



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/ A0003V01201920/ A0006V01201415

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/ A0011V01201920

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/ A0024V01201920/ A0034V01201920/)

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.PLATINUM PERSONAL ACCIDENT COVER FOR OCCUPANTS (UIN:A0017V01201920/A0027V01201920/A0037V01201920)

In consideration of the payment of additional premium of ₹ /- , it is hereby understood and agreed that the insurer undertake to pay compensation on the scale provided below for death or bodily injuries hereinafter defined sustained by any occupant including owner-driver, paid-driver[Owner is covered as long as he/she is present in the car as an occupant] for such injury sustained whilst mounting into, dismounting from or travelling in the Insured vehicle caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

Details of Injury:-	Compensation
Death	100% of CSI
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
Loss of one Limb or Sight of one eye	50% of CSI

Permanent Total Disablement from injuries other than named above	100% of CSI
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PROVIDED THAT

1. compensation shall be payable under only one of the items above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed Registered seating capacity of the vehicle times Capital Sum Insured (CSI) during any one period of insurance in respect of any such person.
2. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
4. not more than registered sitting capacity of the vehicle insured persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

6.TYRE & RIM PROTECTOR ADD ON COVER (UIN: A0016V01201920)

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 pay for repair and/or replacement of tyres damaged due to cut, burst, bulge or continuous running under deflated condition. The company also undertakes to pay for replacement of standalone tyre/alloy/rim if damaged or deformed.

THE COMPANY IS NOT LIABLE TO PAY IF

1. Repair Bills are from unauthorised garages.
2. Loss or Damage arising out of Natural wear and Tear.
3. Any loss or damage to Rims resulting from Corrosion, Oxidation or Rusting.
4. Theft of Tyre/Tubes/Rims or its parts or accessories without vehicle being stolen or theft of entire vehicle.
5. Fraudulent act by the Insured / Workshop / Any person entrusted possession of the vehicle by the Insured.
6. Tyre / Rim which has been used for its full specified life as per its Manufacturer's guidelines or where Unused tread depth is < 3 mm.

CONDITIONS :

1. There will be maximum of 4 tyres and/or 4 alloys/rims replacements available per annum.
2. The company liability would not exceed the following, basis the unused tread depth of respective tyre:
 - a. Unused tread depth of > 7mm - 100% cost of new tyre
 - b. Unused tread depth of > 5mm up to 7 mm - 75% of cost of new tyre
 - c. Unused tread depth of > 4mm up to 5 mm - 50% of cost of new tyre
 - d. Unused tread depth of < =4mm - 25% of cost of new tyre
3. The indemnifiable amount towards tyre and rim protector add-on claim is limited to the sum insured of the add-on.
4. This cover will be provided only to the vehicles fitted with tubeless tyres or Run-

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

7.EMI PROTECT ADD ON COVER (UIN: A0002V02202021/ A0003V02202021/ A0006V02202021)

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.

8.PET CARE ADD ON COVER (UIN: A0010V01202021/A0008V01202021/A0009V01202021)

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 up to Sum Insured opted for bodily injury or death of Pet Dogs due to accident which are being carried in the Insured Vehicle for the following:

- 1) Full sum insured in the case of Death
- 2) Medical expenses in the case of injury

PROVIDED THAT

1. Sum Insured options are Rs.10,000/- , Rs.25,000/- and Rs.50,000/- per Pet per Vehicle.
2. Total liability during the policy period is limited to the Sum Insured
3. Covers all type of dogs including exotic ones aged from 8 week-olds to 8 years old.
4. Valuation Report and Health Certificate from the Vets Doctor should be provided.
5. Photographs of the Pet with the Insured and Insured Vehicle should be provided.
6. Written notice with full particulars must be given to the company immediately. If reasonable cause is shown, not more than onemonth.
7. Satisfactory Proof to the Company shall be furnished of all matter upon which a claim is based.
8. Claim for the Pet will be admissible only if the OD Claim is lodged.

THE COMPANY IS NOT LIABLE TO PAY FOR

1. Theft of the Pet from the Insured Vehicle.
2. Pet running away from the spot of accident and is not traceable.

3. Claims arising out of the scope of "Covers Provided" section.

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

9.Road side Assistance (UIN: A0004V01202122/A0005V01202122/A0001V01202122)

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 be 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 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.

10. Electric Vehicle Protect (Battery used as source of fuel - Fully or partially)

UIN:A0001V01202425/A0002V01202425/A0003V01202425

Coverage:

In consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the policy, the insurance company hereby undertakes to indemnify the Insured for the expenses incurred in repair or replacement, Causing loss or damage to parts forming part of or taken & fitted separately to the insured vehicle, as listed below, but not limited to

EV Battery & BMS (EV - Electric Vehicle, BMS - Battery Management System) EV/HVS (Electric Vehicle/Hybrid Vehicle System)

Regenerative Braking System (RBS) ISG (Integrated Starter Motor) Inverter & Converter Assembly Drive/Electric Motor

Power Cables

EV CPU/HV CPU (Electric Vehicle Central Processing Unit/Hybrid Vehicle Central processing Unit)

Internal Child parts of EV/HV system Boost & DC-DC Converter

Hybrid transaxle

Compressor with Motor assembly EV Switch

Detachable Charger (Cover applicable only whilst being fitted or being carried in vehicles) subject to being supplied by the OEM along with the vehicle and included in the cost of the vehicle.

due to loss or damage or consequential loss arising out of :

- Unexpected power surge
- Water ingress
- Explosion
- Short circuit/ Loss or damage arising due to any other electrical causes in the vehicle

Terms and Conditions:

