance. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy. The benefit under each section will be payable provided that an event or occurrence described under the opted section occurs during the Policy Period mentioned in Your Policy Schedule/ Certificate of Insurance.

Note: This Policy Wording provides detailed terms, conditions and exclusions for all sections available under this Product. Kindly refer to the Policy Schedule/ Certificate of Insurance to know exact details of sections opted by You. Only Wordings related to sections mentioned in your Policy Schedule/ Certificate of Insurance are applicable.

Table of Contents

PREAMBLE.....	3
DEFINITIONS	3
COVERAGES.....	5
SECTION – 1: MOTOR EXTENDED WARRANTY	5
SECTION - 2: LEGAL ASSISTANCE COVER	7
SECTION – 3: DAILY CONVEYANCE BENEFIT	9
SECTION – 4: ACCIDENTAL HOSPITALIZATION COVER	10
SECTION – 5: DAILY HOSPITAL CASH COVER	13
SECTION – 6: VEHICLE EMI PROTECTION COVER.....	15
SECTION – 7: LOSS OF REVENUE	16
SECTION – 8: BREAKDOWN ASSISTANCE.....	17
SECTION - 9: ADDITIONAL TOWING EXPENSES	21
SECTION – 10: LOSS TO PERSONAL BELONGINGS	22
SECTION – 11: TYRE PROTECT	23
SECTION - 12: RIM PROTECT	24
SECTION – 13: VEHICLE LOAN SHIELD.....	25
SECTION – 14: KEY & LOCK PROTECT	27
SECTION – 15: ENGINE AND GEAR BOX PROTECT	28
SECTION – 16: EV HOME CHARGING STATION COVER.....	29
SECTION – 17: JACK PROTECTION COVER	29
SECTION – 18: DEBRIS REMOVAL EXPENSES	30
SECTION – 19: FUEL ADULTRATION	30
SECTION – 20: EV SHIELD	32
SECTION – 21: DRIVING ACCESSORIES COVER	33
SECTION – 22: PAINT PROTECTION FILM COVER	34
SECTION – 23: VEHICLE CYBER RISK COVER	35
SECTION – 24: RESIDUAL VALUE INSURANCE	36
SECTION – 25: SMART ASSISTANCE SERVICES	38
GENERAL EXCLUSIONS (Applicable to all Sections of the Policy)	38
GENERAL CONDITIONS	39
Customer Grievance Redressal Policy:	42

DIGIT EXTRA SECURE COVER

PREAMBLE

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company/DIGIT") for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy:

1. **Accident, Accidental:** A sudden, unforeseen, unintended event caused by external, visible and/or violent means.
2. **Act of God Perils** shall mean Natural Catastrophes like earthquake, storms and floods which are Inevitable accidents that would affect large areas and population.
3. **Co-Payment:** is a cost-sharing arrangement which provides that the policyholder/insured will bear a specified percentage of the admissible claim amount.
4. **Day Care Centre** means any institution established for day care treatment of disease/ injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
 - i. has qualified nursing staff under its employment;
 - ii. has qualified medical practitioner (s) in charge;
 - iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
 - iv. maintains daily records of patients and shall make these accessible to the Company's authorized personnel.
5. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
 - i. Undertaken under general or local anesthesia in a hospital/day care centre in less than twenty-four hours because of technological advancement, and
 - ii. which would have otherwise required hospitalization of more than twenty-four hours.
 Treatment normally taken on an out-patient basis is not included in the scope of this definition.
6. **Equated Monthly Instalment (EMI)** means the amount of monthly payment required to repay the principal amount of loan and interest by You as mentioned in the amortization chart referred in the loan agreement (or amendments thereto) between the Financial Institution and You prior to the date of loss or damage under this Policy.
7. **Financial Institution** means an institution defined under Section 45I of Reserve Bank of India Act 1934 and shall include a non-banking financial company as defined under Section 45I of Reserve Bank of India Act 1934.
8. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
 - has qualified nursing staff under its employment round the clock;
 - has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - has qualified medical practitioner(s) in charge round the clock;
 - has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
9. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

10. **ICU Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
11. **Insured Declared Value (IDV)/ Sum Insured:** refers to the amount chosen by you and stated in the Policy Schedule or Certificate of Insurance. This amount represents the maximum liability of the insurer in case of a claim for the respective opted coverage.
12. **Injury/Bodily Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
13. **In-Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
14. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
15. **Market Value:** This is the replacement value of similar item less depreciation for age, usage and condition.
16. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
The registered practitioner should not be the insured or close member of the family.
17. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
 - (i) is required for the medical management of the illness or injury suffered by the insured;
 - (ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - (iii) must have been prescribed by a medical practitioner;
 - (iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
18. **OEM** stands for Original Equipment Manufacturer. It refers to the company that originally manufactures the motor vehicle or its components
19. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
20. **Own Damage Claim:** The claims raised by You under the Policy against Your Insurance Company for loss or damage to Your Vehicle under Section I (Own Damage Section) of Motor Vehicle Insurance Policy.
21. **Partial Loss:** Any loss involving repair of Your Vehicle but not amounting to Total Loss/ Constructive Total Loss.
22. **Policy Period:** The Period from the Commencement Date and Time to the Expiry Date and Time as shown in the Policy Schedule / Certificate of Insurance of the policy.
23. **Policy Year** means the period of one year commencing on the date of commencement specified in the Policy Schedule / Certificate of Insurance or any anniversary thereof.
24. **Policy Schedule / Certificate of Insurance:** Policy schedule / Certificate of Insurance is the part of the insurance contract that identifies the policyholder and includes details of the property and persons covered, the amount of coverage, the extent of coverage including Add on Covers (if Opted), the exclusions, the deductibles, and the payment receipt details.
25. **Paint Protection Film (PPF):** A thermoplastic urethane film applied to the painted surfaces of a vehicle to protect the paint of the vehicle from stone chips, bug splatters, and minor abrasions. It is also known as clear film, or clear paint film.
26. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
27. **Residual value** shall mean a guaranteed value of the Vehicle as specified in the Policy Schedule/ Certificate of Insurance, which will be an expected estimated value of the vehicle at a future date and after usage of the vehicle for a predefined period. Residual Value of the vehicle will be calculated from a predetermined percentage of the Invoice price of the vehicle.

28. **Rim:** refers to the outer edge of a wheel that holds the tyre in place. It is an essential component of the wheel assembly, providing support and ensuring the tyre remains securely attached to the wheel. The rim is typically made of metal, such as steel or aluminium alloy, and can come in various designs and sizes to fit different types of vehicles.
29. **Sum Insured** means the amount as opted by You and stated in the Policy Schedule / Certificate of Insurance against the Cover for each insured person for Individual Sum Insured Policy and aggregately for all insured members for a Floater Policy.
30. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
31. **Total Loss/ Constructive Total Loss:** A Vehicle will be considered to be a Total Loss/ Constructive Total Loss, where the aggregate cost of retrieval and / or repair of Your vehicle, subject to terms and conditions of the Policy exceeds 75% of the IDV.
32. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
33. **Vehicle Insurance Policy/ Motor Insurance Policy:** Motor Insurance Policy, pertaining to Your vehicle issued by an IRDAI licensed insurance company covering own damage and Third-Party Liability.
34. **We, Our, Us, Digit:** Go Digit General Insurance Ltd.
35. **Your Vehicle/ Vehicle:** Vehicle owned by You and details of which is as mentioned in the Policy Schedule / Certificate of Insurance.
36. **You, Your:** The person or persons whose vehicle are insured as set out in the Policy Schedule / Certificate of Insurance.

COVERAGES

This Policy Wording provides detailed terms, conditions and exclusions for all sections available under this Product. Kindly refer to the Policy Schedule/ Certificate of Insurance to know exact details of section covers opted by You. Only Wordings related to covers opted by You and mentioned in your Policy Schedule / Certificate of Insurance are applicable.

SECTION – 1: MOTOR EXTENDED WARRANTY

If you have opted for this section, we will indemnify You against repair or replacement costs in respect of Your Vehicle caused due to mechanical, electronic or electrical breakdown arising out of manufacturing defect occurring during the Policy Period/ Risk period as mentioned in the Policy Schedule/ Certificate of Insurance.

Provided that the liability of the Company in respect of the Vehicle in any one Policy Period shall not individually or in aggregate exceed the Sum Insured as stated in the Policy Schedule/ Certificate of Insurance against this section, subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.

Provided that the mechanical, electronic or electrical breakdown should result in inability or incapacity of the Vehicle to perform as per Manufacturer's specifications under normal operating circumstances. Any breakdown or gradual decline in vehicle performance due to age or usage shall not be considered an Insured Event under this Section.

This section has two plans:

- **Plan A:** This plan shall be available only for First-hand vehicles where manufacturer's warranty period is in force. In such case, the cover shall start after the expiry of the Manufacturer Warranty Period.
- **Plan B:** This plan shall be available for vehicles where manufacturer warranty has lapsed as well as Pre-Owned Vehicles. The cover shall commence from the date of purchase of the Vehicle/Equipment or as per Policy Tenure defined in the Policy Schedule.

EXCLUSIONS SPECIFIC TO SECTION - 1

In addition to the General Exclusions listed under this policy, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

The Company is not liable for, and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to the following, unless specifically mentioned in the Policy Schedule/ Certificate of Insurance and expressly insured:

A. Exclusion Applicable to All Types of Vehicles

1. Any claim falling beyond the completion of the kilometers or completion of Number of hours as mentioned in the Policy Schedule/ Certificate of Insurance, whichever is earlier.
2. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond limitations as specified by manufacturer, such as maximum load passenger capacity, maximum number of hours the vehicle can run continuously and others.
3. Any damage that results from use of non-genuine parts, non-genuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer.
4. Any accessories/attachments or modification not authorized by the manufacturer as original accessories, attachment or manufacturer approved modification and changes. Also, any damage arising due to fitment of accessories not approved by the manufacturer will not be covered.
5. Any damage that results from vehicle performance modifications or alterations of any nature not approved by the manufacturer.
6. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Vehicle.
7. Any damage that results from storage or transportation.
8. Any claim for Goodwill compensation and repair/replacement of parts covered under the Manufacturer's Warranty Period or subject to recall by the manufacturer or can be considered as having manufacturer design defects.
9. Continued use of the vehicle despite knowledge of an existing defect.
10. Cost of roadside assistance and /or towing/transportation.
11. Theft of vehicle and/or parts or accessories.
12. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.
13. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating and Repair arising from improper starting, warm up or shut down, Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration /reconditioning of diesel equipments including nozzles, injector and fuel pumps etc.
14. Loss or damage related to bodywork or paintwork, including accidental damage and paint-related manufacturing defects, is not covered. Additionally, Parts subjected to normal wear and tear, ageing , corrosion, including spark plugs, glow plugs, axle/ drive shaft boots , shock absorbers , wheel bearings, horns, front struts , suspension ball joints/tie rod, tie rod end , drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter , oil filters , rubber seals, brake pads , brake linings ,brake drums/discs, brake liner/pads, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator , bulbs , fuses , belts, all type of hoses, tyres , oil seals, batteries , glasses , lenses , all mountings , oxygen sensors , drive chains, air cleaner elements, motor brushes and bushes , step rubbers, rubber tubes, belts, filters, wiper blades, vacuum pump, air cleaner, all type of mountings, clutch release bearing/ clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals, Universal Joint Crosses, parking brake mechanism, & king pin bearings bushes, tie rod, tie rod ends, ball joints, wheels spindles, wheel cylinders, brake back plate/callipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers and other items as specified in the manufacturers maintenance schedule.
15. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed /replaced consequently to repair/replacement of a part falling under a warranty claim.
16. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
17. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.

18. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
19. Any loss or damage resulting from substandard repairs, as well as consequential losses of any kind, are not covered. This includes — but is not limited to — legal liabilities, injury or death to occupants or third parties, damage to personal or third-party property, economic losses such as loss of profit, crop loss, equipment rental, overtime labour costs, or any other incidental expenses
20. All kinds of diagnostic costs , unless accepted as a part of an authorized claim
21. For damages which have a connection with
 - a) interferences made to the speedometer/odometer or if there was a change to the corresponding mileage which was not indicated
 - b) the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
22. Loss, damage, or expenses arising from cyber-related risks are not covered. This includes destruction, distortion, erasure, corruption, or alteration of electronic data due to any cause (including but not limited to computer viruses), as well as any resulting loss of use, reduced functionality, or associated costs and expenses. Additionally, any expenses incurred due to software faults or upgrades in the vehicle are excluded, unless specifically covered by the Company and mentioned in the Policy Schedule or Certificate of Insurance
23. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Extended Warranty. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.
24. Expenses incidental to Motor Extended Warranty claims including but not limited to
 - a) additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city
 - b) expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.
25. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.
26. Radio/cartridge, CD player, CD changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
27. Any kind of damage to a covered part on account of any faulty part which is not covered as part of Policy Schedule/ Certificate of Insurance.
28. Any Consequential and accidental loss or damage to vehicle and parts.
29. Any part excluded under manufacturers' warranty as well as proprietary /suppliers' warranty.

