

## Reliance Private Car Policy- Stand-alone Own Damage Policy Wording

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter referred to as the Company) for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the Period of Insurance.

### Now this Policy Witnesseth:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

### Section 1 : Loss of or damage to the vehicle Insured

The Company will indemnify the Insured against loss or damage to the vehicle Insured hereunder and/or its accessories whilst thereon

- I. By fire explosion self ignition or lightning;
- II. By burglary housebreaking or theft;
- III. By riot and strike;
- IV. By earthquake (fire and shock damage);
- V. By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost;
- VI. By accidental external means;
- VII. By malicious act;
- VIII. By terrorist activity;
- IX. Whilst in transit by road, rail, inland-waterway, lift, elevator or air;
- X. By landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries	50%
2. For fiber glass components	30%
3. For all parts made of glass	Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:	
AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

5) Rate of Depreciation for painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of :

- (a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
- (b) Damage to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
- (c) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time ; and
- (d) Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured has consumed alcohol or is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The Insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided such that:-

- (a) The estimated cost of repair including replacements, if any, does not exceed Rs.500/-
- (b) The Company is furnished forthwith a detailed estimate of the cost of repairs and
- (c) The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.
- (d)

**POLICY PERIOD/ PERIOD OF INSURANCE**

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in Schedule of the policy

**Sum Insured Declared Value (IDV)**

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy and will be fixed at the commencement of each Policy period for each Insured vehicle.

The IDV of the vehicle (and accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the Insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

IDV as stated in the schedule shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The Insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

**Avoidance of certain terms and right of recovery**

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

**General Exceptions (Applicable to all Sections of the Policy)**

The Company shall not be liable in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle Insured herein is:
  - a. Being used otherwise than in accordance with the Limitations as to Use or
  - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
4. i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising

there from or any consequential loss.

ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.
7. Any accidental loss damage and/or liability caused to Third Party Property Damage or Death or Bodily Injury.
8. The Company shall not indemnify the Insured in the event of an accident caused by or arising out of the use of the Insured vehicle against all sums which the Insured shall become legally liable to pay in respect of
  - i. Death of or bodily injury to any person including occupants carried in the Insured vehicle, Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.

### Deductible

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.

### Conditions

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately upon the Insured having knowledge of any impending prosecution, inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
  - a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule against the year in which loss falls less the value of the wreck.
  - b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.
5. The company may cancel the policy by sending 15 days notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non- disclosure of material facts or non- cooperation and in

such event will return to the insured the premium paid less the pro-rata portion thereof for the period the policy has been in force or the policy may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at company's short period rates for the period the policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs 100 (Rs 25 in respect of vehicles specifically designed/ modified for use by blind/ handicapped/ mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

6. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
7. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
  - b) Proof of title to the vehicle
  - c) Original Policy.
- Only Endorsements mentioned in the schedule form part of the Policy

**8. Total Loss/ CTL/ Theft**

In case of Total Loss/ CTL/ Theft of the vehicle during the policy, the policy shall be cancelled from the date of intimation of loss & third party premium for unexpired period shall be refunded on Pro- rate basis. There shall be no refund of Own Damage premium in the event of total loss/ CTL or theft claim in the policy.

9. Policy will be Issued / Renewed only if there is an existing Tp policy in force.

**10. Cancellation at Insured request (in case of no claim in the policy)**

In the event of cancellation by the insured the refund amount shall be calculated as set out in the below table where

*Annual Short Period Scale for Cancellation of Policy*

Period	% OF Annual PREMIUM/ RATE
Not exceeding 1 month	20%
Exceeding 1 months but not exceeding 2 months	30%
Exceeding 2 months but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full Annual premium/ rate

Own Damage Premium refund/ retention shall be as per "Annual Short Period Scale for Cancellation of Policy"

There shall be no refund of Own Damage premium in the event of claim in the policy.

11. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
12. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of

any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### No Claim Bonus :

No Claim Bonus, wherever applicable, will be as per the following table, which will be applicable for renewal of annual policy.

All type of vehicles	% of discount on Own Damage Premium
No Claim made or pending during the preceding full year of insurance	20%
No Claim made or pending during the preceding 2 consecutive year of insurance	25%
No Claim made or pending during the preceding 3 consecutive year of insurance	35%
No Claim made or pending during the preceding 4 consecutive year of insurance	45%
No Claim made or pending during the preceding 5 consecutive year of insurance	50%

Maximum capping for NCB will be 50%.

