

DIGIT MOTOR SECURE COVER

PROSPECTUS

UIN: IRDAN158RPMT0002V01202627

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Who Can buy this Product?

This product is available to all motor vehicle owners.

What is covered under this policy?

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 during the 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's 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, as defined in this Policy.
- **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/Certificate of Insurance.

The components/parts covered under this section may be opted on a standalone basis or in combination as bundled packages, (e.g., Engine/Motor Assembly, or Engine/Motor Assembly along with Transmission System, or Electrical & Electronic Systems including infotainment) as selected by the Insured. The specific components/parts covered under the Policy shall be as specified in the Policy Schedule / Certificate of Insurance.

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 / 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, as amended from time to time.
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 - Motor Extended Warranty

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 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 one (1) 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.
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 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.

“**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.

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 by Insurer or surveyor appointed by Insurer 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 by Insurer or surveyor appointed by insurer 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 that 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’ 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. 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 Section - 4:**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:

- We have accepted claim under accidental hospitalisation, as provided under this section.
- The maximum liability for road ambulance per Hospitalization will be restricted to the limit of INR 1000, unless specifically agreed otherwise and mentioned in Your Policy Schedule / Certificate of Insurance.
- 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 Expenses 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:

- The maximum liability for Accidental Medical Expenses cover for Pet will be restricted to 25% of the Sum Insured opted under base cover of this section, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance.
- Option of any other occupant(s) is opted under the cover.
- 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 by You and agreed by Us, we will extend the coverage under this section to cover all reasonable and customary charges that are medically necessary treatment during 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, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance.

iii. **Post-Hospitalization Medical Expenses**

If specifically opted by You and agreed by Us, We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding 15 days from the date of Your Discharge from the hospital, unless specifically agreed otherwise and mentioned in the Policy Schedule / Certificate of Insurance, arising from Accidental Bodily Injury sustained during the Policy Period while getting into, getting out of, driving, or travelling in the Insured Vehicle.

Provided that:

- a. The expenses are recommended by the Hospital/Medical Practitioner and are for the same condition for which you were hospitalized.
- b. We have accepted an Inpatient Accidental Hospitalization Claim under Section 4 – Accidental Hospitalization Cover.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance.

iv. **Accidental OPD Expenses**

If specifically opted by You and agreed by Us, We shall cover the Reasonable and Customary Charges incurred by You and/or any other occupant (s) of the vehicle (if opted) towards Out-patient treatment of an Accidental Injury sustained while getting into, getting out of, driving, or travelling in the Insured Vehicle.

This additional cover shall include the following, unless specifically excluded and mentioned in the Policy Schedule / Certificate of Insurance:

- a) OPD Consultations: Expenses incurred towards consultation with a Medical Practitioner on an Out-patient basis.
- b) Pharmacy: Expenses incurred towards medicines prescribed by the consulting Medical Practitioner.
- c) Diagnostic Tests: Expenses incurred towards diagnostic tests prescribed by the consulting Medical Practitioner and conducted on an Out-patient basis.
- d) Minor Surgical Treatments: Expenses incurred towards minor surgical procedures, other than Day Care Procedures, including plaster cast, synthetic cast, suturing, dressings for Accidents and animal bite related Out-patient procedures, for treatment of the Accidental Injury, carried out by a Medical Practitioner and supported by requisite diagnostic reports, wherever applicable.

Maximum Sum Insured under this additional cover will be limited to maximum of INR 2500 per policy year, unless specifically agreed otherwise and mentioned in the Policy Schedule/ Certificate of Insurance.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance.

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 agreed by Us 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 in the vehicle should not exceed the seating capacity 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 limited to one (1) claim, unless specifically agreed by Us and 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.
 7. **Conditions specific to Accidental OPD Expenses:**
 - i. The expenses under this cover must be incurred within 15 days from the date of occurrence of the Accident or within such period as may be otherwise agreed by Us and specified in the Policy Schedule/ Certificate of Insurance.
 - ii. Claims regarding Diagnostic Tests and Pharmacy shall be payable only if they are related to an OPD Consultation payable under this cover.
 - iii. Expenses related to Pharmacy and Diagnostic Tests must be supported by original bills issued by the Pharmacy, Chemist or Diagnostic Centre, as applicable, and must be based on a valid prescription from a Medical Practitioner.
 - iv. Pharmacy bills must clearly mention the price of medicines and bear the receipt stamp of the Pharmacy or Chemist or it should be electronically generated.
 - v. Dental implants, CAD/CAM restorations and bone grafts shall not be covered.
 - vi. Any unutilized OPD limit shall not be carried forward to the next Policy Period.
 - vii. OPD expenses incurred towards cosmetic treatment, routine preventive health check-ups, dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances, shall not be covered.

