



**United India Insurance Company Limited**  
**Regd & Head office: 24, Whites Road, Chennai 600014**  
**CIN: U93090TN1938GOI000108**

**1.ENDORSEMENTS FOR NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS**  
**UIN: A0010V01201920**

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.

**2.RETURN TO INVOICE-ENDORSEMENT**  
**UIN:A0004V01201920**

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.

**3.CONSUMABLES ADD ON COVER (UIN: A0014V01201920)**

In consideration of the payment of additional premium of ₹ /- , it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy the Company hereby extends the Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Section I of the Standard Motor Package Policy.

Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, brake oil, coolant, gear oil, differential oil, transmission oil, steering oil and clutch fluid but will not include fuel.

PROVIDED THAT

1. For any claim to be payable under this add-on, it should be admitted under Section I of the Policy.

2. All such costs to be supported with proper bills/invoices.

**THE COMPANY IS NOT LIABLE TO PAY FOR**

- 1) Vehicle Service claims
- 2) Any consumable not associated with the accident.
- 3) Losses or Damages covered under Manufacturer warranty or recall campaign.

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

**4.LOSS OF KEY ADD ON COVER (UIN. A0015V01201920)**

In consideration of the payment of additional premium of ₹ /- , it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured the cost incurred towards repairing/replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary , theft or attempted theft , damage to the keys arising out of an accident by a new set of lock/lock set (including lock mechanism) & keys including locksmith charges during the Policy period.

**PROVIDED THAT**

1. FIR for the loss of key due to theft of keys. FIR to the Police must be lodged within 24 hrs from the occurrence /confirmation about the loss.
2. Bills for the purchase of the keys / lock system from Manufacturer/Authorized dealer for material and labor cost to be submitted.
3. The replaced Keys/Lock/Lockset should be of the same nature and kind as the one for which the claim is being made.
4. No mid-term inclusion is allowed.
5. Replacement of Key(s) would be done only for broken or damaged keys.
6. The benefit is available for not more than two admissible claim during the entire policy period.
7. The Add On Cover stands expired in case of transfer of Insurance.
8. The indemnifiable amount towards loss of key claim is limited to the sum insured of the add-on.

**EXCLUSIONS**

1. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
2. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
3. Any loss or damage covered under the manufacturer's warranty.
4. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.
5. Any consequential losses.

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

**5.EMI PROTECT ADD ON COVER (UIN: A0007V02202021)**

In consideration of the payment of an additional premium of ₹ /- , it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, The Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Instalment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages.

**PROVIDED THAT**

1. Maximum two claims shall be admissible under this add on during the policy year.
2. Maximum of Two EMI will be paid under this add on per claim.
3. Liability of the Company shall be limited to the EMI amount mentioned in the schedule 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.
4. Claim for the EMI Protect will be admissible only if the OD Claim is lodged and is admissible.

5. For computation of 'completed period of 30 days', the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered.

**THE COMPANY IS NOT LIABLE TO PAY FOR**

1. For payment of any EMI amount falling due after intimation of completion of repairs which are covered under the Policy.
2. For any EMI amount and/or additional payment which becomes due because of default, non-payment or delayed payment of any amount due to the Bank/Financial Institution.
3. Where the vehicle is stolen or in Total Loss.
4. Where the Auto Loan availed of is in excess of the Insured's Declared Value (IDV) of the vehicle.
5. Company shall not be liable to pay in case Auto Loan is already paid by Insured during the Policy period
6. For delay in submission of required documents of Own Damage claim (as stated in the claim form) beyond 30 days or within such further time as the Company may allow from the date of intimation of claim.
7. Claims arising out of the scope of "Covers Provided" section.

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

**6.Road side Assistance (UIN: A0004V01202122)**

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of two claims related to any one or more of the following emergency assistance services in any area where the Company through the network of the service provider:

**1. Breakdown Support Over Phone:**

In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.

**2. On site Minor Repairs:**

In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 45 minutes, Company will proceed with on-site repair of the breakdown. Neither supply of parts; consumables and replacement elements; nor materials in general are included in this coverage.

**3. Delivery of Duplicate Keys:**

If the keys necessary to access or operate the Vehicle are lost or misplaced, the Customer may request urgent forwarding of another set from his/her place of residence. Keys must be given by a person designated by the Customer to a designated representative of the Company. Identity proof of the Customer shall be required for delivery of the keys. This service is applicable within a radius of 50 kms from Customer's/Policyholder's registered address. In case such an incidence happens beyond 50 kms, the Company shall arrange for sending the same through courier, wherever possible.

**4. Locked/Lost Keys:**

In case the keys of the covered vehicle are locked-in, the Company shall help the customer as much as

possible to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account. In case the keys are lost, the Company shall transfer the vehicle to a nearest safe place. The customer shall have to arrange for a duplicate set on their own cost and efforts (unless it can be covered under 'Loss of Keys Add On Cover'). To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents.

#### **5. Flat Tyre Support:**

In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:

- a) Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown
- b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.

#### **6. Battery Jumpstart:**

In the event of immobilization of the Covered vehicle due to rundown battery, the Company will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will have to be borne by the Customer.