B. Additional Exclusions applicable for Plan B of Section 1

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under plan A or under any other extended warranty/ insurance programme.
2. Any Vehicle not certified by the authorized person of the Company as eligible to be insured under Plan B.
3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
4. Following parts are excluded due to whatsoever reason: catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector.
5. Any Manufacturer rubber & plastic accessories.

SECTION - 2: LEGAL ASSISTANCE COVER

If You have opted for this section, it is hereby agreed and understood that this 'Legal Assistance Cover' can be utilized by You or driver of Your vehicle for legal support related to road accident involving Your Vehicle and shall be limited to the scope as mentioned below.

Legal Assistance provided under this Section will include:

- a. Providing guidance to You/Your Driver regarding any Legal Query related to road accident involving Your Vehicle. The guidance will be provided by the Company Representatives over a call.
- b. Arranging for an Advocate, on best-effort basis, to advise and represent You/ Your Driver in legal proceedings before the Magistrate Court only.
- c. Payment of Advocate fees for Your/ Your Driver's bail, and/or Criminal trial, subject to maximum sum insured as mentioned in the Policy Schedule / Certificate of Insurance.

CONDITIONS SPECIFIC TO SECTION - 2

1. Maximum number of Legal Assistance claims payable during the Policy Year will be as mentioned in the Policy Schedule / Certificate of Insurance.
2. Any Legal Assistance provided to You/Your Driver should be in direct relation to Road Traffic accident involving Your vehicle.
3. The Road Traffic Accident must take place within the Policy Period and must be reported to Us within 12 hours after the Accident.
4. Any potential claims must also be notified to Us promptly.
5. You should provide accurate information about the accident / loss and cooperate fully with the appointed legal representatives.
6. Insurer is rendering service through this section on the basis of utmost good faith considering that the request of Insured to avail the service is bonafide. In case any fraud/misrepresentation/breach of statutory laws is uncovered by the Insurer at any time post rendering any service under this Legal Assistance cover, then
 - a. This contract of insurance shall be deemed to be void effective from the time the Insured attempted to avail of the benefits of this policy for any case involving breach of statutory laws through misrepresentation and or fraudulent means, notwithstanding whether the Insurer sends a formal notice to this effect or not.
 - b. Any benefit extended by the Insurer to the Insured shall be deemed to have been revoked ab-initio.
 - c. Any benefit extended or services rendered in pursuance of his obligation under this contract of insurance by the Insurer in good faith shall not be construed as his being supportive of any such fraud/ misrepresentation/ breach of statutory laws committed by the Insured.
 - d. Further, the Insurer reserves the right to seek recovery of any amounts paid towards rendering such service from the Insured on Notice of Demand.
7. Any rendering of services by the insurer under this coverage shall be deemed to be only in fulfilment of the contractual obligations under this policy and shall not be construed in any manner whatsoever as an estoppel and/or prejudice the rights of the Insurer in contesting any case/claim/complaint or shall not restrain Insurer from contesting the case on merits against the Insured before any judicial and quasi-judicial authorities including without limitation Motor Accident Claims Tribunals, Employee Compensation/ Commissioners/ Labour Court.
8. We, solely at Our discretion, may arrange our own lawyer or decide to reimburse you the expense of the advocate arranged at your end, as per limits mentioned in the Policy Schedule / Certificate of Insurance.
9. We shall not be liable for any dispute inter-se between you and the engaged advocate.
10. This Legal Assistance cover being provided to you is independent of any court order.

EXCLUSIONS SPECIFIC TO SECTION - 2

In addition to the General Exclusions listed under this policy, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. In case any information provided is misrepresented, false, fraudulent, or, misleading in nature
2. To cover any legal liabilities for damages to any personal belongings/goods being carried in the Vehicle at the time of loss
3. In case the vehicle has been transferred and the subsequent transferred Ownership was not endorsed on the Policy.
4. In case mandatory Motor Insurance Policy for the Vehicle (Motor Third Party Cover) is not in-force at the time of accident.
5. In case road accident attracts any section of BNS (Bhartiya Nyay Sanhita), as amended from time to time relating to culpable homicide not amounting to murder, and/or amounting to murder.
6. For any cost or amount pertaining to defence cost incurred without our prior consent.
7. For deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement
8. Any Incident occurred or disputes known before You purchased this insurance.
9. Any Fines, penalties, or tax liabilities.

10. Any vehicle related claims or disputes.
11. Any claim related to contract disputes or personal matter disputes such as divorce, intellectual property, or bankruptcy.
12. Any debt recovery arising from the vehicle

PLANS AVAILABLE UNDER SECTION – 2

There are 2 plans available under this Section. Coverage available under Your policy will be as per Plan opted by You and mentioned in the Policy Schedule / Certificate of Insurance.

Services	Plans	
	Basic Plan	Standard Plan
a. Guidance regarding legal query provided by the Company Representatives over a call	Yes	Yes
b. Arranging for an Advocate	No	Yes
c. Payment of Advocate fees	No	Yes

SECTION – 3: DAILY CONVEYANCE BENEFIT

If You have opted for this section and your claim for accidental loss or damage to Your vehicle is valid under the own damage section of your vehicle insurance policy, then We will, at our discretion, compensate for Your transportation cost during the repair period due to non-availability of Your vehicle (as Your vehicle is at garage for repairs), in either of the ways mentioned below:

- a) Pay a fixed allowance per day; or
- b) Provide a standby Vehicle; or
- c) Provide coupons from well-known taxi operators for an amount equal to the per day fixed allowance.

Additional Coverage available under Section – 3

I. Non-Accidental Loss or Damage to Vehicle

If specifically opted, we will extend the coverage under this section to compensate for Your transportation cost (as per coverage provided under Section 3 above) during the repair period due to non-availability of Your vehicle as Your vehicle is at garage for repairs.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

As per the Coverage and Plan opted by You, Maximum Number of Days, Time Excess & Per Day Fixed Allowance will be applicable, and it will be mentioned in the Policy Schedule / Certificate of Insurance.

For this section “Time Excess” shall mean the Excess Period opted by You for which We shall not be liable for any claim payment. Claim Payment shall be considered for the number of days exceeding Time Excess Period after the Date of First Loss Assessment up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

Example, if the Vehicle met with an accident on 01st Aug and it was given for repair on 3rd Aug, whereas the first Loss Assessment was on 05th Aug, Time Excess will be applicable from 05th Aug.

Please note that date of first loss assessment will not be applicable for additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ if opted under this section. In such cases Claim Payment shall be considered for the number of days exceeding Time Excess Period after the vehicle comes to the authorized garage repairs and we are informed about the same immediately, up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

CONDITIONS SPECIFIC TO SECTION - 3

1. Maximum number of claims shall be admissible under this section during the Policy year is subject to the maximum number of days as opted by You and mentioned in the Policy Schedule / Certificate of Insurance.

2. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ if opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. For computation of eligible number of days for Partial Loss Claims, the start date will be calculated from the date of First Loss Assessment of Your Vehicle conducted at Insurance Company’s Authorized Repair Shop and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days and Time Excess opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
4. In case of theft claim/ Total Loss / Constructive Total Loss, We will compensate for Your transportation cost from the date of intimation of claim (applicable for theft claim)/ date of First Loss Assessment of Your Vehicle conducted at Insurance Company’s Authorized Repair Shop (as applicable) up to a maximum eligible number of days and subject to Time Excess opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
5. In case standby vehicle is provided to You and You wish to retain the standby vehicle for more that eligible number of days, We will not be liable to make any payment towards such retention of standby vehicle and You will Pay for the additional number of days.
6. Standby Vehicle Provided by Us may not necessarily of the same make model. It could of same class or a class lower than that of Your Vehicle.

EXCLUSIONS SPECIFIC TO SECTION - 3

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Time Excess opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
2. Losses arising out of Act of God Perils, Riots & Strikes, unless specifically agreed, otherwise by us.
3. If vehicle is in garage only for windscreen or glass damage. This exclusion will not be applicable if additional coverage option is opted under this section.
4. Time taken by the garage for damages not admissible under Own Damage section of the Motor Insurance Policy of the vehicle. (Example: Due to an accident, there is a damage only to the Bumper which is covered under Own Damage Section of the Motor Policy, however, You also opt to get the Pre-existing damaged door repaired at Your Cost, it will increase time and we shall not be liable for this increased time). This exclusion will not be applicable if additional coverage option is opted under this section.
5. Operating cost including fuel, for standby vehicle
6. You will bear any Cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

SECTION – 4: ACCIDENTAL HOSPITALIZATION COVER

If You have opted for this Section, and You and/or any other occupant(s) of the vehicle (if opted by You and insured by Us) sustains an Accidental Bodily Injury during the Policy Period while getting into and/or getting out of or driving or traveling in Your vehicle, that requires Hospitalization as an inpatient for a minimum period of 24 consecutive hours, We will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You in respect of an admissible claim. The claim can be made under the following benefits and up to the Sum Insured mentioned in Your Policy Schedule / Certificate of Insurance against this section:

Accommodation/ Room Rent	Hospital accommodation in a ward, shared or private room.
ICU	Intensive Care Unit (ICU) Charges

Professional Fees	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
Medication	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
Diagnostic	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
Theatre Fees	Operation Theatre Fees

Additional Inbuilt Covers Under this section:

a. Day Care Procedures

If You and/or any other occupant(s) of the vehicle (if opted) sustains Accidental Bodily Injury during the Policy Period while getting into and/or getting out of or driving or traveling in Your vehicle, due to which Insured needs to undergo medical treatment and/or surgical procedure as an inpatient under General or Local Anaesthesia in a hospital/day care centre for a stay less than 24 hour because of technological advancement, We will pay the Medical Expenses Incurred for such Day Care Procedures.

Treatment normally taken on an out-patient basis (OPD treatment) is not included in the scope of this Cover.

b. Road Ambulance

We will pay for the expenses incurred on road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for treatment following an Emergency arising out of an Accident, provided that:

- a) We have accepted claim under accidental hospitalisation, as provided under this section.
- b) The maximum liability for road ambulance per Hospitalization is restricted to the limit as mentioned in Your Policy Schedule / Certificate of Insurance.
- c) The Coverage also Includes Your cost of road Transportation from a Hospital to another nearest Hospital which is prepared to admit You and provide the necessary medical services, if such medical services cannot satisfactorily be provided at a hospital where You are situated. Such road Transportation has to be prescribed by a Medical Practitioner and/or should be Medically Necessary.

Additional Coverages Provided under Section - 4

The section also offers following additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule / Certificate of Insurance:

i. Accidental Medical Expense cover for Pet

If specifically opted by You and agreed by Us, We will cover medical expenses (including inpatient and OPD treatment carried out at a veterinary hospital or a veterinary clinic) incurred on treatment of accidental bodily injury of the pet, provided:

- a) The maximum liability for Accidental Medical Expenses cover for Pet is restricted to the limit as mentioned in the Policy Schedule / Certificate of Insurance.
- b) Option of any other occupant(s) is opted under the cover.
- c) Your pet sustains accidental bodily injury while travelling in the vehicle and due to the vehicle meeting with an accident.
- d) Treatment of pet is taken at a registered veterinary hospital or veterinary clinic from a qualified veterinary doctor and all valid proof of treatment taken is submitted to the Company.
- e) You should have valid documents confirming the ownership of the pet
- f) Any treatment other than accidental bodily injury sustained (while travelling in the vehicle) will not be covered.

ii. Road Accident Hospitalisation

If specifically opted, we will extend the coverage under this section to cover all reasonable and customary charges that are medically necessary treatment during Your Hospitalization arising out of an accidental bodily injury sustained by You due to a road accident during the Policy Period.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

Please note that this additional cover will only be applicable for You and NOT for other occupants.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

CONDITIONS SPECIFIC TO SECTION - 4

1. Any other occupant(s) of the vehicle can be covered under this section only if specifically opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
2. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Road Accident Hospitalisation’ is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. Number of persons travelling on the vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
 4. Maximum number of claims payable during the Policy year will be as mentioned in the Policy Schedule / Certificate of Insurance.
 5. Accidental bodily injury sustained by You and/or any other occupant(s) of the vehicle should be in direct relation with Your vehicle. This condition will not be applicable if additional coverage - Road Accident Hospitalisation cover is opted under this section.
 6. The aggregate liability of the Company for all the occupants covered (including pet) under this cover will be limited up to the Sum Insured mentioned in the Policy Schedule / Certificate of Insurance against this section.