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), unless the "Accidental OPD Expenses" cover has been specifically opted by You and is specified in the Policy Schedule / Certificate of Insurance.
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)
14. Any other exclusion specifically mentioned in the Policy Schedule / Certificate of Insurance.

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, as per prevailing guidelines.
 - 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, the Company shall thereafter settle or reject the claim, as the case may be, within 15 days from submission of claim in accordance with the prevailing guidelines.
 - 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 by You and agreed by Us, 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, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance.

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 agreed by us 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 and/or any other occupant(s) (If opted) 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, as per prevailing guidelines.
 - 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, the Company shall thereafter settle or reject the claim, as the case may be, within 15 days from submission of claim in accordance with the prevailing guidelines.
 - 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 in respect of the loan availed for the insured vehicle, mentioned in Your Policy Schedule/ Certificate of Insurance. Such payment shall be made in accordance with 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. This cover shall be applicable only where such EMI pertains to the loan availed solely for the Insured Vehicle.
3. 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.
4. 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.
5. 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 Insured Vehicle.
6. 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.
7. 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 (1) EMI irrespective of the Plan Opted by You.
8. 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: EMI GUARD COVER

If You have opted for this Section and 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 in respect of the loan availed for the insured vehicle, as mentioned in the Policy Schedule / Certificate of Insurance. Such payment shall be made as per following:

- If your vehicle stays in the garage between 14 and 27 days, we will pay the EMI for up to 15 days (ie. half of the EMI amount for the month).
- If your vehicle stays in the garage for more than 28 days, we will pay the entire EMI for the month.

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 pay regular Equated Monthly Instalment (EMI) payable to the Financial Institution 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.

CONDITIONS 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:

- a) 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.

- b) 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. This cover shall be applicable only where such EMI pertains to the loan availed solely for the Insured Vehicle.
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 Insured Vehicle.
5. The claim under this Section shall be paid directly to the financier as mentioned in the Policy Schedule/Certificate of Insurance to which the insured vehicle is hypothecated, unless specifically agreed otherwise by Us.
6. 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.
8. For Calculation of Number of days the vehicle stays in the garage for repairs, start date will be taken as the day following the day on which the vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured. Time taken by the garage to commence the repair work due to non-availability of spares is not considered.

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

SECTION - 8: 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 - 8:

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 by Insurer or surveyor appointed by insurer 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 by Insurer or Surveyor appointed by insurer 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 - 8

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 shall be limited to one (1) claim, unless specifically agreed otherwise and mentioned in Policy Schedule / Certificate of Insurance. 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 - 8

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 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.

SECTION - 9: 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 and additional services 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 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) 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 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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, whichever is nearest.

Provided always that:

- a. We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kilometres (unless specifically agreed otherwise 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 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance).
- b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) or over and

above the limit of towing amount of INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) 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:

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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 to contaminated fuel or incorrect fuel within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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 Vehicles)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, 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 if 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 Vehicles)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city 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, provided Battery Swapping is permitted to Your vehicle as per Original Equipment Manufacturer (OEM). This service will be available in selected cities as per the infrastructure of our Assistance Service Provider.

XII. Custody Services: In case of Your vehicle being immobilized due to an accident / breakdown within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence 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 500 kms (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) away from Your City of Residence, We shall provide free travel to the occupants of the Insured vehicle to a single destination, subject to maximum of 100 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance), subject to maximum taxi bill amount of INR 3,000 (unless specifically agreed otherwise and mentioned 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.
- c. We won't provide taxi benefits if we have provided accommodation benefits.
- d. Any expenses towards the taxi bill which is over and above the applicable limits, shall be borne by You.

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 500 kms (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) away from Your City of Residence, We shall provide occupants of the Insured vehicle with a hotel accommodation / stay arrangement for one-day subject to a per day limit of INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) per occupant (not exceeding the maximum seating capacity of the insured vehicle) and a maximum total limit of INR 20000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) for the actual occupants at the time of loss. 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 benefits.

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. Loss of Vehicle Registration Certificate: In the event that the Vehicle Registration Certificate of the Insured 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.

