

**ANNEXURE B - CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description	Policy/ Clause Number
	<b>Policy Number</b>	As per Policy Schedule	Policy Schedule
<b>1.</b>	<b>Product Name</b>	IndusInd Motor Vehicle Extended Warranty For Passenger and Goods Carrying Commercial Vehicles (ICE)	Policy Schedule
<b>2.</b>	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	Base Product	IRDAN103RPMT0056V02202425
		Base Product	
		Consumable Expenses	IRDAN103RPMT0056V02202425
		Daily Allowance Benefit	IRDAN103RPMT0056V02202425
		Assistance Cover	IRDAN103RPMT0056V02202425
<b>3.</b>	<b>Structure</b>	Base Product	Indemnity
		Consumable Expenses	Indemnity
		Daily Allowance Benefit	Fixed Benefit
		Assistance Cover	Indemnity / Fixed Benefit
<b>4.</b>	<b>Interests Insured</b>	<b>Insured Vehicle Details</b>	
		Vehicle Registration Number	XXXXXXXXXXXXXXXXXXXX
		Engine number / EV Motor No.	XXXXXXXXXXXXXXXXXXXX
		Chassis number	XXXXXXXXXXXXXXXXXXXX
		Make	XXXXXXXXXXXXXXXXXXXX
		Model	XXXXXXXXXXXXXXXXXXXX
		Year of manufacturing	XXXXXXXXXXXXXXXXXXXX
		Date of Registration	XXXXXXXXXXXXXXXXXXXX
		Cubic Capacity / kWh	XXXXXXXXXXXXXXXXXXXX
		EV Charger Serial Number	XXXXXXXXXXXXXXXXXXXX
Battery Serial No.	XXXXXXXXXXXXXXXXXXXX		
<b>5.</b>	<b>Sum Insured / Motor Insured Declared Value Scope</b>	As per Policy Schedule	Policy Wording

6.	<b>Policy Coverage</b>	<p>The Insured will be indemnified against the repair or replacement Costs of Insured Vehicle as per the covers opted and limits specified in the Policy Schedule.</p> <p><b>Section I: Warranty Covers</b></p> <p><b>3.1 Extended Warranty</b></p> <ol style="list-style-type: none"> <li>1. In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown under normal operating condition of the Insured Vehicle.</li> <li>2. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition.</li> <li>3. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the depreciation scale specified in the Policy Schedule</li> <li>4. The Deductible amount as indicated in the schedule shall be borne by the Insured in respect of each claim and or series of claims arising out of one Insured Event</li> <li>5. A Mechanical, Electronic, and or Electrical Breakdown should result in inability and or incapacity of the Insured Vehicle to perform as per Manufacturer's or Dealer's specifications under normal operating circumstances. Any Breakdown arising out of and or gradual decline in output and or performance due to age and or usage of the Insured Vehicle shall not be construed as Insured Event under this Policy.</li> <li>6. Loss occurring to any Enhancements made to the Insured Vehicle or in direct connection with the Enhancements made to the Insured Vehicle shall not be covered under this benefit</li> </ol> <p><b>3.2 Enhancement Cover:</b></p> <ol style="list-style-type: none"> <li>1. In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown occurring directly in connection with the Enhancement(s) made to the Insured Vehicle and under normal operating condition of the Insured Vehicle.</li> <li>2. The Enhancement(s) is done by the Manufacturer or by an approved agent of the Manufacturer</li> <li>3. The Enhancement(s) will not modify the basic usage of the Insured Vehicle</li> <li>4. The Enhancement is done by legally approved vendor and not experimental in nature</li> <li>5. The Enhancement(s) shall be covered on named basis. Such enhancement(s) shall be pre-declared and the spares / parts enhanced shall be specified in the Policy Schedule as Enhancement(s) covered</li> <li>6. Repair or replacement of parts shall be allowed using parts of a similar nature and quality to those being replaced. The Company may, at its option, authorize repair and or replace the parts necessary to restore the Insured Vehicle to normal working condition. In the event of the replacement of such parts, the Company reserves the right to replace with parts of similar make, and or manufacture, build and quality.</li> <li>7. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition. Payment of such amounts shall be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event.</li> <li>8. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the depreciation scale specified in the Policy Schedule.</li> <li>9. The Deductible amount as indicated in the schedule shall be borne by the Insured in respect of each claim and or series of claims arising out of one Insured Event.</li> </ol>	Policy Wordings
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10. A Mechanical, Electronic, and or Electrical Breakdown should result in inability and or incapacity of the Insured Vehicle to perform as per Manufacturer's or Dealer's specifications under normal operating circumstances. Any Breakdown arising out of and or gradual decline in output and or performance due to age and or usage of the Insured Vehicle shall not be construed as Insured Event under this Policy.
11. Loss not occurring to Enhancements made to the Insured Vehicle or in direct connection with the Enhancements made to the Insured Vehicle shall not be covered under this benefit