EXCLUSIONS SPECIFIC TO SECTION - 4

In addition to the General Exclusions listed under this Policy, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Any Hospitalization/ treatment which is not related to the covered Accidental Bodily Injury.
2. Investigation & Evaluation- Code- Excl04
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
3. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
4. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13
5. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14
6. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
7. We do not cover treatment directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury

- b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
- c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
- 8. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to this Policy.
- 9. Consequential losses of any kind.
- 10. Any expense on treatment of Insured as outpatient (OPD Treatment).
- 11. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
- 12. Prosthetics and other devices NOT implanted internally by surgery.
- 13. Non-Medical Expenses: Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please visit our website for complete list of non-medical items)

Claim Process Specific to section 4

Facility can be availed from any hospital within India of Your Choice Wherein You will have to make payment directly to the Hospital and submit the documents to Us for processing the reimbursement of the claim amount provided that:

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.
3. For Claim, You shall follow the below Procedure:
 - a. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
 - b. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 15 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 15 days from the date of receipt of last necessary document.
 - c. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder as per prevailing regulation/ guidelines.
 - d. In case of Your and/ or any other occupant's Death, We shall reimburse the claim amount to Your / any other occupant's Nominee (as applicable) as named in the Policy Schedule / Certificate of Insurance or Legal representative holding a valid succession certificate.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 above may be considered where the reason for delay is proved to our satisfaction.

SECTION – 5: DAILY HOSPITAL CASH COVER

If You have opted for this section, We agree to pay a Daily Cash Allowance, amount as mentioned in the Policy Schedule / Certificate of Insurance, for each continuous and completed period of 24 hours of Hospitalization arising out of Accidental Bodily Injury sustained by You and/or any other occupants of the vehicle (if opted by You and insured by Us) while getting into and/or getting out of or driving or traveling in Your vehicle during the Policy Period, for a maximum number of days as mentioned in Your Policy Schedule / Certificate of Insurance.

If You are hospitalized in the Intensive Care Unit (ICU) of a hospital for each continuous and completed period of 24 hours, We will pay twice the daily cash allowance mentioned in the policy schedule / Certificate of Insurance.

Payment of claim under this section is subject to the time excess as opted and mentioned in the Policy Schedule / Certificate of Insurance.

Additional Coverages Provided under Section - 5

The section also offers following additional coverage. However, same will be available if specifically opted and mentioned in Your Policy Schedule / Certificate of Insurance:

i. Hospitalisation due to Road Accident

If specifically opted, we will extend the coverage under this section to pay a Daily Cash Allowance for each continuous and completed period of 24 hours of Hospitalisation arising out of an accidental bodily injury sustained by You due to a road accident during the Policy Period.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

Please note that this additional cover will only be applicable for You and not for other occupants.

CONDITIONS SPECIFIC TO SECTION - 5

1. Any other occupant(s) of the vehicle can be covered under this section only if specifically opted by You and mentioned in the Policy Schedule/ Certificate of Insurance.
2. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Hospitalisation due to Road Accident’ is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. The maximum period for which the Daily Allowance would be paid to You and/or any other occupants would not exceed the benefit period during the Policy year, per occupant as opted. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy year.
 4. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
 5. Number of persons travelling on the vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
 6. Accidental bodily injury sustained by You and/or any other occupant of the vehicle leading to hospitalization should be in direct relation with Your vehicle. This condition will not be applicable if additional coverage – Hospitalisation due to Road Accident is opted under this section.

EXCLUSIONS SPECIFIC TO SECTION - 5

In addition to the General Exclusions listed under this Policy, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Any Hospitalization which is not related to the covered Accidental Bodily Injury
2. Any Hospitalisation directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
3. Any Hospitalisation directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury
 - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
 - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
4. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to this Policy.
5. Consequential losses of any kind

Claims Process Specific to Section - 5

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.
3. For Claim You shall follow the below Procedure
 - a. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.

- b. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 15 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 15 days from the date of receipt of last necessary document.
- c. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder as per prevailing regulation/ guidelines.
- d. In case of Your and/ or any other occupant's Death, We shall pay the claim amount to Your / any other occupant's Nominee as named in the Policy Schedule/ Certificate of Insurance or Legal representative holding a valid succession certificate.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 may be considered where the reason for delay is proved to our satisfaction.

SECTION – 6: VEHICLE EMI PROTECTION COVER

If You have opted for this section, In the event of Your Vehicle being damaged due to accident and is in garage for repair or is a Total Loss/Constructive Total Loss/ Total Theft, You will be paid the regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule/ Certificate of Insurance as per the Number of EMI and Time Excess opted by You and subject the conditions mentioned below.

Additional coverage applicable to Section – 6:

I. Non- Accidental Loss or Damage to Vehicle

If specifically opted, We will extend the coverage under this section to pay regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule/ Certificate of Insurance as per the Number of EMI and Time Excess opted by You, if Your Vehicle is damaged and is in garage for repair.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

CONDITIONS SPECIFIC TO SECTION - 6

1. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – 'Non-Accidental Loss or Damage to Vehicle' is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Number of monthly instalments payable will depend on the Plan opted by You at the Policy Inception/Renewal and subject to the repair time exceeding the Time Excess mentioned in each Plan.
 3. Our liability in respect of all claims in aggregate, during the Policy Year, will not exceed the Number of monthly instalments and EMI amount mentioned in the Policy Schedule/ Certificate of Insurance.
 4. Our liability will be limited to the EMI amount mentioned in Your Policy Schedule/ Certificate of Insurance or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Vehicle.
 5. Time Excess will be applicable for Partial Loss Claims only/ repair of vehicle due to non-accidental loss or damage to vehicle (if additional coverage is opted under this section) and will be calculated from the day on which vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured.

6. Time Excess will not be applicable for Total Loss/Constructive Total Loss/ Total Theft Claim. For Total Loss/Constructive Total Loss Claims, We will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For Total Theft Claims, We will pay maximum one EMI irrespective of the Plan Opted by You.
7. Claim Payment in case of Total theft of the Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities, but not before 90 days from the date of theft.

EXCLUSIONS SPECIFIC TO SECTION - 6

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. We shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

SECTION – 7: LOSS OF REVENUE

If You have opted for this section, and Your vehicle is damaged and is in garage for repairs with Your livelihood is depending on the vehicle, then We will compensate You towards loss of income during the repair period due to non-availability of Your Vehicle, subject to Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You as mentioned in Your Policy Schedule/ Certificate of Insurance.

Additional coverage applicable to Section – 7:

I. Non- Accidental Loss or Damage to Vehicle

If specifically opted, we will extend the coverage under this section to compensate You towards loss of income during the repair period due to non-availability of Your Vehicle, subject to Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You as mentioned in Your Policy Schedule/ Certificate of Insurance, if Your Vehicle is damaged and is in garage for repair.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

“**Date of First Loss Assessment**” shall mean the date of loss assessment first carried out after the vehicle is given to garage for repairs and all the documents as advised by the loss assessor are submitted.

“**Time Excess**” shall mean the Excess Period opted by You for which We shall not be liable for any claim payment. Claim Payment shall be considered for the number of days exceeding Time Excess Period after the Date of First Loss Assessment up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

Example, if the Vehicle met with an accident on 01st Aug and it was given for repair on 3rd Aug, whereas the first Loss Assessment was on 05th Aug, Time Excess will be applicable from 05th Aug.

Please note that date of first loss assessment will not be applicable for additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ if opted under this section. In such cases Claim Payment shall be considered for the number of days exceeding Time Excess Period after the vehicle comes to the authorized garage repairs and we are informed about the same immediately, up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

CONDITION SPECIFIC TO SECTION - 7

1. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.

- the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Maximum number of claims admissible under this section during the Policy Year and maximum number of days for which benefit will be available under this section will be as opted by You and mentioned in the Policy Schedule/ Certificate of Insurance.
 3. For computation of eligible number of days for Partial Loss Claims, the start date will be calculated from the date of First Loss Assessment of Your Vehicle conducted by the respective Insurer of the Motor Vehicle at the Repair Shop and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days and Time Excess opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
 4. In case of total theft claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days and subject to Time Excess opted by You and mentioned in the Policy Schedule / Certificate of Insurance.
 5. In case of Total Loss / Constructive Total Loss claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days or date of final claim payment under the policy whichever is earlier and subject to Time Excess opted by You and mentioned in the Policy Schedule/ Certificate of Insurance.

EXCLUSION SPECIFIC TO SECTION - 7

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. Time Excess opted by You and mentioned in the Policy Schedule/ Certificate of Insurance.
2. Losses arising out of Act of God Perils, Riots & Strikes, unless specifically agreed otherwise by Us.
3. The loss claimed or covered under any other type of insurance policy or cover.
4. If vehicle is in garage only for windscreen or glass damage. This exclusion will not be applicable if additional coverage option is opted under this section.
5. Time taken by the garage for damage not admissible under Own Damage section of Your Vehicle Insurance Policy. (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I, however, You also opt to get the Pre-existing damaged door repaired at Your Cost, it will increase time and we shall not be liable for this increased time). This exclusion will not be applicable if additional coverage option is opted under this section.

SECTION – 8: BREAKDOWN ASSISTANCE

If You have opted for this section, You shall be entitled to one or more of the below mentioned services or benefits from Us or Assistance Service Provider depending on the Plan opted by You under this section and as shown in the Policy Schedule / Certificate of Insurance.

- I. **Flat Battery:** In Case of Your Vehicle being immobilized due to malfunctioning of battery within the limit specified in the Policy Schedule / Certificate of Insurance We will make an alternate arrangement to make Your Vehicle mobile.
Provided always that:
 - a. Vehicle has not already reached a workshop/repairer.
 - b. We will pay for all labour and conveyance costs towards this assistance.
 - c. You will bear any Cost of charging/replacement of battery.
- II. **Spare Keys:** If Your Vehicle keys are lost or the keys are locked inside the vehicle within 50 kms from Your city of residence, We will arrange for pickup and delivery of the spare keys of Your Vehicle to the place where the Vehicle is located
Alternatively, in the absence of spare keys, We will provide the service of unlocking Your Vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that:
 - a. We will pay for all labour and conveyance costs towards this assistance
 - b. You need to submit an Identity Proof to prove the Ownership of the Vehicle.
 - c. There is no restriction from vehicle manufacturer in unlocking the vehicle which may lead to electrical or mechanical breakdown of the vehicle.
- III. **Flat Tyre:** In Case of Your Vehicle being immobilized due to flat tyres within the limit specified in the policy schedule / Certificate of Insurance, We will assist You in either of the following ways:

- 1) Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown
or

- 2) In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to Your Vehicle.

Provided always that:

- a. We will pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
- b. You will bear any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

- IV. Minor Repairs:** In Case of Your Vehicle being immobilized due to a minor mechanical/electrical fault within the limit specified in the policy schedule / Certificate of Insurance, We will assist You with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured's vehicle or sending a vehicle technician to the location of breakdown to carry out the Minor Repairs.

Provided always that:

- a. We will pay the expenses on labour cost and conveyance cost
- b. Minor Repairs, for the purpose of this section cover, will be defined as repairs which can be carried out at the location of breakdown/accident, requiring no spares and less than 45 minutes of labour time.

- V. Towing Facility:** In the event of Your Vehicle being immobilized or rendered unfit for the purpose of driving on the road which cannot be repaired on the spot of break down or accident, We will arrange for appropriate towing services to the nearest Authorized Repair Shop.

In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then We will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.

Provided always that:

- a. We will bear the cost of Towing the Vehicle up to maximum number of 20 kilometres unless specifically agreed otherwise by us and mentioned in the policy schedule/ Certificate of Insurance) from the place of immobilization of the vehicle, subject to a limit of towing amount of INR 2,500 unless specifically agreed otherwise by Us and mentioned in the policy schedule/ Certificate of Insurance).
- b. Any cost and expenses pertaining to towing of the Vehicle over and above km specified or over and above the limit of towing amount shall be borne by You.

- VI. Urgent Message Relay to relatives:** If Your Vehicle gets immobilized as a result of an accident and/or breakdown, We will arrange to send urgent message to the specified persons, as requested by You, through available means of communication.

- VII. Facilitate Finding Closest Dealer:** If Your Vehicle gets immobilized as a result of an accident and/or breakdown, We facilitate You in finding closest dealer of Your vehicle.

- VIII. Medical Coordination:** If Your Vehicle meets with an accident as a result of which You and/or any of the travelling passengers requires medical care, We will help in arranging ambulance service for transferring such passengers to nearest available Medical Centre/ hospital. We will also arrange for the telephonic contact details of the nearest available Medical Centre.

Provided always that:

- a. You will bear the expenses incurred on availing ambulance services.

- IX. Fuel Assistance (not applicable in case of CNG or Electric Cars):**

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within the limit specified in the policy schedule / Certificate of Insurance, We will arrange for supply of up to five litres of fuel, at the location of the breakdown.
2. In case of Your Vehicle being immobilized due contaminated fuel or incorrect fuel within the limit specified in the policy schedule / Certificate of Insurance, We will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank).

Provided always that:

- a. You will bear all expenses on fuel
- b. We will bear all charges towards the towing of the vehicle

c. Towing of the vehicle is subject to the terms and conditions as mentioned under – “Towing Facility”.