XVII. Repatriation: In case your vehicle is immobilized due to a breakdown or accident, and your residence is more than 100 km (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) away from the breakdown location, and the estimated repair time of the vehicle exceeds 72 hours, we will arrange for transportation of your vehicle to your home city or preferred location, subject to the maximum distance limit of 150 Km (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) and subject to maximum of INR 5,000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance).

XVIII. Extrication or Winching Service: In the event Your Vehicle becomes immobilized within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence due to being stuck in mud, sand, snow or off-road conditions, we will arrange assistance or recovery service in pulling out your vehicle back to a safe, passable road.

Provided always that all such charges payable for the Extrication or Winching service shall be borne by You.

XIX. Hydra Support: If your vehicle falls into a pit or ditch or it turns turtle or overturns and requires extraction within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) from Your city of residence, we will arrange suitable hydraulic crane/ assistance services using appropriate equipment for lifting/ recover the vehicle.

Provided always that all such charges payable for the hydraulic crane service shall be borne by You.

We have obtained your prior written or verbal approval for the use of a crane. Any damage sustained during the extraction process will not be covered under this policy.

XX. Fuel Care: In case of an emergency, we will help you with refuelling your vehicle (recharging battery of the vehicle in case of Electric vehicle) upto INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance). This benefit may also be provided in the form of voucher.

XXI. Legal Support Assistance: Under this cover we will assist you in handling legal matters arising from a road accident involving the Insured Vehicle. We shall offer services aimed at providing necessary support, which may include telephonic guidance on legal queries through our representatives, arranging an advocate on a best-effort basis for advice and represent you in proceeding before the Magistrate Court, and payment of advocate fees for your bail and/or criminal trial, subject to the maximum limit as specified in the Policy Schedule/Certificate of Insurance.

XXII. Premium Experience Pack: In order to help You to maintain Your Vehicle in a better way, enhance road safety, and reduce the likelihood of breakdowns, We will provide value added services aimed at ensuring better upkeep of Your Vehicle. These value-added services include, but are not limited to, general check-up of the Vehicle, wheel alignment, discount on labour charges for periodic servicing, vehicle washing and vacuum cleaning, and top-up of any one consumable (such as engine oil or coolant) up to 100 ml or any specific services as mentioned in the Policy Schedule/Certificate of Insurance. Details of these services applicable under this Policy will be mentioned in Your Policy Schedule/Certificate of Insurance.

XXIII. Pre-Delivery Quality Check: We will conduct a Pre-Delivery Inspection as part of the services covered. This will include detailed visual, functional, safety and documentation checks by authorized personnel to ensure your vehicle meets all applicable standards, is safety-assured and delivered in optimal condition, thereby reducing the risk of future issues.

CONDITIONS SPECIFIC TO SECTION - 9

The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule/Certificate of Insurance) during the Policy year except for 'Fuel Assistance', 'Taxi Benefits', 'Towing Facility', 'Battery Charging Assistance' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times (unless specifically mentioned otherwise in the Policy Schedule/Certificate of Insurance) during the Policy Year.

1. List of cities where We offer breakdown assistance service is available on our website and can be updated from time to time.
2. Premium Experience Pack (Value Added Services) will be provided through the Company's network garages or through the network of its service providers.
3. You shall comply with all applicable laws and regulations while availing services under the cover and provide accurate information regarding any accident or loss, cooperating fully with appointed representatives.
4. Services shall apply solely to the Insured Vehicle as described in the Policy Schedule or Certificate of Insurance and are subject to the maximum number of uses or monetary limits specified therein.
5. **Conditions specific to Legal Support Assistance:**
 - i. Legal Support Assistance shall be available only to road traffic accidents involving the Insured Vehicle during the Policy Period and must be reported to us immediately after the accident, with any potential assistance requests notified promptly.
 - ii. Services under the cover are provided on the basis of utmost good faith and bona fide requests. In case of fraud, misrepresentation, or breach of statutory laws, this contract shall be deemed void from the time of such attempt, any benefits extended shall stand revoked ab initio, and we reserve the right to recover any amounts paid.
 - iii. Rendering of services under these covers shall not prejudice our rights to contest any case or claim before judicial or quasi-judicial authorities.
 - iv. We may, at our sole discretion, arrange our own lawyer or reimburse the expense of an advocate arranged by You, as per limits in the Policy Schedule or Certificate of Insurance.
 - v. We shall not be liable for any dispute between you and the engaged advocate, and any services rendered shall be deemed to fulfil contractual obligations only and shall not constitute an admission, estoppel, or waiver of rights by us in any proceedings.