Cover		Components covered	
<b>For Passenger and Goods Carrying Commercial Vehicles (ICE)</b>			
ICE Cover 1	Powertrain	a. Engine	<p>All internal components including cylinder head and head gasket, oil pump and drive, crankshaft and related bearing and seals, flywheel and ring gear, timing gears, camshaft and related bearing and seals, cam follower, valves (excluding burnt and pitted valves) valve gear, pistons, connecting rod, gudgeon pin, inlet and exhaust manifolds, internal oil seals, bore and or liner, Supercharger &amp; internal components, Supercharger gasket.</p> <p>*All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station</p>
		b. Transmission	<ul style="list-style-type: none"> <li>• Manual gearbox: All internal components, including gears, shafts, synchromesh hubs &amp; rings, selectors, bearings, transfer gears.</li> <li>• Automatic gearbox: All internal components, including shafts, gears, brake bands, oil pump, bearings &amp; bushes, valve, drive plate, transfer gears, Torque converter, Gearbox mechatronics unit, (failure due to worn or burn out clutches and bands are not covered.)</li> <li>• Differential &amp; Transfer Case- Differential Unit, Differential internal gear set, crown wheel and pinion, constant velocity joints (With boot damages / cuts are not covered), Electronic/ mechanical Differential Lock, Propeller Shaft &amp; Bearing, Transfer case assembly, Transfer case internal gear set, synchromesh rings and hub, bushes, selector forks, drive chains, gear lever and bushes. (Failure due to worn or burn out clutches and bands are not covered.) All internal parts of a transfer case, hub and hub bearing, drive shaft &amp; couplings, constant velocity joints &amp; drive flange.</li> </ul>
		c. Exhaust System	<p>Turbocharger, Turbocharger Actuator unit, inter cooler units where factory fitted, Catalytic Converter, Diesel Particulate Filter (DPF), Evaporative emissions control canister &amp; purge valve, fuel tank cap and relief valve.</p>

			d. Cooling System	Radiator Assembly, Coolant pump, Thermostat, Coolant Expansion Tank., Engine oil cooler (failure due to external damage or corrosion is not covered).
			e. Casings	Should failure of any of the components covered result in damage to the casings, then the casings shall also be covered and will constitute part of the maximum claim liability.  *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station.
	ICE Cover 2	Steering & Suspension & Braking System	a. Steering System	Steering Column Assembly, Steering Column Motor, Steering Rack (Electronic / Hydraulic), Steering Fluid tank, Power steering rack motor, Power Steering Pump, pressure pipes, steering angle sensor
			b. Suspension System	Suspension struts with springs and dampers, Air suspension bellows, Suspension Control Module
			c. Braking System	ABS Controller, Wheel Speed sensors, Brake Callipers, Parking brake motors, mechanical park brake mechanism, Park brake switch, hydraulic brake hose
	ICE Cover 3	Electricals And Electronics	a. Engine Electronics	Starter motor & solenoid switch, alternator, rectifier, distributor, regulator, ignition coil, cooling fan motor, O2 Sensor, Manifold pressure (MAP) sensors, Air intake flow (MAF) sensors, Crankshaft position (CKP) Sensor, Camshaft position sensor, Variable valve timing Actuator, thermostat switch, oil pressure switch, temperature gauge, fuel level sensor, throttle position sensor, Engine Control Unit (ECU), Transmission Control Unit (TCU), High Pressure Fuel Pump, Fuel Sender unit, Fuel injectors, Glow Plugs, Diesel Exhaust Fluid (DEF) injector, Radiator cooling fan. EGR Valve, EGR Actuator, Air Intake Throttle body, Coolant Temperature sensors
			b. Interiors and Infotainment	Power window motors, Power window master Switch unit, Mirror Motors, Mirror Switch, Combination switch, ignition switch, relay, speedometer & Instrument Cluster, horns., OEM fitted infotainment systems – touch screens, Amplifier units, speakers, tweeters, mic, USB ports, charging ports, Wireless Phone charger, heads up display, Radio Antenna, headlight control units, Adaptive lighting motors, sunroof control switch, Sunroof rail and motors (Subject to sunroof rail serviced and lubricated, no rusting found).