X. Battery Charging Assistance (Applicable in case of Electric Cars)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge within the limit specified in the policy schedule / Certificate of Insurance, We will arrange for a mobile generator van or portable mobile generators at the vehicle location, which will help in charging vehicle battery, provided always that the charging from generator driven van will be available for 30 mins or till the time battery charge reaches 30% (whichever is earlier). Any additional charging cost over and above 30 mins or 30% battery charge will be borne by You.

In the event of We are being unable to arrange for a mobile charging station service, We will arrange for towing service of the vehicle to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest, subject to terms and conditions as mentioned under – “Towing Facility”.

XI. Battery Swapping (Applicable in case of Electric Cars)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge with 50 kms from Your of residence, we will arrange for pickup of battery of Your vehicle available for swapping from Your residence and delivery of the battery at the vehicle location.

XII. Custody Services: In case of Your vehicle being immobilized due to an accident / breakdown and you wish to avoid/reduce wait time for the towing vehicle, We will dispatch a custody service that will take possession of your vehicle and allow You to continue Your onward journey.

XIII. Taxi benefits: In case of Your vehicle being immobilized due to an accident / breakdown at max 100 kms away from Your City of Residence, We shall provide free travel to the occupants of the vehicle to a single destination, subject to maximum amount of Rs. 1000 unless specifically agreed otherwise by us and specified in the policy schedule / Certificate of Insurance.

Provided always that:

- a. The required time of repair of the vehicle exceeds 6 hours from the time of the accident / breakdown.
- b. The number of individuals seated in the vehicle is not more than the maximum seating capacity of the vehicle.

In the unlikely event of We being unable to arrange for this service, We may request you to arrange for the taxi or any other transportation services available on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

XIV. Accommodation Benefits: In case of Your Vehicle being immobilized due to an accident / breakdown at least 100 kms away from Your City of Residence, We shall provide occupants of the vehicle with a hotel accommodation / stay arrangement for one-day subject to a per day limit of amount maximum upto INR 3,000 unless specifically agreed otherwise by Us and specified in the policy schedule/ Certificate of Insurance. Provided always that:

- a. The required time of repair of the vehicle exceeds 6 hours from the time of the accident / breakdown
- b. We won't provide accommodation benefits if we have provided taxi benefit.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for accommodation on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

XV. Legal Advice: If Your Vehicle meets with an accident, as a result of which You require the services of a legal advisor, We will arrange for the telephonic contact details of an appropriate legal advisor belonging to a nearby area as requested by You.

Provided always that:

- a. We will intimate You of all charges payable for the services of such legal advisor and all such charges will be borne by You.

XVI. Value added Services: In order to help you to take care of Your vehicle in a better way, we will provide value added services, so that your vehicle is less prone to breakdowns. These value-added services include but not limited to your vehicle general check-up, wheel alignment, discount on labour charge for periodic service of car, wheel alignment, vehicle washing and vacuum cleaning, any one consumable (engine oil, coolant) top up (upto 100 ml only). Details of Value-added services as available on this policy will be mentioned in your policy schedule / Certificate of Insurance.

XVII. Loss of Vehicle Registration Certificate: In the event that the Vehicle Registration Certificate of Your Vehicle is lost, stolen or destroyed, We will reimburse You for reasonable administrative and government fees incurred in obtaining a duplicate or replacement certificate, Provided always that:

Loss is reported to the local authorities and all required documentation is submitted.

The maximum reasonable amount for certificate will not exceed the reasonable administrative and government fees. You need to submit invoice / proof of fees paid.
Claim should be reported to Us within 24 hours of loss of Registration Certificate

CONDITIONS SPECIFIC TO SECTION - 8

1. The benefits under 'Breakdown Assistance' can be utilized for a maximum of 2 times (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) during the Policy year except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 1 times during the Policy Year.
2. List of cities where We offer breakdown assistance service is available on our website and can be updated from time to time.
3. Value Added Services will be provided through the Company's network garages or through the network of its service providers.

EXCLUSIONS SPECIFIC TO SECTION - 8

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Where Your Vehicle can be safely transferred on its own power to the nearest dealer/workshop.
2. Any loss or damage caused due to theft, earthquake, acts of terrorism, riots, strikes, Act of God perils like flood, earthquake etc and confiscation, intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies.
3. The cost of any parts, components/consumables or materials used to repair Your Vehicle, unless specifically covered under this policy.
4. Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
5. Any loss or damage arising out of any action of Yours which violate law of the land.
6. Any loss or damage caused to Your Vehicle when it is being used /driven against the recommendation of the owner's / manufacturer's manual.
7. Any claims where services have been availed of without Our prior consent.
8. Loss of Registration certificate due to negligence or fraudulent activities.
9. Any claim if the health of battery of Your vehicle is poor.

WHAT TO DO IN CASE OF BREAKDOWN: If Your Vehicle breaks down please call our Assistance Service Provider or our helpline number [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448). Please have the following information ready to share with the call recipient, who will use it to validate this Policy,

- Your telephone number which our Assistance Service Provider can call You back on
- Your Vehicle registration
- Your insurance Policy number
- The precise location of Your Vehicle (or as accurate as You can be in the circumstances)
- Your Vehicle make, model and colour together with any specific details, which may assist Us in locating You Quickly.

We will take Your details and ask You to remain nearby the mobile phone You are calling from. Once our Assistance Service Provider has made all the arrangements, they will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle. Please remember to guard Your safety at all times and remain with or near Your Vehicle until the assistance arrives. Once the assistance arrives at the scene, please be guided by their safety advice. If the Police or Highways Agency are present at the scene please advise them that You have contacted our Assistance Service Provider or give them our Assistance Service Provider's telephone number to call Assistance Service Provider on Your behalf.

Plans Available under this Section - 8:

There are 4 plans available under this section Cover. Coverage available under this policy will be as per Plan opted by You and mentioned in the Policy Schedule / Certificate of Insurance. However, if the customer does not opt for any specific plan, he/she will also have option to pick and choose any or combination of services as

per their specific requirements. The opted Services will be mentioned in the Policy Schedule / Certificate of Insurance.

Yes, means included;

No, means excluded under the respective plans in table

Services	Plans			
	Basic Plan	Standard Plan	Comprehensive Plan	Platinum Plan
Flat Battery	Yes	Yes	Yes	Yes
Spare Key	Yes	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes	Yes
Towing Facility	Yes	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes	Yes
Facilitate finding closest dealer	Yes	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes	Yes
Fuel assistance	No	Yes	Yes	Yes
Battery Charging Assistance	No	Yes	Yes	Yes
Battery Swapping	No	Yes	Yes	Yes
Custody Services	No	Yes	Yes	Yes
Taxi benefits	No	No	Yes	Yes
Accommodation benefits	No	No	Yes	Yes
Legal Advice	No	No	Yes	Yes
Value Added Services	No	No	No	Yes
Loss of Vehicle Registration Certificate	No	No	No	Yes

SECTION - 9: ADDITIONAL TOWING EXPENSES

If You have opted for this section, We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule/ Certificate of Insurance against this section, for the additional expenses incurred by You towards removal, protection and towing of Your Vehicle from the spot of accident to the nearest garage, repairer or place of safety or any other place as approved by Us, in the event of the Vehicle being disabled by reason of accidental loss or damage.

CONDITIONS SPECIFIC TO SECTION - 9

- The benefits under this section shall be available in excess of the amount payable for towing, protection and removal under Your Vehicle Motor Insurance Policy, unless specifically agreed, otherwise by Us.
- Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
- Upon happening of an event which may give rise to a claim under this section, You shall immediately, but in any case, within 24 hours, inform Us with full particulars of such event.
For any event notified after 24 hours of the happening of the loss or damage, We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- Approval needs to be taken from Us prior to making the Towing arrangements.
- In the event of Insured's non-compliance with the above-mentioned conditions (3) and (4), the Our liability under

this section shall be restricted to 30% of the limits of liability as mentioned in Your Policy Schedule/ Certificate of Insurance against this section.

6. Maximum one claim shall be admissible under this section during the Policy Year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule / Certificate of Insurance.

EXCLUSIONS SPECIFIC TO SECTION - 9

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of towing, protection and removal of the Vehicle.
2. Any claim where the Vehicle is able to be driven on its own power on self-propelled basis unless in Our opinion it could increase or aggravate the damages sustained by the Vehicle

SECTION – 10: LOSS TO PERSONAL BELONGINGS

If You have opted for this Section, We will indemnify You against any physical loss or damage occurring during the Policy Period to the Personal Baggage kept in Your Vehicle and which belongs to You or Your immediate family member, as a result of burglary, theft, fire, or accident of the vehicle.

Subject to the Sum Insured and number of claims specified in the Policy Schedule / Certificate of Insurance against this section Cover.

Definition Specific to Section - 10

- **“Immediate Family”** shall mean Your spouse, children, parents or parents-in-law and grandparents.
- **“Personal Baggage”** shall include the below as per Plan opted by You
 - **Standard Plan:** Personal effects carried by You during a journey in Your Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes and items of similar nature. This shall not include any Portable equipment or electrical/electronic items
 - **Comprehensive Plan:** Personal effects carried by You during a journey in Your Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes, musical instruments, mobile, laptops, I-pad, I-pods, camera and items of similar nature.
The Maximum per item limit under this plan shall not exceed INR 5,000, unless specifically agreed otherwise by us and mentioned in the Policy Schedule / Certificate of Insurance.

Item not included in the Personal Baggage: Portable equipment or electrical/electronic items, Jewelry and Valuables, watches, diamonds, precious or semi-precious stones or metals, bullion, blueprints, manuscripts, sculptures, plans, designs, securities, deeds, stock and share certificates, Works of Art, Paintings, Curios, Bonds, Cheques, Documents, Cash and Currency Notes and Coins, Credit and debit cards, Items of a Consumable nature, baggage whilst being conveyed under a contract of affreightment or a contract of carriage and goods or samples carried in connection with any trade or business, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule / Certificate of Insurance.

CONDITIONS SPECIFIC TO SECTION - 10

1. In the event of theft or Burglary, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint (FIR) with the police authority (if applicable) to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. Where the Insured Item can reasonably be repaired or reinstated at a cost less than the replacement cost, then We will indemnify You up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the Insured Event. No Depreciation will be applied except for parts with limited life.
3. In the event of Total Loss, We will indemnify You in respect of the restoration or replacement costs of the lost or damaged Item subject to maximum of the Sum Insured and number of claims as opted by You and mentioned in Your Policy Schedule / Certificate of Insurance.
4. The benefits under this section can be utilized up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule / Certificate of Insurance during the Policy year. The benefit provided under this section will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule/ Certificate of Insurance.

5. You need to provide us proof that the loss to personal belonging has happened because of burglary, theft, fire, or accident of the vehicle.

EXCLUSIONS SPECIFIC TO SECTION - 10

In addition to the General Exclusions listed under this Policy, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Any claim which is reported or notified after 3 days to Us or Police Authority after the happening of the loss or damage, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
2. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
3. Any loss or damage to goods or samples carried in connection with any trade or business.
4. Theft of Your Personal Baggage from the Vehicle unless all the doors, windows and other opening are securely locked & properly fastened and where entry was effected by violent and forcible means.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
6. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
7. Breakage, Cracking or Scratching of Binoculars, Lenses and similar articles of brittle or fragile nature unless such loss or damage is due to an accident to Vehicle in which such Personal Baggage is conveyed by You.
8. Any loss or damage to personal baggage of a consumable nature.
9. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
10. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty.

SECTION – 11: TYRE PROTECT

If You have opted for this section, We will reimburse You for the

- cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of make-model and specification similar to the one being used in Your vehicle at the time of availing Policy/at the time of accident/damage to the tyre
 - labour charges toward removing & refitting of the tyre and
 - charges towards wheel balancing,
- as may be necessitated, arising out of accidental loss or damage to Tyre & Tubes of Your Vehicle making the tyre unfit for use due to:
- bulge in tyre
 - bursting of tyre
 - cut or damage to the tyre

CONDITIONS SPECIFIC TO SECTION – 11

1. In the event of a claim under 'Tyre Protect', the admissible claim amount will not exceed the following, basis the unused tread depth of the respective tyre:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	Inspection Conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as Specified by manufacturer 2. Unused Tread depth will be measured at the centre of the tread. 3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.
>=6.5 mm and <6.9 mm	85% of the cost of new tyre(s)	
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)	
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)	
< 3 mm	Nil	

2. The benefits under 'Tyre Protect' during a Policy Year can be utilized only for a maximum of number of fitted tyres of the vehicle as per vehicle manufacturer specification , unless specifically agreed otherwise by Us and mentioned in the Policy Schedule/ Certificate of Insurance. For this cover, the term fitted tyres of the vehicle

shall mean main road tyres (those are in contact with ground) and shall not include any spare wheel or any load wheel. For example: For a private car, a maximum of four (4) tyre(s) of the Insured Vehicle during the Policy Year can be provided. Similarly, for a two-wheeler, a maximum of two (2) tyre(s) of the Insured Vehicle during the Policy Year can be provided. For a Commercial Vehicle, for example a Tata Starbus City typically comes fitted with six (6) tyres i.e. two (2) at the front and four (4) at the rear. Under this policy, during the Policy Year, a maximum of six (6) tyre(s) of the Insured Vehicle may be covered, subject to the limit specified in the Policy Schedule or Certificate of Insurance.