1. Maximum 2 (two) Own Damage claims will be admissible in a policy period. (Liability restricted to the maximum of IDV mentioned on the policy, both the claims put together)
2. The Add On is applicable for maximum of 5 years from the date of sale of a brand-New Hybrid/Fully electric vehicle. (Age to be considered from the date of registration of the Vehicle)
3. In the event of a claim, NCB becomes NIL on Renewal.
4. Mid-term addition of this add on cover is not allowed
5. In the event of transfer of ownership of the vehicle, the cover remains valid for the new owner.
6. At any point of time, the insured shall, at his own expense, take reasonable care of the vehicle.
7. Fourth Year of Age of vehicle - CO-PAY 80:20. Insured has to bear 20% of the assessed loss, for all EV Battery and related parts as defined in the cover. (policy excess applicable)
8. Fifth Year of Age of Vehicle - CO-PAY 70:30. Insured has to bear 30% of the assessed loss, for all EV Battery and related parts as defined in the cover. (policy excess applicable)
9. This cover is Subject otherwise to the terms, conditions and limitations of the Policy.

Exclusions:

Company is not liable to pay if:

- Any claim where the subject matter of claim is covered under Manufacturer's warranty
- Goodwill compensation and costs incurred in the recall campaigns of the manufacturer
- Any claim with regards to this add-on where the repair has been carried out without prior approval from the insurance company.
- This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance

with the standard repair procedure or by any Modification, Alternation, Dis-assembly, repair or replacement by unauthorized person/repairer

- Any claim related to loss or damage due to wear & tear.
- Depreciation Applicable as per GR-9 of IMT -2002, if Nil Depreciation cover not opted.
- Any claim where battery is already dead due to untimely charging or any other purpose.
- Any claim where battery is overcharged. (Charging not as per OEM recommended Standards)
- Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage. Vehicle is left unused for more than 90-days with unplugged condition.
- Gradual capacity loss of the battery & degree of degradation of battery is not covered if charging is achieving below 70%.

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

**11.ENGINE AND GEAR BOX PROTECTION PLATINUM ADD ON COVER (UIN:A0005V02201819/
A0009V01201920/ A0002V01201819)**

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 ingress 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 ingress 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.

12.Road Tax and Registration (UIN. A0001V01202324/A0002V01202324/ A0003V01202324)

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 / Theft as per Section -I of Standard Package Policy, the Company will pay to Insured, a proportion of the Lifetime Road Tax and Registration charges paid at the time of the purchase of the vehicle as under:

- (a) 95% if age of vehicle <3 years
- (b) 70% if age of vehicle >3 years and <= 5 years
- (c) 50% if age of vehicle >5 years & <= 8years
- (d) 35% if age of vehicle >8 years & <=12years
- (e) 20% if age of vehicle 12years

PROVIDED THAT

1. Insured Vehicle has been declared a total loss/constructive total loss/Theft under the Policy and admitted under the OD Portion of the policy
2. In case of re-registration/transfer of the vehicle, if the Life Time Road Tax and Registration Charges is paid afresh, the same will have to be declared immediately on its payment and appropriate premium has to be paid.
3. The value of the sum Insured under this add on will be the (as per table give above) Road Tax and Registration Charges paid. If the amount insured is lower than the actuals, the Company will pay Insured only the value of the Road Tax and Registration Charges declared for insurance in proportion to the actuals and vice versa.
4. The amount payable under this add on cover will be paid to the Insured and not to the Financier, if any.
5. Proof of payment of Road Tax and Registration Charge must be submitted at the time of a claim for Total Loss or Theft.
6. No mid-term inclusion of this Add On Cover is allowed except as mentioned in Point 2 above. Company will not be liable to make payment under this add on cover for the following:
 1. Partial Loss/ Repair Loss Claims
 2. Other Charges collected e.g -
 - a. Hypothecation Charge
 - b. Number Plate Charge
 - c. Parking fee / State Development charge
 - d. Temporary Registration Charges
 - e. FasTag Charges
 - f. Any additional charges including charges for fancy numbers of vehicle. Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

13. No Claim Bonus Protect (UIN:A0005V01202324/ A0006V01202324/A0004V01202324)

PRIVATE CAR 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.

14. Medical expenses (UIN:A0224V01200708/ A0006V01201920)

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

- a) The indemnity shall not exceed Rs.50,000//Rs 1,00,000 per occurrence, as opted by the insured, irrespective of the number of occupants who may be injured and subject to a maximum of Rs 25,000/Rs 50,000 per occupant who may be injured as opted by the insured.
- b) The Company will not be liable to pay benefits under this Endorsement for more than two occurrences during the period of this Policy.
- c) The benefits under this endorsement shall be payable only when the injured occupant(s) are hospitalized due to accident to the vehicle. In other words, only out-patient treatment shall not be covered
- d) Compliance with the terms, conditions, limitations and exceptions of the Policy.
- e) 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 a Hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner

OR

- II) comply with the minimum criteria as under :

- a. It should have at least 15 in-patient beds. In case of "C" towns the minimum number of beds should be 10.
- b. Fully equipped operation theatre of its own wherever surgical operations 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 in 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.

The benefit under this Endorsement shall not be payable unless

- a) Motor OD claim for the vehicle is also admissible
- b) the charges have been actually incurred by the Insured and bills/ voucher/ receipts/documents are produced in support thereof.

In the event of the medical expenses being covered under any other Policy or Policies whether held by the Insured or in respect of the occupant(s), the Insurer will only be liable to contribute proportionately to such other Policy or Policies.

15. Courtesy Car (UIN:A0223V01200708/ A0005V01201920)

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 a 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 exceptions 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 car.

16. Personal Effects(UIN:A0225V01200708)

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 under (c) here below) whilst in the vehicle insured where such loss or damage is occasioned by operation on the insured vehicle of any of the perils mentioned in Section 1 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 one 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, documents 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.