			c. Vehicle Electronics and Control Units	Body control Module, Vehicle Immobilizer, ABS Controller, Wheel speed sensors, Tire Pressure Monitor Sensors/Valves (TPMS), Climate Control Unit, AC vent Motors, Suspension Control Module, Headlight Control Modules, Height Sensors, Crash Sensors, SRS-Airbag Module, Curtain Airbags, Driver & passenger Airbags, Rear seat / B-pillar Airbags, ADAS cameras, front / rear / mirror parking cameras, Blind spot monitoring camera, Blind spot monitoring sensors, LIDAR-RADAR (ADAS) sensors, Ultrasound ADAS sensors, parking assist control module, front / reverse/ Side Parking sensors (subject to sensor surface being free of any physical damages).		
	ICE Cover 4	Air Conditioning System	Cooling System	AC Condenser, AC compressor, Compressor valve, AC pipes, Valve Pins, Expansion Valve, Climate Control Assembly, Evaporator, Evaporator Reservoir, Heater Core, Cooling Coil, Interior Air Purifier units.		
<b>7.</b>	<b>Add-on Cover</b>	<b>Coverage details</b>			Policy Wording	
		<b>Period of Add-on Coverage</b>		<b>As per Policy Schedule</b>		
		<b>Sr. No.</b>	<b>Name of Addon Covers</b>	<b>Description</b>		<b>Sum Insured (if any)</b>
		1	Consumable Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc		As per Policy Schedule
		2	Daily Allowance Benefit	This cover pays per day allowance if insured vehicle is in authorized garage for more than time excess (days) for repairs from the date of delivery of the insured vehicle to the Authorised Workshop / Service station, due to mechanical/ electrical breakdown etc. as specified in the policy wordings.	As per Policy Schedule	
		3	Assistance Cover	Coverage provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown.	As per Policy Schedule	
<b>8.</b>	<b>Loss Participation</b>	Compulsory Deductible		Rs _____ (as per Policy Schedule)	Policy Schedule	
		<b>Add-ons</b>				
		Consumable Expenses		As per base policy		
		Daily Allowance Benefit		As per base policy		
		Assistance Cover		As per base policy		