#### **7. Services Fuel Delivery:**

In the event if the Covered Vehicle runs out of fuel the Company will deliver agreed quantity of fuel (petrol and Diesel only) maximum up to 5 liters. This service is applicable within a radius of 50 km from nearest fuel bunk (petrol bunk). Amount of fuel should be borne by customer.

#### **8. Wrong Fuelling**

In the event if fuel tank of the Covered Vehicle is filled with the wrong fuel, the Company will bear the cost of emptying it with approved technicians. In case this service is not feasible, the vehicle will be transferred to the nearest dealership location.

#### **9. Towing for Mechanical, Electrical Breakdown one way up to maximum distance of 25 km:**

In event that Covered Vehicle is immobilized due to the breakdown or accident and "On-site" repair is not possible, the Company will arrange for transfer of the Covered Vehicle to the nearest workshop or Customer Preferred Workshop one way up to maximum distance of 25 km.

#### **10. Towing for Accidental Breakdown one way up:**

In event that Covered Vehicle is immobilized due to Accidental breakdown, the Company will arrange for transfer of the Covered vehicle to the nearest workshop one way up to maximum distance of 25 km. For accidental cases with frontal damage or cases where vehicle cannot be loaded onto a flatbed, the vehicles shall be transferred to the nearest approved garage/workshop using suitable equipment.

#### **11. Taxi benefit in case of major breakdown up to distance of 50km:**

In the event that breakdown occurs, and the vehicle is transferred to the workshop, the Company shall

help in providing local taxi to the customer, wherever required and requested by the customer. This service is to enable the customer to accompany the vehicle to the workshop or travel to the nearest convenient place up to 50 kms from Breakdown Location. These services are subject to availability in that area.

#### **12. Medical Assistance**

In case of any medical problem arising due to breakdown or accident, the Company will provide contact details of the nearby professionals in related field, in order to provide convenience to customers, especially the ones travelling outstation. In this area co. will merely be a facilitator and will not be liable for quality of services. All monetary or other transactions will be directly between the customer and service provider. Our role will end as soon as possible we provide contact details to the customer. These services are subject to availability in that area.

#### **13. Arrangement of Accommodation and Ticketing**

In case there is a major breakdown, and breakdown, and stay provision needs to be made, the same will be arranged. The charges have to be borne by the customer.

#### **14. Extrication or Winching Services:**

In the event of vehicle being stuck in ditch, pit or valley, the Company shall coordinate to provide facilities for Extrication or Winching Services wherever possible. Cost to be borne by Customer. Any consequential damage during the process will be borne by the Customer.

### **EXCLUSION**

The Company would not be liable for:

1. Where the Insured Vehicle can be safely transferred on its own power to nearest dealer/workshop
2. Any accident, loss, damage, and/or liability caused, sustained or incurred whilst the Insured Vehicle is being used otherwise than in accordance with the limitations as to use
3. Any consequential loss arising out of claims lodged under this Add On including but not restricted to.
4. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
5. Replacement cost of battery and/or any associated repair cost.
6. Cost of supply of parts or replacements elements or consumables.
7. Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer.
8. Any taxes, levy and expenses incurred in excess of the limit described under the plan incurred.
9. Loss of valuables and personal belongings kept in the Insured Vehicle.
10. Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trail runs.

11. Where it is proved that the benefit under this Add on is misused.
12. Any loss or damage caused due to pre-existing damages
13. Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the Insured Vehicle
14. Additional cost incurred in towing the Insured Vehicle to a dealer/workshop after their prescribed distance limit under this Add On
15. Services organized without Our prior consent for the various assistance services
16. Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops
17. General exclusions as applicable under section I(Loss of or damage to the vehicle insured) of the Policy are also applicable to this Add-on Cover.

**7.ENGINE AND GEAR BOX PROTECTION PLATINUM ADD ON COVER FOR PRIVATE CARS (UIN:A0005V02201819)**

In consideration of the payment of additional premium of ₹ /- , 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 ingresson including hydrostatic lock.
2. Leakage of lubricating oil, Coolant 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. Leaking of lubricating oil, Coolant resulting in damages to Engine and/or Gear box is a direct consequence of damage to undercarriage 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 and/or gear box or parts thereof arising from water ingresson into the vehicle or due to leakage of Lubricating oil,Coolant due to external accidental means.
- 3) Cost of Lubricating oil, Coolant or consumables.
- 4) 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 .

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

**8.No Claim Bonus Protect (UIN: A0005V01202324)**

PASSANGER CARRYING TAXIES UPTO 6 SEATING CAPACITY VEHICLE PACKAGE POLICY- NCB PROTECT COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of a partial Motor Own Damage loss being settled on the current policy the insured's NCB will remain protected and he will be entitled for the existing slab of No Claim Bonus in percentage terms as per GR 27 of Erstwhile IMT 2002 on the Own Damage section of the policy only on its renewal , subject to the policy being renewed with our Company.

Subject to the condition that the protection of NCB is limited to first two number of claims admissible and paid under the policy. The applicability of this ADD on cover is subject to the current policy being in force for minimum 12 months.

No claim bonus protection is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. Subject otherwise to the terms, conditions, limitations and exceptions of this policy.