Sun Set Clause: If at the renewal falling due any time between 1<sup>st</sup> July 2002 and 30<sup>th</sup> June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1<sup>st</sup> July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to NIL at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

### No Claim Bonus Rules in case of Transfer of Ownership

Recovery of NCB from the new owner shall be the NCB percent as mentioned in the policy schedule i.e. the entry NCB. However Reserving Letter to the Old owner should be the actual earned NCB at the time of sale of vehicle.

### Endorsements (Attached to and forming part of policy)

Applicable only if it is specified in policy schedule

**IMT. 1. Extension of Geographical Area**

In consideration of the payment of an additional premium of ₹..... it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..... /..... /..... to the ..... /..... /..... (both days inclusive) be deemed to include \*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle Insured/ injury to its occupants / third party liability in respect of the vehicle Insured during sea voyage / air passage for the purpose of ferrying the vehicle Insured to the extended geographical area.

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

**NOTE :** Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.

**IMT. 3. Transfer Of Interest**

It is hereby understood and agreed that as from ...../...../..... the interest in the policy is transferred to and vested in .....of ..... carrying on or engaged in the business or profession of ..... who shall be deemed to be the Insured and whose proposal and declaration dated ..... /...../..... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of .....

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

**IMT. 4. Change Of Vehicle**

It is hereby understood and agreed that as from ..... /...../..... the vehicle bearing Registration Number ..... is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Regd No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity Including Driver	IDV

In consequence of this change, an extra/ refund premium of Rs ..... is charged/ allowed to the insured. Subject otherwise to the terms exception conditions & limitations of the policy.

**IMT 5. Hire purchase agreement**

It is hereby understood and agreed that ..... (hereinafter referred to as the Owners) are the Owners of the vehicle Insured and that the vehicle Insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the Insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle Insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle Insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.



It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

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

#### IMT. 6. Lease Agreement

It is hereby understood and agreed that ..... (hereinafter referred to as the Lessors) are the Owners of the vehicle Insured and that the vehicle Insured is the subject of a Lease Agreement made between the Lessors on the one part and the Insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle Insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle Insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this Policy is issued to the Insured namely ..... as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this Policy and further nothing herein shall be construed as creating or vesting any right in the Owners/Lessors to sue the Company in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

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

#### IMT 7. Vehicles subject to hypothecation agreement

It is hereby declared and agreed that the vehicle Insured is pledged to / hypothecated with ..... (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle Insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle Insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Company respectively under or in connection with this Policy or any term, provision or condition thereof.

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

#### IMT. 8. Discount For Membership Of Recognized Automobile Associations (Private Cars And Motorized Two Wheelers Only)

It is hereby understood and agreed that in consideration of Insured's membership of .....\*\* a discount in premium of ₹.....\* is allowed to the Insured hereunder from ...../...../.....

It is further understood and agreed that if the Insured ceases to be a member of the above mentioned association during the currency of this Policy the Insured shall immediately notify the Company accordingly and refund to the Company a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the Policy

\* For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period is to be inserted.

\*\* Insert name of the concerned Automobile Association.

#### IMT. 10. Installation Of Anti-Theft Device (Not applicable to Motor Trade Policies)

In consideration of certification by .....\* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle Insured herein a premium discount of ₹.....\*\* is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-theft device installed in the vehicle Insured is maintained in efficient condition till the expiry of this Policy.

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

\* The name of the certifying Automobile Association is to be inserted.

\*\* Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

#### IMT. 11.A. Vehicles Laid Up (Lay up period declared )

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../.../..... to...../.../..... the vehicle Insured is laid up in garage and not in use and during this period all liability of the Company under this Policy in respect of the vehicle Insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELFIGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

1.# The Company will deduct from the next renewal premium the sum of Rs.....\* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

2.# The period of insurance by this Policy is extended to ...../...../..... in view of the payment of an additional premium of ₹ .....\*\*

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

#### NB.1.#To delete (1) or (2) as per option exercised by the Insured.

NB.2. \*The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the layup periods is to be inserted.

NB.3 \*\* The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid up period is to be inserted.