9.	Exclusions	<p><b>Base Product Exclusions:</b></p> <p>Base Product      The Company shall not cover losses and expenses for any loss or damage to the Insured Vehicle that is directly or indirectly as a result of or is caused by or arising from the below:</p> <ol style="list-style-type: none"> <li><b>1. Not Covered under Manufacturer's Warranty:</b> Any Loss which would not have been covered under the original Manufacturer's Warranty.</li> <li><b>2. Loss covered by the OEM:</b> <ol style="list-style-type: none"> <li>a. Any parts to the extent that they are under Manufacturer's Warranty or warranty from the original supplier to the Manufacturer or any other warranty at the time of Breakdown.</li> <li>b. Parts which are either subject to recall by Manufacturer or can be considered as having Manufacturer design defects and or a part of product recall campaign done or assisted or participated by Manufacturer.</li> </ol> </li> <li><b>3. Deductible:</b> Any Deductible as specified in the Policy Schedule.</li> <li><b>4. Time Deductible:</b> Claim arising within Time Deductible as specified in the Policy Schedule.</li> <li><b>5. Break down/Impairment/ Seizure due to:</b> <ol style="list-style-type: none"> <li>a. Any willful act, neglect, and or negligence by the Insured or any person in charge of Insured vehicle on behalf of the Insured.</li> <li>b. Failure due to hydrostatic lock caused by rains or flood or failure due to loss caused by leakage of engine oil or water ingress in engine</li> <li>c. Failure of the Insured to observe usage guidelines stipulated by the Manufacturer including any -               <ol style="list-style-type: none"> <li>i. Non-adherence of servicing and maintenance guidelines as instructed by the Manufacturer in the warranty booklet and or user manual or.</li> <li>ii. Service or maintenance conducted by any repair center not authorized by the Manufacturer.</li> <li>iii. Poor workmanship and or faulty parts.</li> </ol> </li> <li>d. Normal wear and tear of the parts, gradual deterioration, vibrations, oil seepage or any other gradually operating cause or any consequential loss there from, determined by the correlation between the observed state of parts, extent of usage of the Insured Vehicle, and the expected normal working life of the specific part in the context of the usage of the Insured Vehicle.</li> </ol> </li> </ol> <ol style="list-style-type: none"> <li>e. Failure attributable to faulty installations, unauthorized or inadequate alterations, connections or fitting to the Insured Vehicle including but not limited to-       <ol style="list-style-type: none"> <li>i. More powerful headlights</li> <li>ii. Engine boring for noise</li> <li>iii. Wider tyre fitment etc.</li> <li>iv. LPG or CNG unit, repairs, modifications undertaken, negligence, continuing to drive despite oil pressure, temperature indicators indicating adverse condition.</li> </ol> </li> <li>f. Any loss in connection with or as a result of operation of Insured Vehicle in extreme weather conditions (such as extreme temperature (high or low), humidity, flooding or Submergence under water for more than 24 hours,</li> <li>g. Any loss in connection with or as a result of Saltwater exposures, Corrosive chemicals exposures, entering of foreign or waste matter, using of high-pressure cleaner/liquids to clean sensitive parts like, electronic sensors that are not as per OEM's guidelines.</li> </ol>	Policy Wording - Exclusions
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- h. Any losses, costs, expenses and/or defects due to foreign matter entering the cooling system.
- i. Any loss in connection with or as a result of overloading, strain, overrunning, freezing, excessive pressure, and or overheating
- j. Failure caused by usage of the Insured Vehicle in competitions, racing, rallying, motor sports, pace-making, speed testing and or reliability trials, or driving school.
- k. Insured Vehicle being driven by any person not holding a license to drive the Insured Vehicle.
- l. Any loss or damage caused by using a higher axle and trailer weight over and above manufacturer's specifications
- m. Any loss or damage to fuel injector due to improper fueling.
- n. Any loss to 'Parts not covered' as specified in the Policy Schedule

**6. The cost of:**

- a. General maintenance, adjustments, resetting of controls, tuning, cleaning, and the like.
- b. Repairs to damage caused by scratching or denting and or from the direct application of a tool, to interior and or exterior paintwork and or casing.
- c. Labor charges where no fault is found with the covered product.
- d. Replacing the covered product because replacement parts are no longer available.
- e. Rectifying any blockages and damages caused by any foreign body.
- f. All consumables, all kinds of lubricating oils, fuels, greases, shock absorber oils, fluids etc.
- g. The cleaning of any component, including the removal of any carbon and sludge and use of consumables except where it is a direct cause of the mechanical failure and/or unless authorized by the claims control centre having regard to the repair being performed
- h. The repair of an Injector which has been damaged due to wrong fuelling
- i. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.

**7. Maintenance Service Operations:** Service Operations that require regular maintenance and are not a part of Extended Warranty:

- Engine tune-up
- Clutch pedal free play or Linkage Adjustment
- Brake pedal free play or linkage Adjustment
- Body or Chassis bolt tightening operations
- Engine Oil/Oil filter change
- Belt Adjustment
- Routine servicing as recommended by the manufacturer
- Wheel alignment and wheel balancing
- Fuel system cleaning and/or adjustment
- Tyre rotation
- Lubrication and/or lubricant change
- Checking and focusing of lights
- Checking of electrical connection
- Road Testing

