



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

1. 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.