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;

1. Theft risks, the words. 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.

2. Fire and Theft risks no part of the words in capitals are to be deleted.

#### IMT. 11. B. Vehicles Laid Up (Lay up period not declared )



Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from ... /.../... the vehicle no. .... Insured hereunder is laid up in garage and not in use and liability of the Company under this Policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY,

HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

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

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

#### IMT. 11.C. Termination Of The Undeclared Period Of Vehicle Laid Up

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. .... Insured hereunder is reinstated in full from .../.../... and the Endorsement IMT 11(B) attaching to this Policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. .... has been out of use

1. # The Company will deduct from the next renewal premium the sum of ₹.....\* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

2. # the period of insurance by this Policy is extended to .../...../..... in view of the payment of an additional premium of Rs .....\*\*

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

NB.1.#To delete (1) or (2) as per option exercised by the Insured.

NB.2. \* The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 \*\* The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid up period is to be inserted .

#### IMT. 12. Discount For Specially Designed/Modified Vehicles For The Blind, Handicapped And Mentally Challenged Persons.

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the vehicle Insured being specially designed / modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle Insured is hereby allowed to the Insured.

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

#### IMT. 13 . Use Of Vehicle Within Insured's Own Premises (Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the Company shall not be liable in respect of the vehicle Insured while the vehicle is being used elsewhere than in the Insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement, Use confined to own premises shall mean use only on Insured's premises to which public have no general right of access.

### IMT. 19. Cover For Vehicles Imported Without Customs Duty

Notwithstanding anything to the contrary contained in this Policy it is hereby understood and agreed that in the event of loss or damage to the vehicle Insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle Insured is held for repair or in the event of the Company exercising the option under ....., \* to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

1. a. The price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle Insured is held for repair less depreciation applicable;

OR

b. If no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle Insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

2. The reasonable cost of fitting such parts.

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

\* Insert "Condition 3" in the case of the Private Car and Motorised Two Wheeler Policies and Condition 4. in the case of Commercial Vehicles Policy.

### IMT 22. Compulsory deductible

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insured shall bear under Section 1 of the Policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs....\* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any expenditure by the Company in the exercise of his discretion under Condition no ...\*\* of this Policy .

If the expenditure incurred by the Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle Insured in respect of which indemnity is provided under this Policy.

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

\* (i) to insert amount as appropriate to the class of vehicle Insured as per GR.40 of the tariff  
(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the Insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

\*\* to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

### IMT. 22. A. Voluntary Deductible

(For private cars/motorized two wheelers other than for hire or reward)

It is hereby declared and agreed that the Insured having opted a voluntary deductible of Rs.....\* a reduction in premium of Rs .....\*\* under Section 1 of the Policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the Insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss ) the first Rs.....\*\*\* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ..# of this policy .

If the expenditure incurred by the Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle Insured in respect of which indemnity is provided under this Policy.

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

\* To insert voluntary deductible amount opted by the Insured under tariff for Private car / tariff for motorised two wheeler.

\*\* To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car / tariff for motorised two wheelers.

\*\*\* To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle Insured as in G.R. 40.

#To insert policy condition No. 3 of the tariff for private car / tariff for motorised two wheelers.

#### **IMT. 24. Electrical / Electronic Fittings (Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle. Package Policy only)**

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 the Company will indemnify the Insured against loss of or damage to such electrical and/ or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the vehicle Insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the Policy.

The Company shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Company hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

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

#### **IMT 25. Cng/Lpg Kit In Bi-Fuel System (Own Damage cover for the kit)**

In consideration of the payment of premium of Rs.....\* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured in terms conditions limitations and exceptions of Section1 of the Policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle Insured arising from an accidental loss or damage to the vehicle Insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the Policy.

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

\* To insert sum arrived at in terms of G.R.42.

#### **IMT. 26. Fire And/Or Theft Risks Only (Not applicable for Miscellaneous and Special Types of vehicles ratable under Class -D and Motor Trade Policies under Classes-E, F and G of the Commercial Vehicles Tariff )**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the Company shall only be liable to indemnify the Insured

against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

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

NB.(i) In case of Fire Risk only, the words 'burglary housebreaking theft' are to be deleted.

NB.(ii) In case of Theft Risk only, the words 'fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils' are to be deleted.