- 8. Normal Use Adjustment:** Adjustments may be required after a reasonable period of normal use, the extent on which depends on the owner's individual habits, usage of the vehicle and the type of terrain over which the vehicle normally operates. Such adjustments, including the elimination of squeaks and rattles, are not covered under extended warranty.
- 9. Maintenance Replacement Operations:** Replacement of parts that require regular maintenance and are not a part of Extended Warranty:
- Replacement required because of abuse, misuse or the habits of the user
  - Air filter elements
  - Fuel and oil filter elements
  - Clutch and brake linings
  - Rubber parts like hoses, belts and bushings
  - Wheel and Master Cylinder kit
  - Wiper blades
  - Bulbs
  - Battery
  - Tyre
  - Bright Trim
    - o Dents, nicks, scratches or other damage
    - o Corrosion resulting from hole drilled for fitment of accessories
  - Soft Trims
    - o Worn
    - o Soiled
    - o Torn or cut by foreign object
    - o Normal deterioration due to use & exposure
    - o Cracking or damage to plastic trim caused by improper removal/ installations
- 10. Misuse of the Insured Vehicle:** Any replacement required because of abuse, misuse or habits of the Insured towards the Insured Vehicle is not covered
- 11. Accidental Damage:** Any damage caused due to an Accident. The Company shall not be liable for any Breakdown consequent to an Accident.
- 12. Non-covered components:** Any claim where the damage to a covered component was caused by a non-covered component.
- 13. Insignificant Defect:** Any claims of insignificant defect that do not affect the vehicle performance (including, without limitation, sound, vibration and or fluid seepage, damage to upholstery, carpets/floor covering, seats and seat covers).
- 14. Non-Identification:** Any Insured Vehicle, on which engine number or chassis number is deleted, defaced, and or altered.
- 15. Upgrades and Reprogramming:** Any upgrade, modification and or re-programming required to any part covered.
- 16. Failure due to Non-Insured Event:** Failure of the product to perform as designed, which is not directly attributable to Insured Event.
- 17. Insect Damage:** Loss due to, vermin, animal or insect damage, bird droppings, effect of light, rodent bite, sun or any atmospheric conditions, dust etc.
- 18. Fraud:** Any Fraudulent act committed by the Insured or driver or the Dealer.

**19. Pre-Existing defect or failure:** Any repairs and or loss on account of Mechanical, Electronic, and or Electrical failure existing before the commencement of Period of Insurance.

Failure, for which the cause was evident during the validity of the Manufacturers' warranty, irrespective of when the failure actually occurred.

**20. Tampering:** Tampering of odometer would render the cover null and void ab- initio.

Any tampering with the Battery or Battery pack or tampering or removal of the warranty seal by any unauthorized party would render the cover null and void ab- initio.

**21. Nuclear Attack:** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

- a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
- c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

**22. Sonic Waves:** Waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

**23. Unauthorized repair:** Any failure due to unauthorized repairs, improper handling (including storage, dismantling, fitting, repair, alteration, modification), inaccurate diagnosis and or repair, use of parts other than the Manufacture's genuine parts or of any device and accessories not supplied by the Manufacture, parts of incorrect specification and or parts of faulty manufacture or alterations or modifications (including fitment of any performance accessory) to the Insured Vehicle not permitted by the Manufacturer or Dealer.

**24. Damage Covered by Comprehensive Motor Insurance**  
Damage caused by self-ignition, fire, theft, attempted theft, lightning, flood, ingress of moisture and or other risk which could be covered by comprehensive motor insurance.

**25. Non-Operational components:** Failure of the non-operational components such as, but not limited to decorative finishing, door liners, handles and hinges, paint, trims, etc.

**26. Diagnostic Cost:** All kinds of diagnostic costs, unless accepted as a part of an authorized claim.

**27. Consequential Loss:** Compensation for loss of use and or any consequential loss and or legal liability of any kind whatsoever.

**28. Breakdown resulting in property damage or loss of life:**

Any damage caused to any article and or property; and or loss due to death or disability caused to any life, due to the Mechanical, Electronic or Electrical Breakdown of any part covered under this Policy.

**29. Loss by Insured Event:** The Company shall not be liable for any direct or indirect damage and or loss caused to any property, article, disability and or death caused to any human life arising out of an Insured Event.

**30. Use of adulterated or improper products:** Use of adulterated or improper service products such as fuel, oils, brake fluids, coolants, washing and polishing products

**31. Damage to the Glass components:** Any breakages, cracks, scratches to the glass components of the Insured Vehicle, including but limited to the windshield, windows, headlights and indicator lights.

**32. Damage caused by Environmental exposures:** Soot and smoke, chemicals, bird droppings, sea water, sea breeze, salt, stone chipping, iron dust acid rain or any other chemical influences (regarding paint or body damage, especially stone throw, air-borne rust, industrial fall out). Damage to catalytic converter due to use of wrong or bad quality of fuel in the Insured vehicle.

**33. Incorrect Maintenance:** Any failure due to poor, incorrect, incomplete periodic maintenance as per the Manufacturer owner's manual, failure to observe servicing schedules within the stipulated mileage and or time restrictions; insufficient care; use of spurious parts.