3. Claim under this section will only be admissible if the damaged tyre is of same specification of vehicle company fitted tyres. In case tyres of the vehicle were changed to oversized tyres or were of different specification as compared to vehicle company fitted tyres, then the claim will not be admissible under this section.
4. If You replace tyre(s) of the Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Tyre Make, Model, Serial Number, Invoice Copy of the new tyre(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

EXCLUSIONS SPECIFIC TO SECTION - 11

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Cost of puncture or tyre repair.
2. Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
3. Any damage to re-treaded tyres.
4. Any damage that results from violations of operating instructions given in the manual provided by vehicle manufacturer including without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
5. Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect performance.
6. Any damage that results from improper storage or transportation.
7. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
8. Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
9. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.
10. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
11. Any loss or damage to tyre(s) of the Vehicle which has been used for its full specified life as per manufacturer's guidelines
12. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule
13. Theft of tyre(s) of the Vehicle.
14. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the the Vehicle arising as a result of damage to the tyre(s) of the Vehicle.

SECTION - 12: RIM PROTECT

If You have opted for this section and in the event of Your Vehicle's Wheel rim(s) being physically damaged or warped during the Policy Period, as a result of a blowout of tyre(s) or as a result of it being driven over potholes, kerbs or other road debris, We will compensate You in either of the following ways:

1. Pay the repair cost of the damaged Wheel rim(s) only.
2. If the damaged cannot be repaired, We will Pay the cost of replacing the damaged Wheel rim(s) with a new or near equivalent Wheel rim(s) of similar Make, Model and Specification.

Any Payment under this section also includes:

1. Labour Charges incurred for repair or replacement of the damaged Wheel rim(s).
2. Charges towards wheel balancing, only if the rim is replaced.

Subject to the Sum Insured specified in the Policy Schedule / Certificate of Insurance against this section.

CONDITIONS SPECIFIC TO SECTION - 12

1. The benefit under "Rim Protect" section in a policy year can be utilized only for a maximum of number of wheel rims of the vehicle, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule/ Certificate of Insurance. This shall not include any spare wheel or any load wheel. For example: For a private car, a maximum of four (4) wheel rim(s) of the Insured Vehicle during the Policy Year can be provided. Similarly, for a two-wheeler, a maximum of two (2) wheel rim(s) of the Insured Vehicle during the Policy Year can be provided. For a Commercial Vehicle, for example a Tata Starbus City typically comes fitted with six (6) tyres i.e. two (2) at the front and four (4) at the rear. Under this policy, during the Policy Year, a maximum of six (6) tyre(s) of the Insured Vehicle may be covered, subject to the overall limit specified in the Policy Schedule or Certificate of Insurance.
2. Claim under this section will only be admissible if the damaged rim is of same specification of vehicle company fitted rim.
3. In case, You replace the wheel rim(s) of the Vehicle on Your Own, You should inform Us about such change with necessary details of the new wheel rim(s) including but not limited to the identification number. We shall not be liable to pay for loss or damage to any wheel rim whose identification number has not been informed to Us and not stated in the Endorsement Schedule.

EXCLUSIONS SPECIFIC TO SECTION - 12

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Any damage to rim(s) of the Vehicle fitted with tyres other than the manufacturer's Specification, unless specifically agreed otherwise by Us.
2. In case rim of the vehicle were changed to oversized rim or were of different specification as compared to vehicle company fitted rim, then the claim will not be admissible under this section.
3. Any form of damage resulting from a collision or any accidental fire or theft damage to the Vehicle;
4. Non-damaged rim for the purpose of matching a set of rims;
5. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
6. Wheel rim(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
7. 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.
8. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the Vehicle
9. Any expenses incurred on towing, arising out of damage to the rim(s) of the Vehicle
10. Any loss or damage to suspension or any other part or accessories of the Vehicle arising as a result of damage to the rim (s) of the Vehicle.
11. Any loss or damage arising as a result of 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).
12. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the Vehicle.

SECTION – 13: VEHICLE LOAN SHIELD

If You have opted for this section and sustained an Accidental Bodily injury during the policy period while getting into and/or getting out of or driving or traveling in Your vehicle, and that injury solely and directly results in Your death or permanent total disability within twelve months from the date of accident, We will pay You Or Your Nominee Or the financial institution (as specified in the policy schedule/ Certificate of Insurance), an amount equal to Your Principal outstanding amount taken as vehicle loan for the vehicle. We will also cover any applicable foreclosure charges, if any.

ADDITIONAL COVERAGE AVAILABLE UNDER SECTION – 13:

(I) ROAD ACCIDENT COVER:

If specifically opted, We will extend the coverage under this section to pay You Or Your Nominee Or the financial institution (as specified in the policy schedule/ Certificate of Insurance), an amount equal to Your Principal outstanding amount taken as vehicle loan for the vehicle, if You sustain an accidental bodily injury in a road accident during the Policy Period, leading to Your death or permanent total disability within twelve months from the date of accident.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

CONDITIONS SPECIFIC TO SECTION - 13

1. The accidental bodily injury leading to insured's death or permanent total disability should be in direct connection with Your vehicle/Vehicle as per plan opted. This condition will not be applicable if additional coverage - Road Accident cover is opted under this section.
2. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – 'Non-Accidental Loss or Damage to Vehicle' is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. The vehicle loan must be active and not in default at the time of claim.
 4. You/person claiming on Your behalf must provide necessary documentation to support the claim, including medical reports, death certificates, bank loan agreement, or police reports (as applicable).
 5. The Permanent Total Disability should continue for a period of at least 180 days from the commencement of the Permanent Total Disability, and the Disability Certificate issued by the treating Medical Practitioner at the expiry of the 180 days confirms that there is no reasonable medical hope of improvement. It is clarified that this condition is not application for any Permanent Total Disability in the nature of a physical separation.

EXCLUSIONS SPECIFIC TO SECTION - 13

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. We shall not pay any compensation in respect of death or permanent total disability directly or indirectly wholly or in part arising or resulting from traceable to
 - a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or
2. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges.
3. If there is default in payment of EMI in the last one year preceding the date of accident.
4. Any outstanding EMI prior to the date of loss.

DEFINITION SPECIFIC TO THIS SECTION

The words and phrases listed below have specific meanings mentioned hereunder with respect to Coverages and Exclusions, wherever they appear in the document for purpose of reference.

1. **Permanent Total Disablement** shall mean either of the following:
 - a. Total Paralysis
 - b. Total and irrecoverable loss of sight of both eyes, or
 - c. Total and irrecoverable physical separation of or the loss of ability to use two Limbs (both hands or both feet or one hand and one foot), or
 - d. Total and irrecoverable loss of sight of one eye and physical separation of or the loss of ability to use a limb (either one hand or one foot), or
 - e. Total and irrecoverable loss of speech and hearing of both ears

For the purpose of this definition,

- a. Total Paralysis means complete and irreversible loss of motor function leading to the total loss of function of the entire body from neck down due to an accidental injury to the spinal cord.
- b. Limb means a hand at or above the wrist or foot above the ankle.

- c. Loss of Limb means the physical separation of or the loss of ability to use a limb above the wrist and/or ankle respectively.
2. **Principal Outstanding Amount** means the principal amount of the Loan outstanding as on the date of any occurrence or event which gives rise to a claim under the Policy, less the portion of principal component included in the EMIs, payable but not paid, from the date of the loan agreement till the date of such occurrence or event.
- For the purpose of avoidance of doubt, it is clarified that any:
- EMIs that are overdue and unpaid to the financial institution prior to such occurrence or event,
 - any additional amounts imposed by a financial institution, or otherwise falling due as a penalty or by way of a default in repayment,
- will not be considered for the purpose of the Policy and shall be payable by the Insured Person.

SECTION – 14: KEY & LOCK PROTECT

If You have opted for this section, We will compensate You for the cost incurred towards:

- Replacing Your Vehicle's keys / residence keys/ Office keys upon the occurrence of theft or burglary or accidental loss or damage to the keys during the Policy Period.
- Cost of installing new lock or the lockset in Your Vehicle/ residence, including the locksmith charges, provided there is a security risk arising out of the incidence of lost keys of Your Vehicle/ residence/ office.
- Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Vehicle/ residence/ office is broken into.

Subject to the Sum Insured and number of claims during policy year specified in the Policy Schedule / Certificate of Insurance against this section.

"Residence" refers to the home or living space owned, rented, or occupied by you, as listed in your insurance policy. It's the specific address where you live and mentioned under your policy schedule/Certificate of Insurance.

"Office Keys" refers to the keys of your office, where your work and the keys which are exclusive under your possession.

CONDITIONS SPECIFIC TO SECTION - 14

- In the event of theft or Burglary, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint (FIR) (if applicable) with the police authority to obtain crime reference and lost property report and also report the incidence of loss to Us.
- The benefits under this section can be utilized up to maximum of specified number of times (i.e. one or two times) as mentioned in Policy Schedule / Certificate of Insurance during the Policy year. The benefit provided under this section will cease, once You have Claimed for the specified number of times mentioned in Your Policy Schedule / Certificate of Insurance.
- Keys covered under this cover should be of entry, exit, and/ or main gate access points. This will not include any drawer key or any room of the office/ residence.
- The replaced keys/lockset should be of same or similar make, model and specification as the one for which the claim is being made.
- You must take reasonable care at all times and ensure safety of vehicle / residence keys / Office keys.

EXCLUSIONS SPECIFIC TO SECTION - 14

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever under this cover in the event of the following:

- Any claim which is reported or notified after 3 days to Us or Police Authority (if applicable) after the date of the incident. However, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- Any claim for additional or duplicate keys.
- Any claim for damage to the vehicle/ residence keys/ Office keys or lockset due to wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happen gradually.
- Any claim for replacing vehicle/ residence keys/office keys or lockset when only child parts of the same need to be replaced.

5. Pre-existing damages of any kind due to whatsoever reason.
6. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.
7. Any deliberate damage to the key/lock/lockset.
8. Any claim if keys are misplaced.

SECTION – 15: ENGINE AND GEAR BOX PROTECT

If You have opted for this section, then we will cover the Consequential Damage to the internal child parts of the Engine or Gear Box, differential or transmission assembly of Your vehicle arising out of:

- a. Water ingress
- b. Leakage of lubricating oil
- c. Damage to gear box
- d. Undercarriage damage

The above damages may be due to non-operation of Your Vehicle as per the operating instructions given by the manufacturer of the Vehicle and We shall pay You for the following:

- i. Repair and replacement costs of the Engine's internal child parts such as Crankshaft, Cylinder head, cam shaft, pistons, piston sleeve, gadget pins, connecting rods and engine bearings, Oil pump and turbo/super charger and the like.
- ii. Repair or replacement of the affected internal child parts of the gear box, differential or transmission assembly such as gear shafts, shifter, synchroniser rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings.
- iii. Labour Cost required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear box, differential and transmission assembly.
- iv. Cost of Consumables replenished including lubricating oil, coolant, nuts and bolts during the repair.

"Consequential Damage" shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Motor Vehicle Insurance but resulted consequentially to any damage.

"Undercarriage Damage" shall mean the damage to the Engine and/or Gear Box and/or Transmission Internal Parts of Your Vehicle due to lubricant leakage caused by an external impact.

CONDITIONS SPECIFIC TO SECTION - 15

Claims made by You under this section would be admissible only if there is evidence of:

- a. Your Vehicle being stopped in waterlogged area resulting into damage to internal parts of the engine due to water ingress
- b. Undercarriage Damage to Engine and/or gear box, differential and transmission assembly directly causing lubricating oil leakage.
 1. Maximum of one claim would be payable during the Policy year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
 2. Depreciation will be applicable on the parts replaced, unless specifically agreed otherwise by Us.

EXCLUSIONS SPECIFIC TO SECTION - 15

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any other Consequential Damage due to an Accident, apart from the loss or damage covered under this section.
2. Any payment in case of Constructive Total Loss/ Total Loss of Your Vehicle.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Loss or damage covered under any other type of policy or manufacturer's warranty or recall campaign or any other packages.
5. Any Claim where the repair has been carried out without prior approval from Us.
6. Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
 - a. Delay

- i. In retrieving the vehicle from waterlogged area to a safe place.
 - ii. In instructing the garage to start the repair after the survey is done.
 - iii. On the part of the garage chosen by You in executing the repair work.
- b. Where minimum required reasonable care has not been taken by You to protect the further loss or damage
 - c. Any claim where water inundation is not proved in case of water ingress related loss.