### IMT. 30. Trailers (Applicable for Private Cars Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy shall extend to apply to the trailer (Registration No. \_\_\_\_)

#### Provided that :-

1. \*The IDV of such trailer shall be deemed not to exceed \_\_\_\_\_\*\*
2. The term "Trailer" shall not include its contents or anything contained thereon.
3. Such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said trailer otherwise than by reason of or in pursuance of a contract of employment.

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

\* Delete in the case of Liability to the public risk only policies

\*\* Insert value of trailer as declared at the inception of insurance or any renewal thereof.

### IMT. 31. Reliability Trials And Rallies [Private Cars and Motorized Two Wheelers]

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle Insured is engaged in .....\*. to be held at ...\*\*... on or about the date of ...../...../.....# under the auspices of.....#

#### Provided that :-

1. No indemnity shall be granted by this Endorsement to .....#
2. This Policy does not cover use for organised racing, pace making or speed testing.
3. During the course of the .....\* the Company shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle Insured at the time of the occurrence of the event out of which any claim arises.

# # It is further understood and agreed that while the vehicle Insured is engaged in .....\* the Insured shall bear the first ₹.....@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the Company shall make any payment in exercise of its discretion under Condition No. 3 of the Policy in settlement of any claim and such payment includes the amount for which the Insured is responsible by reason of this Endorsement the Insured shall repay to the Company forthwith the amount for which the Insured is so responsible.

For the purpose of this Endorsement the expression 'claim' shall mean a claim or series of claims arising out of one event.

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

\* To insert the name of the event.

\*\* To insert venue of the event

@ To insert ₹ 5000/-for Private cars or ₹ 2500/-for motorised two wheelers. For the duration of the event the deductible under Section 1 of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

# To insert name of the promoters of the event

## To delete the entire paragraph in case of liability only policies.

**Add On****(1) No Claim Bonus Retention****UIN No : IRDAN103RP0001V01201920/A0008V01201920**

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy.

Benefit of this cover is applicable:-

- (a) To one approved accidental claim only during the Policy period.
- (b) If the total value of the claim payment made during the Policy period is less than 25% of the value of IDV as mentioned in this Policy Schedule.

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

**(2) Nil Depreciation****UIN No. : IRDAN103RP0001V01201920/A0013V01201920**

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts other than tyres and tubes in respect of approved partial loss claims.

Provided that the indemnity granted by this Endorsement:

- (1) shall be available only for maximum two accidents during the Policy period
- (2) no indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims
- (3) shall be applicable subject to insured vehicle being given for repairs to Company's Authorised Dealer/ Repairer only.

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

**( 3) Motor Secure Plus****UIN No. : IRDAN103RP0001V01201920/A0013V01201920, IRDAN103RP0001V01201920/A0011V01201920,  
IRDAN103RP0001V01201920/A0005V01201920**

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts.

Coverage will also include expenses incurred by the insured on 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 Policy on approved partial loss claims. For the purpose of this Endorsement, 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 nuts and bolts, screws, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damage arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

of the vehicle insured. Provided always that For the purpose of this endorsement:

1. 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same";
2. 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps. fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only);
3. 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports;
4. 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box;
5. Payment under this endorsement shall be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.

Provided that the indemnity granted by this Endorsement:

For Nil Depreciation and Consumables-

1. Will be available only for a maximum of two admissible claims during the Policy period;
2. No indemnity shall be granted to Total Loss/ Constructive
3. Total Loss/ Theft claims;
4. Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

**For Engine Protect:** The Company shall not be liable for:

- a. Any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b. Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c. Any claim which is intimated to the Company after 07 days of the happening of loss or damage.
- d. Any claim where the repair has been carried out without prior approval from the Company.
- e. Any claims related to loss or damage due to wear and tear.

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

#### (4) Total Cover

UIN No. : IRDAN103RP0001V01201920/A0007V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured for an amount (as specified in the policy schedule) towards amount spent on Registration Fee, Octroi and/or any other charges levied by the government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:



- a) The indemnity shall be payable only in case of Total Loss / Constructive Total Loss / Theft claims.
- b) Road Tax and Insurance premium will be payable on pro- rata basis for the unexpired duration of Policy period only.