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 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 repair.
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 due to vehicle battery issue, if the health of battery of Your vehicle is already poor.
10. We shall not be liable for any delay or inability to provide services due to natural calamities, strikes, lockouts, or governmental restrictions.
11. Costs incurred beyond the scope agreed by Us shall not be reimbursed.
12. Services shall not be provided if the breakdown or issue arises from gross negligence, misuse, or intentional damage by the Insured.
13. Fuel Care service does not cover fuel quality issues, contamination, or damage caused by incorrect fuel type. For electric vehicles it will not cover issues arising from incorrect vehicle charging practices, use of incompatible chargers, or damage caused by non-standard charging equipment for electric vehicles.

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 inside 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 Section - 9:

There are 4 plans available under this Section—

- Road Assist Smart
- Road Assist Gold
- Road Assist Premium
- Road Assist Platinum

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

In addition to services available under opted Plan, You also have option to opt for additional services from the four additional services provided below the plan table.

Yes, means included;

No, means excluded under the respective plans in table

Services	Plans			
	Road Assist Smart	Road Assist Gold	Road Assist Premium	Road Assist Platinum
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	Yes	Yes	Yes	Yes
Battery Charging Assistance	Yes	Yes	Yes	Yes
Battery Swapping	Yes	Yes	Yes	Yes
Custody Services	Yes	Yes	Yes	Yes
Taxi benefits	No	Yes	Yes	Yes
Accommodation benefits	No	Yes	Yes	Yes
Legal Advice	No	Yes	Yes	Yes
Loss of Vehicle Registration Certificate	No	No	Yes	Yes
Repatriation	No	No	Yes	Yes
Extrication or Winching Service	No	No	Yes	Yes
Hydra Support	No	No	No	Yes

Additional Services (Coverages will be available only if the specific additional service(s) is opted and mentioned in the Policy Schedule/Certificate of Insurance)

- i. Fuel Care
- ii. Legal Support Assistance
- iii. Premium Experience Pack
- iv. Pre-Delivery Quality Check

SECTION - 10: 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 Insured Vehicle being disabled by reason of accidental loss or damage.

CONDITIONS SPECIFIC TO SECTION - 10

1. 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.
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. 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. 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.
4. Approval needs to be taken from Us prior to making the Towing arrangements.

5. 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 (1) 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 - 10

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 - 11: 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 Belongings kept in Your Vehicle and which belongs to You or Your immediate family member, as a result of perils mentioned under Own Damage section of Your Motor Insurance Policy.

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 - 11

- **"Immediate Family"** shall mean Your spouse, children, parents or parents-in-law and grandparents.
- **"Personal Baggage"** shall include:

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, portable/detachable child seats, musical instruments, laptops, I-pad, I-pods, camera and items of similar nature.

The Maximum per item limit shall not exceed 50% of sum insured or specific amount mentioned in the Policy Schedule/ Certificate of Insurance, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule/Certificate of Insurance.

Item not included in the Personal Baggage: Jewellery and Valuables, watches, mobiles, 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 - 11

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.
2. In the event of theft or Burglary or Malicious Damage, 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.
3. 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.
4. 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.

5. The benefits under this section can be utilized up to maximum of one (1) time (unless specifically agreed otherwise and mentioned in Policy Schedule / Certificate of Insurance) during the Policy year.
6. You need to provide us proof that the loss to personal belonging has happened because of as a result of perils mentioned under Own Damage section of Your Motor Insurance Policy.

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 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 - 12: 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 - 12

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
>=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	

		coverage.
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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 / 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 - 12

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. Any loss or damage that results from neglect of the periodic maintenance as specified by the manufacturer of the Insured Vehicle and/or manufacturer of the tyre(s).
13. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in Policy Schedule/Certificate of Insurance, unless specifically agreed otherwise by Us.
14. Theft of tyre(s) of the Vehicle.
15. 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 - 13: 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 maximum of the Sum Insured specified in the Policy Schedule / Certificate of Insurance against this section.

CONDITIONS SPECIFIC TO SECTION - 13

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 / 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. You shall report the incidence of loss to Us within 3 days from date of incident.
4. 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 - 13

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 manufacturers 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 - 14: 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.