SECTION – 16: EV HOME CHARGING STATION COVER

If You have opted for this section, We will indemnify You for the expenses incurred for repair or replacement of charging station (including its associated electrical panel) of Your electric vehicle installed at Your home or designated premises for loss or damage due to water ingress or short circuit or damages by accidental external means including animal attack. The charging station should be installed specifically for Your vehicle and should not be for any other vehicle or for any commercial purpose.

CONDITIONS SPECIFIC TO SECTION - 16

- The EV home charging station must be installed according to the manufacturer's guidelines.
- Any claims must be reported within 72 hours of the incident.
- The maximum number of claims payable during the Policy Period will be as mentioned in the Policy Schedule/ Certificate of Insurance.
- You need to provide sufficient evidence of damage arising out water ingress, short circuit or accidental damage to the vehicle charging station.

EXCLUSIONS SPECIFIC TO SECTION - 16

- Any Claim where the repair has been carried out without prior approval from Us.
- Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
- Any claim due to Wear and tear or gradual deterioration
- Damage due to improper installation or maintenance, which is not as per manufacturer instructions and specifications.
- Where minimum required reasonable care has not been taken by You.

SECTION – 17: JACK PROTECTION COVER

If You have opted for this section, We will pay for loss or damage to the Hydraulic Jack fitted in your Vehicle against unforeseen and sudden physical damage by any cause not hereinafter excluded or mentioned in the Policy Schedule / Certificate of Insurance, during operational use as a tool of trade.

CONDITIONS SPECIFIC TO SECTION-17

1. The cover will be provided only to the vehicle fitted with Jack at the time of inception of the Policy.
2. The Insured should inform Us without fail, if the insured replaces the existing tipper with a new tipper during the policy period.
3. The Company will indemnify the insured for a maximum of claims, as mentioned in the policy schedule/ Certificate of Insurance, made during the policy period.

EXCLUSIONS SPECIFIC TO SECTION-17

In addition to the General Exclusions listed under this policy, we shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. Any loss or damage that results from modification of the vehicle / jack, natural wear and tear and operating the Jack in improper way (which is not as per operating guidelines provided by the vehicle manufacturer).
2. Loss or damage for which the supplier or manufacturer is responsible either by law or under contract.
3. We shall not be liable for each and every claim under the section in respect of the deductible mentioned in the Policy Schedule/ Certificate of Insurance against this section
4. Any Loss or damage occurred prior to inception of the Policy.
5. Where a Loss is covered under Manufacturer's Warranty or recall Campaign or any other such packages
6. Any expenses incurred in routine maintenance or servicing of the Hydraulic Jack.

7. Any loss or damage resulting from overloading. The term overloading refers to the condition where the load applied to the hydraulic jack exceeds its rated lifting capacity as specified by the manufacturer.

SECTION – 18: DEBRIS REMOVAL EXPENSES

If You have opted for this section, We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule / Certificate of Insurance against this section, for the expenses incurred by You towards cleaning up, removing debris, wreckage, transshipment of goods from Your Vehicle to other substitute vehicle, in case the Your Vehicle is not in a condition to carry goods post accidental loss or damage occurring during the Policy Period.

ADDITIONAL COVERAGE APPLICABLE TO SECTION – 18:

I. NON- ACCIDENTAL LOSS OR DAMAGE TO VEHICLE

If specifically opted, we will extend the coverage under this section to cover expenses incurred by You towards cleaning up, removing debris, wreckage, transshipment of goods from Your Vehicle to other substitute vehicle, in case the Your Vehicle is not in a condition to carry goods, post loss or damage occurring to Your vehicle during the Policy Period.

Accordingly, if this additional coverage is opted, a claim can be admissible under this section, even if there is no accidental loss or damage of Your vehicle.

CONDITION SPECIFIC TO SECTION 18

1. Intimation and approval needs to be taken from Us prior to the unloading and loading of goods.
2. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two days from the date of loss.
3. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this section.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
- the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.

EXCLUSION SPECIFIC TO SECTION 18

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. Any Claim where the transshipment of goods has been carried out without prior approval from Us.

SECTION – 19: FUEL ADULTRATION

If You have opted for this section, We will pay the cost incurred for flushing out adulterated or wrong fuel from Your vehicle, following supply of adulterated fuel (petrol or diesel or gas) or wrong fuel, without Your knowledge, by the petrol pump attendant or any authorized/registered service provider who is authorised to supply fuel for the vehicle. Our liability under this section shall not exceed the Sum Insured set against this cover as shown in the Policy Schedule or Certificate of Insurance.

ADDITIONAL COVERAGES PROVIDED UNDER THIS SECTION

In order to provide comprehensive coverage to the vehicle, the section also offers following additional coverages. However, same will be available if specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, subject to maximum amount mentioned in the policy schedule/ Certificate of Insurance against this section:

a) REPAIR OF ENGINE

If specifically opted, We will pay reasonable cost of repair/replacement /clean-up of the child parts of engine of the Vehicle arising out of damage to the engine of the Vehicle caused by engine seizure due to adulterated fuel or wrong fuel.

The Company Liability shall be limited to:

- i. Repair or replacement of the following internal child parts of the engine: Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- ii. Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure).
- iii. Labour cost incurred by You to overhaul the damaged engine and or Fuel System.
- iv. The cost the engine oil in case flushing of engine.

b) REIMBURSEMENT COST OF FUEL

If specifically opted, We will reimburse the cost incurred for fuel, which later on found out to be adulterated or wrong fuel. Claim payment under this cover is subject to submission of original fuel bill and maximum upto the fuel bill amount.

c) REIMBURSEMENT OF TESTING COST OF FUEL

If specifically opted, We will reimburse the cost incurred for testing of fuel to ascertain whether adulterated fuel has been used.

d) TOWING OF VEHICLE TO NEAREST REPAIR SHOP

If specifically opted, We will reimburse the cost incurred for towing the vehicle to nearest repair shop, subject to maximum distance or limit of towing amount mentioned in the Policy Schedule / Certificate of Insurance, provided towing service of the vehicle is available in the area where the vehicle is immobilized.

e) FUEL ASSISTANCE

If specifically opted, We will arrange for supply of upto five liters of unadulterated fuel to make your vehicle mobile.

Please note that You shall bear the cost of the fuel.

f) TRANSPORTATION COST OF DRIVER AND CO-PASSENGERS

If specifically opted, we will reimburse the transportation cost of driver and co-passengers upto the limit of seating capacity of vehicle to the nearest vehicle repair facility, where the vehicle was towed for repairs. In case required repair time of the vehicle exceed 6 hours, we shall provide transportation cost of the occupants of the vehicle to a single destination, subject to maximum distance as specified in the policy schedule/ Certificate of Insurance.

CONDITIONS SPECIFIC TO SECTION - 19

1. The covers provided under this section will be applicable if it is shown on Your Policy schedule / Certificate of Insurance.
2. Upon happening of an event which may give rise to a claim under 'Damage to Engine Arising out of use of adulterated Fuel', You shall immediately, but in any case, within 24 hours, inform Us either by sending a notice or by calling Our Toll Free No. (as specified on the Schedule) of the particular event with full particulars as far as possible. If deemed necessary by Us, We will arrange for a spot survey of the damaged Vehicle
3. No arrangement shall be made by You for repair/replacement /clean-up of the Vehicle without Our consent.
4. Maximum number of claims payable under this Section for each policy year will be as mentioned in the policy schedule/ Certificate of Insurance.
5. Any fuel specification as approved by Government of India or any other Government bodies will not be considered as adulterated or wrong fuel.

EXCLUSIONS SPECIFIC TO SECTION - 19

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this section in the event of the following:

1. Any mechanical or component damage to the vehicle, which is not arising out of wrong fueling or adulterated fuel.

2. Any expenses that are not supported by original receipts or written report of repairer confirming the loss or damage due to adulterated fuel.
3. Where a loss ("Vehicle stopped due to Fuel Adulteration") is covered under the Motor Insurance Policy or any other type of insurance policy with any other insurer.
4. Any loss or damage which are consequential in nature.

SECTION – 20: EV SHIELD

This section will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol/Diesel +Electric)

If You have opted this section, We will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingress or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of Your Vehicle.

Provided always that:

- i. In case of loss or damage due to water ingress, payment under this section would be made only when there is evidence of water inundation resulting into damage to covered parts as mentioned above.
- ii. In case of loss or damage due to short circuit (while mounting, dismounting or vehicle in charging port), payment under this section would be made when it results into damage/failure to covered parts as mentioned above.
- iii. In case of loss or damage due to accidental external means, no depreciation will be applicable on the vehicle battery.

DEFINITIONS SPECIFIC TO SECTION - 20:

1. **"Battery"** shall mean an electric-vehicle battery (EVB) which is a rechargeable battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV).
2. **"Consequential Damage"** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under this section but resulted consequentially to any damage.
3. **"Drive Motor/electric Motor"** shall mean 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 and power electronics controller.

ADDITIONAL COVERAGES PROVIDED UNDER SECTION - 20

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, the section also offers additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule / Certificate of Insurance:

- i. **Loss or damage to electrical panel for vehicle charging point**– If specifically opted, We will cover loss or damage to electrical panel for vehicle charging point due to accidental external means, fire or water ingress including any loss or damage due to animal attack and animal scratch to the panel. The electrical panel should be installed specifically for the vehicle and should not be for any other vehicle.
- ii. **Loss or damage to vehicle charger including charging cable** - If specifically opted, We will cover loss or damage to vehicle charger including charging cable due to accidental external means, fire or water ingress including any loss or damage due to animal attack. The coverage can be provided to wall mounted as well as portable vehicle charger.
- iii. **Assistance Services Specific to EV** - If specifically opted, We will provide following assistance services to the vehicle being immobilized within the geographical limit as specified in the Policy Schedule / Certificate of Insurance and due to malfunctioning of battery or due to battery runs out of charge:
 - a. **Mobile charging station service** – In case Your vehicle battery runs out of charge, We would arrange for a mobile generator van or portable mobile generators at the vehicle location , which will help in charging vehicle battery.
Provided always that the charging from generator driven van will be available for 30 mins or till the time battery charge reaches 30% (whichever is earlier). Any additional charging cost over and above 30 mins or 30% battery charge will be borne by You.
 In the event of We being unable to arrange for a mobile charging station service, we will arrange for towing service of the vehicle to charging station/ vehicle workshop / Your Home / Your Office, whichever

is nearest, subject to maximum of 50 kilometres from the place of immobilization of the vehicle upto the limit of towing amount as specified in the Policy Schedule/ Certificate of Insurance, provided towing service of the vehicle is available in the area where the vehicle is immobilized.

List of cities where vehicle towing service is available is uploaded on our website and updated from time to time.

- b. Replacing Discharged Battery with Charged one (in case vehicle battery is swappable) - In case battery of the vehicle is discharged and battery swap option is there, then we will arrange to deliver charged vehicle battery to the vehicle location.

CONDITIONS SPECIFIC TO SECTION - 20

1. Maximum of number claims payable during the Policy year will be as mentioned in the Policy Schedule / Certificate of Insurance.

EXCLUSIONS SPECIFIC TO SECTION - 20

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any payment under this section in case of Constructive Total Loss/ Total Loss of Your Vehicle.
2. Loss or damage covered under any other type of policy or manufacturer's warranty or recall campaign or any other packages.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Any Claim where the repair has been carried out without prior approval from Us.
5. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
6. Any claims related to loss or damage due to wear and tear
7. Any claim where battery state of health is below the threshold as per OEM guidelines.
8. Any claim where battery is already dead due to untimely charging or any other purpose.
9. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.

SECTION – 21: DRIVING ACCESSORIES COVER

If You have opted for this section, We will indemnify you for the repair and/ or replacement for damage or loss to driving accessories as opted by You and mentioned in the policy schedule / Certificate of Insurance due to accident involving your vehicle during the policy period, subject to maximum of sum insured mentioned in the Policy Schedule / Certificate of Insurance.

List of Driving Accessories:

- a. Helmets
- b. Helmet Security Guard
- c. Elbow/Shin/Knee Guards
- d. Riding Jackets
- e. Rider Boots
- f. Riding Gloves
- g. Protective Eyewear
- h. Goggles
- i. Mask
- j. Body Armour
- k. Rain Wear
- l. Action Cam Mount/Hook
- m. Mobile Holder
- n. Helmet Bluetooth
- o. Bike Stickers

These items are considered as a part of the riding wearables or personal attachments of the driver and are not accessories that are fitted to the vehicle. The list of covered items may evolve with time and technology. Any other

driving accessories which insured may want to cover can be covered by the Company and same will be mentioned in the Policy Schedule / Certificate of Insurance.

CONDITIONS SPECIFIC TO SECTION - 21

1. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. If repair of damaged accessories more than the original purchase price of the replacement, We will replace the damaged accessories with a new one of similar features and specifications, not exceeding the original purchase price.
3. In case replacement of accessories with similar features and specifications is not available, Our liability under the section will be limited to original purchase price of accessories or sum Insured under the section whichever is lower.
4. A deductible amount will be applied on each claim as opted by You and mentioned in the policy schedule / Certificate of Insurance.
5. Maximum number of claims will be payable under the section in a policy year will be as mentioned in the Policy Schedule/ Certificate of Insurance.

