



UNITED INDIA INSURANCE COMPANY LIMITED

REGD & HEAD OFFICE: NO. 24, WHITES ROAD, CHENNAI – 600 014.

Road Tax and Registration

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 & ≤ 8 years
- (d) 35% if age of vehicle > 8 years & ≤ 12 years
- (e) 20% if age of vehicle > 12 years

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.*



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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.