



UNITED INDIA INSURANCE COMPANY LIMITED.
Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

ADD COVERAGES – POLICY WORDINGS

NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS

In consideration of payment of additional premium notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that in the event of a Partial Loss Claim for repairs to the vehicle insured under the policy if admitted, no depreciation as specified in Section I of the policy shall apply.

Subject otherwise to the terms, conditions, limitations & exceptions of the policy.

RETURN TO INVOICE

In consideration of payment of additional premium, notwithstanding anything to the contrary contained in the policy, in case the Insured Vehicle becomes a Total Loss / Constructive Total Loss as per Section -I of Standard Package Policy, Company will pay the difference between the Insured's Declared Value (IDV) of the Insured Vehicle fixed as per GR.8 of IMT 2002 and the Manufacturer's Current Listed Selling Price of New Vehicle of same make, model, specification as that of the insured vehicle.

If Manufacturer's Current Listed Selling Price is not available due to withdrawal or stoppage of production of vehicle, the latest available market price of the vehicle at the commencement of insurance /renewal shall be considered. The amount paid towards registration charges and road tax, taken together will be reimbursed up to a maximum 10% of IDV in the policy, Manufacturer's Current Listed Selling Price means the ex-showroom price of the insured vehicle including prices of accessories specified in the schedule of the policy, as on date of commencement of insurance/renewal.

PROVIDED THAT

1. IDV is fixed as per GR.8 of IMT 2002 as mentioned in the policy. In case of lower IDV difference will be borne by the insured.
2. Cover is opted at the time of inception of insurance.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

COURTESY CAR

In consideration of payment of an additional premium of Rs. _____, it is hereby declared and agreed that the Company will indemnify the Insured towards the actual charges incurred for use of rental car by reason of the Insured Vehicle being stolen or being under repair due to any of the perils specified under Section I of the Policy subject to the following,

- a. The vehicle is under repair for a minimum period of 24 hours
- b. The indemnity shall not exceed a sum of Rs.1000/- per day either for
 - i. such period as may be determined by Surveyor as reasonably required for carrying out repairs OR
 - ii. the actual time taken for restoring the car to running condition OR
 - iii. a maximum period of 3-7 days, as opted by the insured whichever is less.
- c. Compliance with the terms, conditions, limitations and expectations of the Policy.

The benefit under this Endorsement shall not be payable

- a. unless Motor OD claim for the vehicle is also admissible
- b. in respect of more than two occurrences during the period of this Policy
- c. unless the charges have been actually incurred by the Insured and bills/voucher/receipts/documents are produced in support thereof.

Nothing in this Endorsement shall be construed as covering liability for any loss, damage or liability arising out of the hiring or use of such rental cars.

United India Insurance Co Ltd

IRDA Registration no. 545

"Insurance is the subject matter of solicitation"



Toll Free NUMBER : Mon-Fri (10 AM-5:45 PM) >> [1800 425 333 33](tel:18004253333)



<https://uiic.co.in/home>



UNITED INDIA INSURANCE COMPANY LIMITED.
Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

MEDICAL EXPENSES

In consideration of payment of additional premium of Rs. _____, it is hereby declared and agreed that the Company will reimburse medical expenses incurred for hospitalization including ambulance charges for any occupants(s) of the Insured Vehicle injured in an accident arising out of use of the vehicle subject to the following :

- a. The reimbursement shall not exceed Rs.50,000 / Rs.1,00,000 per occurrence irrespective of the number of occupants who may be injured and subject to a maximum of Rs.25,000 / Rs.50,000 per occupant as specified in the schedule.
- b. The reimbursement shall be paid on immediate intimation of occurrence and submission of the original bills to the company together with supporting medical records and such other documents to establish the claims as may be reasonably required.
- c. The company shall not be liable to pay benefits under this Endorsement for more than two occurrences during the period of this Policy.
- d. The benefits under this endorsement shall be payable only when the injured occupants(s) are hospitalized due to accident to the vehicle. Only out-patient treatment shall not be covered.
- e. Limitations as to use is complied with and none of the general exceptions of the Policy is attracted to the occurrence.
- f. Hospital / Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which

EITHER

i. has been registered as am Hospital or nusing home with the local authorised and is under the supervision of a registered and qualified medical practitioner

OR

ii. should comply with the minimum criteria as under :

- a. It should have at least 15 in-patients beds. In case of 'C' towns the minimum number of beds should be 10.
- b. Fully equipped operation theatre of its own wherever surgical operation are carried out
- c. Fully qualified Nursing staff under its employment round the clock.
- d. Fully qualified Doctor(s) should be in-charge round the clock.

iii. The term 'Hospitalisation/Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or a place for alcoholics, a hotel or a similar place.

iv. Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this condition will not apply case of stay in hospital of less than 24 hours provided.

a. The treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals

b. Due to technological advances hospitalization is required for less than 24 hours only.