EXCLUSION SPECIFIC TO SECTION - 21

1. There should be an External Impact involving vehicle accident to prefer claim under this section.
2. The insured must take due care and reasonable steps to protect accessories from damage, except when caused by a vehicle accident.
3. Cover under this section shall not be available for Theft and burglary claims.
4. Damage caused by deterioration, wear and tear or scratch not impacting the functioning of the accessories will not be covered.
5. The insured must provide purchase bills and other necessary documents if required.
6. If the Driving Accessories and its damaged parts/components are not available for inspection when required, the claim under the same may not be admissible.
7. Damage to any other personal belonging shall not be covered.

SECTION – 22: PAINT PROTECTION FILM COVER

If you have opted this section, we will indemnify You for the replacement or reinstallation of damaged Paint Protection Film (PPF) due to accidental damage of Your vehicle during the policy period.

Provided always that:

1. This policy only covers the cost of Film, related adhesives and labour to repair/replace the covered installed PPF on Your vehicle.
2. If repair of damaged PPF costs more than the original purchase price of the replacement PPF, We will replace the damaged PPF with a new PPF of similar features and specifications, not exceeding the original purchase price.
3. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not

disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.

4. In case replacement of PPF with similar features and specifications is not available, Our liability under the section will be limited to original purchase price of PPF or sum Insured under the section whichever is lower.
5. Our maximum liability under the section during a policy year will be limited to the Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance. The liability of the Company for any one loss (if applicable) will be as shown in the Policy Schedule/ Certificate of Insurance.
6. Coverage provided under this policy will applicable only on damage to the installed PPF for partial losses to the vehicle. Any loss or damage arising out of Total Loss of the vehicle will not be covered under this Policy, unless specifically agreed otherwise by Us.
7. Maximum number of claims will be payable under the section in a policy year will be as mentioned in the Policy Schedule/ Certificate of Insurance.

EXCLUSIONS SPECIFIC TO SECTION - 22

1. Replacement of any consumable item or accessory or used for fitting the film. These include, but are not limited to plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, tapes or software.
2. Normal wear and tear i.e. gradual deterioration associated with normal use and age of the PPF.
3. Expenses which are regular in nature and required to maintain PPF in Proper condition as recommended by the Manufacturer are not covered.
4. Damage caused by unauthorized repair, intentional damage or negligence.
5. Costs arising from incorrect installation, modification or maintenance.
6. Damage caused before or during installation of PPF.
7. Damage due to failure to follow the manufacturer's instructions.
8. Any alteration in the installed PPF.

SECTION – 23: VEHICLE CYBER RISK COVER

If You have opted this section, we will indemnify You, in excess of the amount of deductible if the following loss(es) incurred by You as a consequence of a Cyber Attack on Your Vehicle including but not limited to Hacking/ ransomware/unauthorized access protection. Maximum upto the limit of sum insured as mentioned in the policy schedule.

- i. any repair/ replacement cost incurred by You towards any loss/damage to Your Vehicle due to a cyber-attack;
- ii. software reinstallation cost for the Vehicle;
- iii. Software bugs/OTA update issues cover will indemnify you towards the repair or replacement of software of Your vehicle in the event that any bug or OTA (Over-the-Air) update causes issues with the software of your vehicle.

Provided that:

- We will cover the costs associated with diagnosing and repairing software bugs
- If repair is not feasible than we will cover replacement cost of software
- This coverage also includes, problems arising from remote emote software updates, such as system crashes, performance degradation, and compatibility issues

EXCLUSIONS SPECIFIC TO SECTION - 23

1. any Loss not directly resulting out of a Cyber Attack involving Your Vehicle.
2. any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty;
3. any claim arising out of or based upon or attributable to Cyber Attack in which all or any part of such were committed, attempted, or allegedly committed or attempted, prior to the Policy inception date mentioned in the Schedule. In case of own renewal, Policy inception date shall mean the date of first issuance of the Policy subsequent to which the Policy is renewed without break.
4. war and Cyber Terrorism
5. losses due to the outage/disturbance of external networks (e.g. power, internet, cable, cloud & telecommunications etc.)
6. any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of any person howsoever caused

7. Any losses attributed to omission on account of Insured/ Insured's family members/employees
8. Any accessories/attachments not supplied along with the vehicle as Original Equipment fitments.
9. Any damage that results from vehicle performance modifications not approved by the manufacturer.
10. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others.
11. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer
12. Any Cyber Extortion loss/ Theft of Funds which is not associated with the Vehicle.
13. Any Third-Party liability claim.
14. Superficial and inconsequential aspects such as noises, vibrations, warpage and sensations that do not lead to dismal performance of the Vehicle.
15. Cyber Extortion
16. Problems caused by improper use or using unauthorised version of the software or unauthorized modifications of the software.
17. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.

DEFINITION SPECIFIC TO SECTION 23

1. **Loss** means any
 - damage to Your Vehicle or any part thereof;
 - destruction of Your Vehicle or any part thereof;
 - distortion, erasure, corruption or alteration of electronic data/programmes of Your Vehicle which prevents functioning of the Vehicle in the manner as prescribed by the manufacturer.
2. **Computer System** means an electronic device or collection of electronic devices (including input/output/programmable devices and any devices capable of connecting over wireless networks) fitted in Your Vehicle, which can be used in conjunction with computer programmes/software or electronic instructions, and which are essential for functioning of the Vehicle in a manner as prescribed by the manufacturer; For avoidance of doubt, Computer System shall not include any removable devices that can be used independent of the Vehicle.
3. **Cyber Attack** means an unauthorized intrusion into Your Vehicle's Computer System by a Third Party, that enables a Third Party to seize unlawful control of the Vehicle.
4. **Cyber Extortion** – any credible and unlawful threat or series of threats by a Third Party extortionist against the Insured with the intention to cause harm or damage to the Vehicle in order to extract an extortion ransom from You by use of coercion.
5. **Cyber Terrorism** means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.
6. **Over-the-air update (or OTA update)**, also known as over-the-air programming (or OTA programming), is an update to an embedded system that is delivered through a wireless network, such as Wi-Fi or a cellular network

SECTION 24: RESIDUAL VALUE INSURANCE

If You have opted this section, We hereby agree to offer Residual Value (as defined in this policy) of the Vehicle, subject to terms, conditions, limitations, warranties and exclusions specified in the Policy Schedule/Certificate of Insurance.

This section guarantees a minimum resale value for the vehicle at the end of specified tenure. This guaranteed resale value of the vehicle will be as mentioned in the policy schedule / certificate of insurance, which will be calculated from a predetermined percentage of the Invoice price of the vehicle. If the actual market value of the vehicle is less than its agreed guaranteed resale value, we will pay the difference between the guaranteed resale value and market value of the vehicle. Market Value of the Vehicle shall be arrived by an authorized Valuation/Inspection agent of the Company.

CONDITIONS SPECIFIC TO SECTION - 24

1. The Insured has to maintain and service the vehicle strictly in accordance with the OEM/Manufacturer recommended maintenance schedule as specified in the owner's manual or any official updates provided by the OEM/Manufacturer.
2. The battery for electric vehicles and hybrid electric vehicles must be maintained in accordance with the manufacturer's guidelines, including regular charging, avoidance of overcharging or deep discharge cycles and conducting any scheduled inspections or maintenance as required.

3. Repairs or replacements must be carried out at authorized service centres using OEM/Manufacturer approved parts and processes.
4. This cover will be applicable only when there is sale of Insured Vehicle before the end of cover tenure, as specified in the Policy Schedule/Certificate of Insurance.
5. Insured should not sell the vehicle without prior consent of Us.
6. Intimation of claim under this section should be given to Us after the waiting period is over and before 90 days from coverage end date, unless specifically mentioned in the Policy Schedule / Certificate of Insurance.
7. At the time of claim, the Vehicle must be in actual condition as specified by Manufacturer (e.g. no technical modification, no change in colour or other specification, no cutting / welding on the chassis / frame) and neither the Insured nor any of its affiliates have taken any action that could reasonably be foreseen to have a material adverse impact upon resale value of the Vehicle.
8. At the time of claim, all the documents related to the Vehicle should be verified in original with no pending litigation. Vehicle must not be involved in any criminal activity, hit & run case, police case, including driving without license or under influence of alcohol or drugs.
9. The vehicle should not have any outstanding financial liabilities, including but not limited to unpaid EMI (in case of hypothecation), road tax, traffic challan, bank dues or any other pending charges.
10. Coverage under this section will become null and void in case the vehicle meets with an accident leading to Total Loss, constructive total loss of the vehicle or vehicle being stolen.
11. Coverage under this section will become null and void in case cumulative repair amount during coverage period is more than 20% of Invoice Value under this cover, unless specifically agreed otherwise by Us. While calculating the repair amount, expenses related to side mirror, headlight, denting, painting, windshield will be excluded.
12. Any other condition specifically mentioned in the Policy Schedule / Certificate of Insurance.

EXCLUSIONS SPECIFIC TO SECTION - 24

This section does not cover the following and no indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: -

1. If the Vehicle has run more than number of kilometres within a specific time duration as specified in the Policy Schedule/Certificate of Insurance (if any).
2. Use of any purpose other than originally intended and agreed.
3. Any claim if the Vehicle is used for any other purpose except for that specified on the Registration Certificate.
4. Any modification to the Vehicle which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer of the vehicle.
5. Any expenses incurred on routine maintenance or service or inspection of the Vehicle.
6. Any consequential loss of any kind.
7. Any claim arising due to any criminal act or fraudulent act or any interferences were made to the speedometer/odometer of the vehicle.
8. Any loss in market value of the Vehicle due to Damage / Destruction caused through cyber risks, loss, erasure, corruption or alter a computer virus) or loss of use, reduction in functionality, cost and Expense of whatsoever concurrently or in any other sequence to the loss.
9. Any loss in market value of the Vehicle resulting directly from war (whether declared or not), invasion, acts of foreign enemies, civil war, rebellion, revolution, insurrection, acts of terrorism, including the use of threat of force or violence for political religious and/or ideological purposes, nuclear risks, including radiation, contamination or any nuclear or radioactive incidents arising from any source.
10. Any loss or reduction in the market value of the Vehicle directly or indirectly due to any product recall campaign and/or any manufacturing defect.
11. Any Loss in market value due to technical modification, color change or chassis alteration.
12. Any loss in market value due to repairs/Body repair of the Vehicle not being carried out at authorized workshops of OEM/Manufacturer or due to usage of parts not authorized by the OEM/Manufacturer.
13. Change in government regulations impacting benefits under the cover.
14. Any excess/ deductible as specified in the Policy Schedule/Certificate of Insurance.
15. Any other exclusion specifically mentioned in the Policy Schedule / Certificate of Insurance.

SECTION 25: SMART ASSISTANCE SERVICES

If You have opted for this cover, We will be offering assistance for booking and co-ordination of various assistance services as listed below, depending on the details of services opted and as mentioned in the Policy Schedule / Certificate of Insurance.

Following assistance services are available under this section. Please note that only services mentioned in your Policy Schedule/Certificate of Insurance are available for You.

- i. Assistance for home building/ property repair and maintenance services
- ii. Assistance for booking home appliances repair and maintenance services
- iii. Assistance for booking Electrician, Plumber, Carpenter services
- iv. Assistance for booking Pest control services
- v. Assistance for booking cab / vehicle
- vi. Any other assistance service specifically mentioned in the Policy Schedule / Certificate of Insurance

CONDITIONS SPECIFIC TO THIS SECTION 25

- i. You agree to pay directly to pay to the service provider or service provider vendor for all charges reasonably levied by them as notified at the time of booking and the same are not reimbursable from the Company. Additional charges may be incurred from time to time depending upon actual service availed / utilized by the insured.
- ii. No waiting period is applicable to this benefit.
- iii. The services under this cover are provided by the respective Service Providers to You. The Company is only a facilitator for such services by Service Provider and does not represent, assure or endorse the accuracy, completeness, reliability, suitability, appropriateness or the quality of the actual services provided by Service Provider/s.
- iv. Availing the assistance services under this section is purely upon Your sole discretion and risk. Decision to avail the services of Service Provider shall be taken by You after careful and independent evaluation, which shall be at Yours sole discretion and risk.
- v. The Company is not responsible / liable in any way for any deficiency of services provided by Service Providers or for any losses, charges, sufferings, injuries, if any, incurred by You as a result of availing / utilizing the services from Service Provider/s.
- vi. The service support extended by the Service Provider can be only on need basis and depends on the Service Providers availability in the vicinity at that time.
- vii. The Company and or Service Provider will not be held liable for non-delivery of Services in case of unforeseen circumstances beyond their control including but not limited to strikes, lockouts, civil commotion, riots, war, acts of terrorism, , action of any government or regulatory authority, , abnormal weather conditions or act of god perils at the location of services, or any other cause beyond the reasonable control which by exercise of reasonable diligence could not have been prevented or provided against.
- viii. In case We or the service provider fails to provide any of the services as mentioned in this cover or is unable to implement, in whole or in part due to force majeure, non-availability of services, change in law, rule or regulations which affects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services , then the services' suspended, curtailed or limited performance shall not constitute breach of contract and the Company or the service provider shall have no liability whatsoever.