Additional Coverage Available Under Section - 14:

(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 - 14

1. The accidental bodily injury leading to insured's death or permanent total disability should be in direct connection with Your vehicle. 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 - 14

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 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.
5. Any foreclosure charges

DEFINITION SPECIFIC TO SECTION - 14

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:

- a. EMIs that are overdue and unpaid to the financial institution prior to such occurrence or event,
- b. 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 - 15: KEY & LOCK PROTECT

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

- a. Replacing the Insured Vehicle's keys upon the occurrence of theft or burglary or damage to the keys during the Policy Period.
- b. Cost of installing new lock or the lockset in Your Vehicle including the locksmith charges, provided there is a security risk arising out of the covered event.
- c. Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Insured Vehicle is broken into.

Subject to the Sum Insured as mentioned in in the Policy Schedule/Certificate of Insurance

CONDITIONS SPECIFIC TO SECTION - 15

- 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) (if applicable) with the police authority to obtain crime reference and lost property report and also report the incidence of loss to Us.
- 2. The benefits under this section can be utilized up to maximum of one (1) time (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) during the Policy year.
- 3. The replaced keys/lockset should be of same or similar make, model and specification as the one for which the claim is being made.
- 4. You must take reasonable care at all times and ensure safety of vehicle keys.

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 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 (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.
- 2. Any claim for additional or duplicate keys.
- 3. Any claim for damage to the vehicle keys or lockset due to wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- 4. Any claim for replacing vehicle keys or lockset when only child parts of the same need to be replaced.
- 5. Any loss or damage covered under manufacturer's warranty.
- 6. Claim where repair is not carried out at in Manufacturer's Authorized Dealership or Digit Authorized Repair Shop, unless specifically agreed otherwise by Us.
- 7. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.

8. Any deliberate damage to the key/lock/lockset.
9. Any claim if keys are misplaced.

SECTION - 16: 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 - 16

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 (1) claim would be payable during the Policy year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule/Certificate of insurance.
 2. Depreciation will be applicable on the parts replaced, unless specifically agreed otherwise by Us.

EXCLUSIONS SPECIFIC TO SECTION - 16

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 - 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 one (1) claim (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance) 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 this 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 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 by You and mentioned in Policy Schedule/ Certificate of Insurance, 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 need 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 ADULTERATION

If You have opted for this section, We will pay the cost incurred for flushing out adulterated or wrong fuel (including fuel for which your vehicle is not compatible - such as high ethanol fuel like E85) 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 section as shown in the Policy Schedule / Certificate of Insurance.

Additional Coverages Provided Under This Section - 19

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 Sum Insured set against this section as shown in the Policy Schedule / Certificate of Insurance:

a) Repair Of Engine

If specifically opted and mentioned in Policy Schedule / Certificate of Insurance, 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 and mentioned in Policy Schedule / Certificate of Insurance, 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 and mentioned in Policy Schedule / Certificate of Insurance, 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 and mentioned in Policy Schedule / Certificate of Insurance, We will reimburse the cost incurred for towing the vehicle to nearest repair shop, subject to maximum of 50 KM distance (unless

specifically agreed otherwise and 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 and mentioned in Policy Schedule / Certificate of Insurance, 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 and mentioned in Policy Schedule / Certificate of Insurance, 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 of 50 KM distance (unless specifically agreed otherwise and mentioned 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 Policy Schedule/Certificate of Insurance) 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 one (1) claim (unless specifically agreed otherwise and 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: ELECTRIC SHIELD

If you have opted for 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 following, as mentioned in the Policy Schedule/Certificate of Insurance, forming part of the Insured Vehicle:

Applicable only for Electric Vehicles (EV) and Hybrid Vehicles

- a. Traction Battery
- b. Drive Motor/Electric Motor and Hybrid Electric Vehicle (HEV) system
- c. Auxiliary Battery
- d. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule/Certificate of Insurance

Applicable only for Internal Combustion Engine (ICE)

- a. Auxiliary Battery
- b. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule/Certificate of Insurance

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 , or thermal runaway 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/electric motor.

“Perils covered under Own Damage section of Motor Insurance policy” shall mean

- a. fire explosion self ignition or lightning ;
- b. burglary housebreaking or theft ;
- c. riot and strike;
- d. earthquake (fire and shock damage);
- e. flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
- f. accidental external means;
- g. malicious act;
- h. terrorist activity;
- i. landslide, rockslide.