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

### ( 5) Motor Secure Premium

UIN No. : IRDAN103RP0001V01201920/A0013V01201920, IRDAN103RP0001V01201920/A0011V01201920.  
IRDAN103RP0001V01201920/A0005V01201920, IRDAN103RP0001V01201920/A0012V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts.

The company hereby undertakes to pay up to an amount as stated in the schedule, to indemnify the Insured for the cost incurred towards repairing/ replacing the car keys and/ or locks and/ or lockset, including the locksmith's charges, upon the occurrence of theft/ burglary/ loss of or damage to the keys and/ or lock and/ or the lockset of the vehicle insured during the policy period.

Coverage will also include expenses incurred by the insured on 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 Policy on approved partial loss claims. For the purpose of this Endorsement, 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 nuts and bolts, screws, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damage arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

of the vehicle insured. Provided always that For the purpose of this endorsement:

1. 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same";
2. 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps. fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only);
3. 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports;
4. 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box;
5. Payment under this endorsement shall be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.

Provided that the indemnity granted by this Endorsement:

**For Nil Depreciation and Consumables-**

1. Will be available only for a maximum of two admissible claims during the Policy period;
2. No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims;
3. Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

**For Engine Protect:** The Company shall not be liable for:

- a. Any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b. Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c. Any claim which is intimated to the Company after 07 days of the happening of loss or damage.
- d. Any claim where the repair has been carried out without prior approval from the Company.
- e. Any claims related to loss or damage due to wear and tear.

**For Key Protect Cover-**

1. Will be available only for a maximum of two claims during the Policy period;
2. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police;
3. The replaced keys/ lock/ lockset is of the same nature and kind as the one for which the claim is being made;
4. The loss or damage to the keys/ lock/ lockset is reported to the Company within 7 days of such loss or damage;
5. Replacement of key(s) will be allowed for broken or damaged keys only. In case of theft or misplacement of key(s), entire set comprising of key, lock and lockset will be replaced, subject to the handing over the other key(s) to the Company.
6. The Company shall not be liable for:
  - a. Any claim within the first 5 days of the happening of loss. However, in cases related to theft/burglary, this exclusion would not be applicable.
  - b. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act.
  - c. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
  - d. Any loss or damage to the lock only.
  - e. Any loss or damage covered under the manufacturer's warranty.
  - f. Any claim where the Insured is not able to provide the invoices/receipts for the payments made.
  - g. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
  - h. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the
  - i. Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
  - j. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
  - k. Any kind of consequential losses

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

**( 6 ) Easy Monthly Installment ( EMI ) Protection**

UIN No. : IRDAN103RP0001V01201920/A0014V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured, subject to the terms, conditions and exclusions applicable to this Add-on cover and the Policy, to pay, on occurrence of the Covered Event as defined below, EMI amount(s) falling due in respect of the Auto Loan (Loan account number for which is stated in the Schedule to this Policy) after the commencement of the Covered Event till the Insured's vehicle as covered under this Policy is not repaired and made available to the Insured, subject to a maximum of Sum Insured as stated in the Schedule.

Covered Event:

If as a result of an accident to the Insured's vehicle which is covered under this Policy, the vehicle is required to be kept in any of the Company's authorized garages\* for repairs for more than

30 consecutive days, being counted from the date of claim intimation and delivery of vehicle at the Company's authorized garage, then the Company shall pay to the Insured the EMI amount(s) (as mentioned in the Proposal form) falling due in respect of the Auto Loan after the completion of such 30 days but before the completion of repairs and intimation thereof being sent to the Insured.

Any payment under this Add-on cover shall be subject to the following:

- A. The Company shall have no liability under this Add-on cover
  - a. For payment of any EMI amount falling due after intimation of completion of repairs which are covered under the Policy.
  - b. 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.
  - c. Where the vehicle is stolen or in Total Loss.
  - d. Where the Auto Loan availed of is in excess of the Insured's Declared Value (IDV) of the vehicle.
  - e. Company shall not be liable to pay in case Auto Loan is already paid by Insured during the Policy period.
  - f. 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.
- B. In case of a claim, the amount payable will be made in favor of Bank/Financial Institution with whom the vehicle is hypothecated and/or hire-purchase and/or lease arrangements are in place.
- C. The Company's maximum liability under this Add-on cover shall be upto the Sum Insured as stated in the schedule.
- D. The Company's maximum liability under this Add-on cover shall be upto the number of EMI(s) opted by the Insured for coverage.