For the purpose of this Endorsement 'Occupant' shall also include,

i. Insured while driving or travelling in the vehicle

United India Insurance Co Ltd

IRDA Registration no. 545

"Insurance is the subject matter of solicitation"



Toll Free NUMBER : Mon-Fri (10 AM-5:45 PM) >> [1800 425 333 33](tel:18004253333)



<https://uiic.co.in/home>



UNITED INDIA INSURANCE COMPANY LIMITED.

Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

ii. Any other person who may be driving the vehicle

PERSONAL EFFECTS

In consideration of the payment of additional premium of Rs. _____ notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Insurer will indemnify the insured against loss of or damage to Personal Effects of the insured (except as mentioned as under (c) here below) whilst in the vehicle insured where such loss or damage is occasioned by operation on the vehicle of any of the perils mentioned in Section I of the policy and a claim in respect thereof is admissible under the policy.

PROVIDED THAT

- a. The insurer's total liability shall be limited to Rs. _____ in respect of any occurrence.
- b. The payment of any claim under this endorsement shall be made only if loss is reported to the Police authorities and a FIR/DDR registered.
- c. The insurer shall not pay for :
 - i . Loss of or damage to Money, stamps, tickets, document or securities, ATM cards, credit or debit cards, jewellery or precious stones.
 - ii. Loss of or Damage to mobile phones and / or Laptops and their accessories.
 - iii. Loss of or damage to goods or samples carried in connection with any trade or business;

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

ENGINE AND GEARBOX PROTECTION PLATINUM ADD ON COVER FOR PRIVATE CARS

In consideration of the payment of additional premium of Rs. _____, notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and /or Gear Box of the insured vehicle shall stand payable under this endorsement if caused due to :

1. Water ingress including hydrostatic lock.
2. Leakage of lubricating oil caused by External accidental means.

Provided that

1. Ingression of water in to the vehicle resulting in damages to the Engine and/ or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.
2. Leakage of lubricating oil resulting in damages to Engine and / or Gear box is a direct consequence of damage to under carriage by External Accidental means.
3. Insured shall take all reasonable care to protect against the loss or damage to the Insured vehicle.

THE INSURER SHALL NOT PAY

Any claim under this endorsement,

1. If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.
2. Any consequential loss APART from the damage to the Engine/Gear Box or parts thereof arising from water ingress into the vehicle or due to leakage of lubricating oil due to External accidental means.

United India Insurance Co Ltd

IRDA Registration no. 545

"Insurance is the subject matter of solicitation"



Toll Free NUMBER : Mon-Fri (10 AM-5:45 PM) >> [1800 425 333 33](tel:18004253333)



<https://uiic.co.in/home>



UNITED INDIA INSURANCE COMPANY LIMITED.

Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

3. Any loss or damage including corrosion of Engine and / or Gear box or parts thereof caused due to :

i. Delay in intimation to the Insurer.

ii. Delay in retrieval of the Insured vehicle from the water logged area and / or its repair unless arising from genuine hardship of the prevailing circumstances and / or non-availability of repairers or spares/parts

4. If the ownership is transferred.

Subject otherwise to the terms and conditions of the policy.

ADD ON	PRIVATE CAR	TWO_WHEELER	COMMERCIAL VEHICLE
RETURN TO INVOICE	Y	Y	Y
NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS	Y	Y	Y
MEDICAL EXPENSES	Y	N	N
PERSONAL EFFECTS	Y	N	N
ENGINE AND GEARBOX PROTECTION	Y	Y	Y

United India Insurance Co Ltd

IRDA Registration no. 545

“Insurance is the subject matter of solicitation”



Toll Free NUMBER : Mon-Fri (10 AM-5:45 PM) >> [1800 425 333 33](tel:18004253333)



<https://uic.co.in/home>