Additional Coverages Provided under Section 20 - Electric Shield

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

- i. **Loss or damage to electrical panel for vehicle charging point (Specific to EV)** – If specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, We will cover loss or damage to electrical panel for vehicle charging point due to the perils covered under Own Damage section Motor Insurance policy. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle.
- ii. **Loss or damage to vehicle charger including charging cable (Specific to EV)** – If specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, We will cover loss or damage to vehicle charger including charging cable due to the perils covered under Own Damage section Motor Insurance policy. The coverage can be provided to wall mounted as well as portable vehicle charger. The charging station should be installed specifically for Your vehicle and should not be for any other vehicle or for any commercial purpose.
- iii. **Loss or damage to electrical wiring of the vehicle** - If specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, We will cover loss or damage to electrical wiring of the vehicle due to the perils covered under Own Damage section Motor Insurance policy.
- iv. **Loss or Damage Arising from EV Charging Point – Third-Party Liability** - If specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, We will indemnify the Insured against Third-Party liability for bodily injury, death or property damage arising from fire, electrocution or accidental damage caused due to the Insured’s personal or home EV charging equipment/ charging point, subject to the terms, limits and conditions specified in the Policy Schedule/Certificate of Insurance.
- v. **Loss or Damage to Insured Premises arising from EV Charger-** If specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, We will indemnify the Insured for loss or damage to the insured premises attributable to fire originating from the EV charging unit.

Provided always that:

- i. The EV charging unit, installed exclusively for the insured vehicle and specified in the Policy Schedule / Certificate of Insurance, shall be located at premises owned or legally occupied by the Insured.

- ii. Coverage under this section shall apply only where the proximate cause of loss or damage is a fire originating from the EV charging unit, and the claim is supported by satisfactory evidence, including but not limited to fire reports or technical assessment reports.
- iii. The Company's liability shall be limited to the sub-limit specified in the Policy Schedule/Certificate of Insurance.
- iv. You need to provide sufficient evidence of damage arising out of covered peril.

CONDITIONS SPECIFIC TO SECTION - 20

1. Maximum of one (1) claim is payable during the Policy year (unless specifically agreed otherwise and 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. Where minimum required reasonable care has not been taken by You to protect the further loss or damage.
6. Exclusions specific to EV:
 - a. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
 - b. Any claim where battery state of health is below the threshold as per OEM guidelines.
 - c. Any claim where battery is already dead due to untimely charging or any other purpose.
 - d. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
 - e. Third-party liability is excluded under this cover, unless specifically covered under additional cover- "Loss or Damage Arising from EV Charging Point – Third Party Liability".

Definitions specific to Section 20 - Electric Shield:

1. **"Auxiliary battery"** shall mean secondary, low-voltage battery in a vehicle that powers the electrical systems and accessories that are not responsible for driving the vehicle's motor.
2. **"Consequential Damage"** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Policy but resulted consequently 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. **"EV Charging Equipment"** means the fixed or portable electric vehicle charging equipment, including charging cables, connectors, wall-mounted units, or stand-alone chargers, owned by or under the lawful use/control of the Insured, installed at the Insured's residence or premises as declared and specified in the Policy Schedule/Certificate of Insurance, and used solely for charging the Insured Vehicle.
5. **"HEV (Hybrid electric vehicle) system"** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator and power electronics controller.
6. **"Traction 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). Its primary function is to store and supply electrical energy required to power the electric motor, enabling the vehicle's movement (traction).

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/ Vehicle 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 one (1) claim is payable under this section during policy period (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance).

EXCLUSION SPECIFIC TO SECTION - 21

1. There should be an External Impact involving vehicle accident to lodge 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 for 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 this section will be limited to original purchase price of PPF or sum Insured under this section whichever is lower.
 5. Our maximum liability under this section during a policy period 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 and mentioned in the Policy Schedule/Certificate of Insurance).
 7. Maximum one (1) claim is payable in this section during policy period (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance).

EXCLUSIONS SPECIFIC TO SECTION - 22

1. Replacement of any consumable item or accessory necessary 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 for 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/Certificate of Insurance.

Cyber-related incidents shall include events arising from unauthorised access, unlawful control, data breaches, malicious interference, software malfunction, cyber extortion, system vulnerability, or faulty software or firmware updates, resulting in loss, damage, or liability, subject to the terms, conditions, and exclusions of this cover.