\*A list of Company's authorized garages & their addresses is available on the Company's website:

[www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

## (7) Daily Allowance Benefit

UIN No: IRDAN103RP0001V01201920/A0010V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

1. Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 3 days for repairs.
2. Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
3. Rs. /-\* per day as per the plan accepted by the Insured subject to a maximum of \_\_\_\_\_ \*\*days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss.
4. In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
6. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a. For first two eligible claims under Section I of the Policy wordings during the Policy period.

- b. If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.\*\*\*
- c. If the time required for repair of insured vehicle is more than 3 days, and
- d. On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an "eligible claim" shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 3 days, and a daily allowance for at least one day, is payable. In case of, a claim arising due to theft of insured vehicle the same shall be an "eligible claim" and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

\*Per day allowance as mentioned in the policy schedule.

\*\*No of days of coverage as mentioned in policy schedule

\*\*\*A list of Company's Authorized network garages & their addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

## ( 8 ) Daily Allowance Benefit Plus

UIN No. : IRDAN103RP0001V01201920/A0015V01201920

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

- 1) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 3 days for repairs.
- 2) Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge.) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
- 3) Rs. /-\* per day as per the plan accepted by the Insured subject to a maximum of \_\_\_\_\_ \*\*days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss.
- 4) In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
- 5) No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
- 6) The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.  
Provided that the allowance shall be payable only:
  - a) If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.\*\*\*
  - b) If the time required for repair of insured vehicle is more than 3 days, and
  - c) On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.
  - d) For all eligible claims.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an "eligible claim" shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 3 days, and a daily allowance for at least one day, is payable. In case of, a claim arising due to theft of insured vehicle the same shall be an "eligible claim" and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

\*Per day allowance as mentioned in the policy schedule.

\*\*No of days of coverage as mentioned in policy schedule

\*\*\*A list of Company's Authorized network garages & their addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**(9) Emergency Hotel Accommodation****UIN - IRDAN103RP0001V01201920/A0003V01201920**

In consideration of payment of an additional premium of Rs..... ..\*, it is hereby understood and agreed that the Company will make an allowance of Rs. /- \*\*towards Hotel accommodation of the Insured due to Theft of/Accident to insured vehicle covered under Section I of this Policy.

Benefit of this cover applicable;

(a) When the Insured travelling by the insured vehicle is at least 200 Kilometers away from the address as provided in the Proposal Form and is subject to a maximum of Rs. \_/-.

(b) Only if insured vehicle is stolen or is involved in an accident and cannot be driven.

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

\*To insert the sum as per the premium table.

\*\*To insert the sum as per the maximum allowance.

**(10) Voluntary Deductible****UIN- IRDAN103RP0001V01201920/A0004V01201920**

It is declared and agreed that the Insured having opted for a voluntary deductible of Rs. /- \* a reduction in premium of Rs. /- \*\* under section I of this Policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that Insured shall bear under section I of the Policy in respect of each and every event (including event giving rise to a total loss/ constructive total loss) the first Rs. /- \*\*\* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any expenditure by the Company in the exercise of his discretion under condition no. \_ # of this Policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

\* To insert voluntary deductible amount opted by the Insured.

\*\* To insert appropriate amount relating to the voluntary deductible opted by the Insured.

\*\*\*To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

#To insert policy condition No. 3 of the tariff for private car.

## Grievance Clause

The Grievance Redressal Cell of the Company looks into complaints from policyholders. If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website :

<https://reliancegeneral.co.in> e-mail :

[rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)

Telephone : 1800-3009

Post/Courier : Any branch office, the correspondence address, during normal

business hours Write to us at : Reliance General Insurance,

(Correspondence Only) Correspondence Unit, 301-302, Corporate House RNT Marg, Opp. Jhabua Tower, Indore, Madhya Pradesh, India – 452001

For further details on Grievance redressal procedure please refer: <https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:



**Ombudsman Office**

Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N- 19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Orissa	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in

**Ombudsman Office**

Jurisdiction	Office Address
Delhi	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadw eep, Mahe-a part of Pondicherry.	ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in

Ombudsman Office	
Jurisdiction	Office Address
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in

The updated details of Insurance Ombudsman are available on IRDA website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of General Insurance Council: [www.giccouncil.in](http://www.giccouncil.in), our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

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