GENERAL EXCLUSIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. If loss is covered under manufacturer warranty, any other maintenance agreement or compensation is payable by any other source.
2. Any loss or damage caused, sustained or incurred outside the geographical area stated in the schedule.
3. Any claim arising out of any contractual liability;
4. Any loss or damage arising out of
 - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c. War (whether declared or not), invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage to property by or under the order of any government or public local authority.

5. Any deductible/excess mentioned in the Policy Schedule/certificate of insurance.
6. Any claim falling beyond the risk expiry date as shown in the Policy Schedule/ Certificate of Insurance.
7. Any willful act, neglect, negligence of the Insured or neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
8. The loss under the policy that is not in force at the time of claim due to any reason whatsoever.
9. Continued use of the vehicle in spite of knowing that the defect exists, will make claim void.
10. Any claim arising out of Fraudulent act committed by the Insured / vehicle owner/ driver of the vehicle / the dealer of the vehicle / Authorized representative of the Insured.
11. In case the vehicle was being driven by a driver under the influence of drugs, alcohol, or other intoxicating substances at the time of loss
12. In case the Vehicle was being plied in contravention of the law of land.
13. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
14. Normal wear and tear or gradual deterioration
15. Any unproven or unexplained losses
16. The loss claimed or covered under any other type of insurance policy or any other cover.

DEDUCTIBLE

The Company shall not be liable for each and every claim under this Policy in respect of the deductible/excess stated in the Policy schedule/ Certificate of Insurance.

In addition to the compulsory deductible, insured may also opt for voluntary deductible.

Co-Payment & Franchise

The Company shall not be liable for each and every claim under this Policy in respect of the Co-payment and Franchise stated in the Policy schedule/ Certificate of Insurance.

GENERAL CONDITIONS

1. This Policy and the Policy Schedule/ Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Policy Schedule / Certificate of Insurance shall bear such meaning wherever it may appear.

2. Due Observance

The due observance and fulfilment of the terms, provision conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

3. Reasonable Care

The Insured shall:

- a) take all reasonable steps to safeguard against any insured event
- b) take all reasonable steps to prevent a claim from arising under this Policy

4. Duties and Obligations after Occurrence of an Insured Event

It is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a) The Insured must simultaneously notify Us while registering the claim under the Vehicle Insurance policy for accidental damage to the Vehicle (if applicable).
- b) the Insured shall not abandon the Vehicle nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c) the Insured shall within 7 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and
- d) the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e) the Insured shall allow the Company and its representatives and appointees to inspect the vehicle or any other material items, as per 'the Right to Inspect' Clause.

*Note: Waiver of condition(c) may be considered by the Company at its absolute discretion, in extreme cases of

hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured.

Claim Settlement Process

i. Claim Intimation

In the event of a claim arising out of an Insured Event covered under this Policy, the event shall be intimated, in writing, to the Company immediately of its occurrence. The Insured then shall arrange for the following at the direction of the Company:

List of Claim Documents

We have tried to reduce the number of documents you need to share but we shall not be liable to pay any claim in case all the necessary mandatory documents as mentioned in Our claims process are not submitted to Us.

- a. Driving License
- b. Duly filed and Signed Claim Form, video/pictures of damaged vehicle (if claim is for Accidental Hospitalization and Daily hospital cash cover kindly refer the respective claim form)
- c. Photos of damaged parts replaced
- d. Policy Copy
- e. Quotes of salvage, if applicable
- f. Warranty certificate
- g. Survey Report, vehicle repair order, vehicle delivery order
- h. Odometer reading (where applicable)
- i. Bill Copy
- j. Statement of insured/driver/occupants
- k. Discharge Summary (Wherever Applicable)
- l. Original Hospital Main Bill (Wherever Applicable)
- m. Original Hospital Bill Breakup of Various Expenses (Wherever Applicable) Original Pharmacy Bills (Wherever Applicable)
- n. Prescription for the Medicine Purchased (Except Hospital Supply) and investigation done outside the hospital
- o. Medical Records (Optional Documents may be asked on need basis: Indoor case papers, OT notes, PAC notes etc.)
- p. Consultation Paper (Wherever Applicable)
- q. Investigation Reports (Wherever Applicable)
- r. Digital Images/CDs of the investigation Procedures ((Wherever Applicable)
- s. MLC/FIR Reports (If applicable)
- t. Original Invoice/Sticker (If applicable)
- u. Postmortem Reports (Wherever Applicable)
- v. Attending Physician Certificate (Wherever Applicable)
- w. Death Certificate (Wherever Applicable)
- x. Service maintenance records of the vehicle (wherever applicable)
- y. AML and KYC (Photo ID card)
- z. Bank Details with Cancelled Cheque
- aa. Claim assessment report confirming admissibility of claim under Own Damage Section of the Motor Vehicle Policy. In case claim assessment report is not available with the insured (when underlying OD policy is not with Digit), then final settlement bill explicitly specifying the policy details and claim details.
- bb. All reasonable information, assistance and proofs in connection with any claim hereunder including but not restricted to service booklets, owner's manual etc.
- cc. In case claim assessment report is not available with the insured (when underlying OD policy is not with Digit), then final settlement bill explicitly specifying the claim amount/ Claim charges under the policy.
- dd. Any other document required on case-to-case basis

ii. Basis of Claim Settlement

In the event of a claim, the basis of claim settlement shall be as follows:

- a) The company's liability will be established only after:

1. verifying the details of the event and accident confirming that underlying OD claim (wherever applicable) has been reported and admissible under own damage section of the vehicle insurance policy for the accidental damage, unless specifically agreed otherwise by Us and
 2. receiving and reviewing all necessary bills & settlement documents related to the reported accident to ensure that repairs have been carried out or replacements have taken place for the own damage claim, as the case may be.
- b) In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provisions.
- c) For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:
- i. Website: www.godigit.com
 - ii. Toll Free: 1800 258 5956
 - iii. E-mail: Hello@godigit.com
 - iv. Courier: Go Digit Claims Team, Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

5. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce receipts, documents relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

6. Salvage

All salvage and recoveries resulting from claims on covered insured vehicle will be the property of the Company.

7. Secondary & Non-Contributory

If in the event of a claim under this Extra Secure Cover, there be any other insurance or insurances effected by the Insured or any other person covering the same liability, then this Extra Secure Cover shall be affected as Secondary & non - contributory insurance. This means that this insurance policy will take secondary responsibility for covering a loss or claim and will pay claim after any other policy covering the same risk pays claim.

8. Subrogation

The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

9. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means are used by you or anyone acting on your behalf to obtain any benefit under this Policy, all benefits, premiums and rights under the Policy shall be forfeited.

10. Misrepresentation or non-disclosure of material facts

We will not be liable to consider/admit the liability in any form under the Policy if any Mis-representation or Non-disclosure of material facts noted at the time of claim or otherwise, whether by You or anyone acting on behalf of You & Policy shall be void ab-initio without any premium refund.

11. Transfer of Ownership of the Vehicle

This policy will expire in case of transfer of the vehicle and also cannot be transferred to another vehicle. However, if specifically agreed by the Company and specially endorsed/ mentioned in the Policy Schedule/ Certificate of Insurance, this Policy will continue to be in effect in case of transfer of the vehicle by the Insured, for the balance

Policy Period and Sum Insured. However, such transfer must be intimated to the Company within 30 days, in writing. This transfer shall be made by the Company only upon the receipt of a specific request from the Insured along with the consent of the transferee in writing under recoded delivery to the Company, with the details of the transfer of the vehicle and the date of transfer of the Vehicle.

12. Cancellation

i. Cancellation By The Insured

The insurer shall refund the premium if there is no claim(s) made during the policy period -

- a) **For Annual Policy:** refund proportion premium for unexpired policy period, if the term of the policy is upto one year.
- b) **For Long Term Policies:** refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

ii. Cancellation By the Company

Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured. There will be any refund if policy is cancelled on the grounds of established fraud.

13. Notices

All notices, declarations and communications in relation to this Policy are to be sent to the Company in writing to the address specified in the Policy Schedule/ Certificate of Insurance or in electronic format.

14. Renewal

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

15. Entire Contract

This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, whose approval shall be evidenced by an endorsement on the Policy.

16. Geographical Limits

This policy provides coverage within territory of India, unless specifically agreed and mentioned in the Policy Schedule/ Certificate of Insurance.

Company's liability to make any payment shall be to make payment within India and in Indian Rupees only

17. Governing Law

Any dispute concerning the interpretation of the terms, conditions limitations and/ or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the laws of India.

Customer Grievance Redressal Policy:

We are committed to extend the best possible services to its customers. However, if **You** are not satisfied with **Our** services and wish to lodge a complaint, please feel free to call **Our** 24X7 Toll free number 1800-258-5956 or **You** may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, **We** will send **Our** response.

Email: grievance@godigit.com

For further information, please refer the below link,

<https://www.godigit.com/claim/grievance-redressal-procedure>

The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <https://bimabharosa.irdai.gov.in/>

If **You** do not get a satisfactory response from **Us** and **You** wish to pursue other avenues for redressal of grievances, **You** may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

Address and contact number of Council For Insurance Ombudsman

Sl. No.	Office of Insurance Ombudsman	Address	Email	Landline NOs.
1	AHMEDABAD	Jeevan Prakash 6th floor Near S.V. College Relief Road Tilak Marg Ahmedabad- 380 001. Gujarat	E-mail: oio.ahmedabad@cioins.co.in	079-25501201, 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor. No. 19/19 24th Main Rd. 1st Phase J.P. Nagar Bengaluru- 560 078.	Email: oio.bengaluru@cioins.co.in	080-26652048, 080-26652049
3	BHOPAL	UC of India Zonal Office Bldg. 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	Email: oio.bhopal@cioins.co.in	0755-2769201, 0755-2769202, 0755-2769203, 0755-2769200
4	BHUBANESWAR	62 Forest Park, Bhubaneswar PIN -751 009.	Email: oio.bhubaneswar@cioins.co.in	0674-2596455, 0674-2596429, 0674-2596003, 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg, SCO 20-27 Sector 17-A. Chandigarh -160017	E-mail: oio.chandigarh@cioins.co.in	0172-2706468, 0172-2773101, 0172-2990938, 0172-2706196, 0172-2707468, 0172-2772101, 0172-2990942
6	CHENNAI	Fatima Akhtar Court, 4th fir 453 (old 312), Anna Salai Tevnampet. Chennai 600018	E-mail: oio.chennai@cioins.co.in	044-24333668, 044-24333678
7	DELHI	2/2 A 1st Floor. Universal Ins. Buildina. Asaf Ali Road New Delhi- 110002.	Email : oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg. 5th Floor Near Pan Bazar S.S. Road Guwahati-781001	E-mail: oio.auwahati@cioins.co.in	0361-2631307, 0361-2632204, 0361-2732937, 0361-2632205
9	HYDERABAD	6-2-46 1st Floor Moin Court Lane Opp. Hyundai Showroom A. C. Guards. Lakdi-ka-pool, Hyderabad 500004	E-mail: oio.hvderabad@cioins.co.in	040-23376991, 040-23312122, 040-23376599, 040-23328709
10	JAIPUR	Jeevan Nidhi II, Ground Floor Bhawani Singh Road Ambedkar Circle Jaipur - 302005.	E-mail: oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor LIC Bldg, Jeevan Prakash OPP Maharai College Ground M.G. Road, Ernakulam Kochi- 682011	E-mail: oio.ernakulam@cioins.co.in	0484-2358759, 0484-2358734, 0484-2358336
12	KOLKATA	7th Floor of Hindustan Building (Annex). 4 CR Avenue Kolkata-700072	E-mail: oio.kolkata@cioins.co.in	033-22124339, 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor Nawal Kishore Road, Hazratgani, Lucknow- 226001,	E-mail: oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S.V.Road Santacruz West Mumbai-400 054.	E-mail: oio.mumbai@cioins.co.in	022-69038800, 022-69038827 /8829, 022-69038831/8832
15	NOIDA	Bhagwan Sahai Palace 4th fir, Main Road Nava Bans Sector 15 Noida-201301	E-mail: oio.noida@cioins.co.in	0120- 2514252, 0120-2514253, 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road. Patna- 800001	E-mail: oio.patna@cioins.co.in	061-22547067, 061-22547068
17	PUNE	3rd Floor Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road Narayan Peth Pune- 411030.	Email: oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane (West), Thane - 400604	Email: oio.thane@cioins.co.in	022-20812868, 022-20812869

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in