Coverage provided under Section - 23

1. **Protection Against Unauthorised Access and Control** – If someone illegally hacks into your vehicle's

software driven control systems which results in vehicle to malfunction or accidents, this cover helps pay for the resulting financial losses or repair costs.

2. **Data Breach and Privacy Liability** – Modern vehicles store and share data such as location, usage patterns, and personal details. If a cyber attack leads to this data being stolen or misused, and you are legally held responsible, this cover helps pay for legal claims made by affected persons and defense and related legal costs
3. **Software and Firmware Update Malfunction** - Vehicles often receive software updates over the air (OTA). If a software or firmware update fails, gets corrupted, or introduces problems that causes your vehicle to stop working properly, this cover helps pay for the resulting loss or damage.
4. **Cyber Extortion and Ransomware** – If cyber criminals lock, disable, or threaten your vehicle's electronic or software systems and demand extortion money, this cover helps with financial assistance and expert support in the event of such cyber extortion demands.
5. **Physical Damage Resulting from Cyber Incidents** – Indemnity for repairs of physical damage to the insured vehicle directly resulting from a cyber- attack.
6. **Third-Party Liability** - If a cyber incident involving your vehicle causes harm to others in ways not covered by standard Motor Third Party insurance, this cover helps protect you against legal claims arising from such cyber related liabilities.

CONDITIONS SPECIFIC TO SECTION 23

1. You shall take reasonable measures to safeguard access credentials, passwords, and linked applications.
2. Immediate notice of any Cyber Incident shall be given to the Company.
3. You shall cooperate with investigation, diagnostics, and forensic assessments.
4. Maximum liability of the Company under this cover during the policy year will be limited to the Sum Insured mentioned in the Policy Schedule / Certificate of Insurance.
5. Maximum of one (1) claim shall be payable under this section during the policy year (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance).

EXCLUSIONS SPECIFIC TO SECTION - 23

1. any Loss not directly resulting out of a Cyber Attack involving Your Vehicle.
2. War and Cyber Terrorism
3. Any damage that results from operating methods other than those mentioned in the owner's manual as specified by manufacturer
4. Problems caused by improper use or using unauthorised version of the software or unauthorized modifications of the software.
5. 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 for 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 wording/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. The battery for electric vehicles and hybrid electric vehicles must show minimum 90% SoH unless specifically mentioned otherwise in the Policy Schedule / Certificate of Insurance at the time of claim.
4. Repairs or replacements must be carried out at authorized service centres using OEM/Manufacturer approved parts and processes.
5. 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.
6. Insured should not sell the vehicle without prior consent of Us.
7. 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 otherwise in the Policy Schedule / Certificate of Insurance.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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 and mentioned in the Policy Schedule / Certificate of Insurance. While calculating the repair amount, expenses related to side mirror, headlight, denting, painting, windshield will be excluded.
13. 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 or more than number of hours of running 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.

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 Policy Schedule / Certificate of Insurance.
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. Prescription of treating Medical Practitioner (Wherever applicable)
 - p. Medical Records (Optional Documents may be asked on need basis: Indoor case papers, OT notes, PAC notes etc.)
 - q. Receipts and reports for tests conducted. (wherever Applicable)
 - r. Consultation Paper and Investigation Reports (Wherever Applicable)
 - s. Digital Images/CDs of the investigation Procedures ((Wherever Applicable)
 - t. MLC/FIR Reports (If applicable)
 - u. Original Invoice/Sticker (If applicable)
 - v. Postmortem Reports (Wherever Applicable)
 - w. Attending Physician Certificate (Wherever Applicable)
 - x. Death Certificate (Wherever Applicable)
 - y. Service maintenance records of the vehicle (wherever applicable)
 - z. AML and KYC (Photo ID card)
 - aa. Bank Details with Cancelled Cheque
 - bb. 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.
 - cc. All reasonable information, assistance and proofs in connection with any claim hereunder including but not restricted to service booklets, owner's manual etc.
 - dd. 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.
 - ee. 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 claim 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 Policy, there be any other insurance or insurances effected by the Insured or any other person covering the same liability, then this Digit Motor 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.

What is the tenure of the policy?

The policy may be offered on short term as well as on long term basis.

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.: 1800-258-5956.

You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster:

Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

What do I do in case of any grievance?

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.

(Note: Address and contact number of Council for Insurance Ombudsman).w

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.