**34. External Causes:** Loss or damage as a result of any external cause, including but not limited to fire, flood, earthquake, Burglary & theft, robbery, explosion, hail, Acts of God Perils, riots/strike/malicious damage, act of terrorism.

**35. No Domestic warranty:** Assets not covered under Manufacturer's Warranty within the Indian Geographical boundaries

**36. Breach of Law:** Any Insured committing or attempting to commit a breach of law with criminal intent.

**37. Change in ownership:** Any change in ownership of the Insured Vehicle, or use for any purpose not intended, unless agreed with the Company.

**38. Damaged Vehicle:** For any warranty sold after the delivery of the Insured vehicle, the Insured vehicle at the time of warranty sale must be in a technically sound state and not have been involved in any accident and/or collision or damaged in any other way except for purely cosmetic damage.

**39. Contingent Expenses:** Towing & transportation charges to authorized workshop, telephone expenses, fuel cost, etc. are not covered except to the extent opted under 4.4 Assistance Cover and specified in the Policy Schedule.

**40. Enhancement or Alteration:** No payment shall be made under this Policy for enhancement, modification or alternations to the original product specifications of the Insured Vehicle made during the course of any repairs.

**41. External Accessories:** Loss or Cost related to installing, repairing or replacing any optional accessories to the Insured Vehicle which is not in accordance with the Manufacturer's instructions and or the accessories that were not supplied/ bought at the time of purchase of the Insured Vehicle.

- 42. Geographical limits:** Any repairs performed outside the geographical limits of India
- 43. Improper Use of Assets:** Loss or damage arising out of the Insured Vehicle not being used in accordance with Manufacturer's instructions or specifications or Losses arising out of improper use of the Insured Vehicle.
- 44. Leakage/ Explosion of Batteries** - Losses incurred due to leakage or explosion of internal or external batteries attached with the Insured Vehicle.
- 45. Let Out Asset:** Any loss or damage to any Insured Vehicle let out for rental or hire purposes, unless expressly stated as covered in the Policy Schedule.
- 46. Non-Payable Charges:** Cost Incurred such as but not limited to visiting charge, Installation/reinstallation charges, diagnostic or dismantling charges where no Breakdown is found, unless otherwise agreed and stated in the Policy Schedule.
- 47. Obliteration or damaged invoice:** Loss or damage arising where the original identification number, receipts, invoice, warranty card has been removed, obliterated or altered.
- 48. Power Fluctuation:** Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
- 49. Software Losses:** The Cost of repairing, restoring or reconfiguring software. Breakdowns caused by failed software updates, unauthorized software /computer virus, malware, cyber threats, or realignments to the Insured Vehicle. Breakdown or malfunctioning related to Operating systems and embedded software is also not covered unless expressly agreed with the Company.
- 50. Third Party responsibility:** Any loss or damage for which the Manufacturer or seller of the Insured Vehicle or any other third party is responsible either by law or under contract, or was in custody of the Insured Vehicle at the time of loss.
- This shall also include any liability covered under any other underlying insurance Policy which is primary in nature.
- 51. Transportation Losses:** Loss or damage arising before or during transportation /delivery of the Insured Vehicle.
- 52. Breakdown warranty period:** The Company shall not be liable to indemnify any Breakdowns during the Manufacturer's Warranty Period or the Waiting Period, whichever period is longer.
- 53. Discharge Rate:** Insured Vehicle being used where the discharge rate exceeds the OEM guidelines / warnings.
- 54. Insolvency:** Insolvency of OEM or any similar proceedings related to bankruptcy.
- 55. Non adherence to State of Health (SoH) Guidelines:** SoH not maintained as per the OEM guidelines.
- 56. Loss arising due to Regulatory changes:** Any loss arising from any government, regulatory, industry body, trade or voluntary directed corrections, preventive actions, additions are not covered.
- 57. Continued operation:** Continued operation of the Vehicle once a defect or fault has been reported to the Manufacturer/Company.

**58. Delay in servicing:** The Company shall not be liable for any delay in servicing due to reasons beyond the control of the Company.

**59. War and Terrorism Exclusion (NMA2929 – 18/12/01):** Notwithstanding any provisions to the contrary within this Policy or any endorsement thereto, it is agreed that this Policy excludes all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expense(s) directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence of the loss:

- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law;
- riots, strikes, or civil commotion; or
- any act of terrorism.

For purposes of this endorsement, an act of terrorism means an activity that (1) involves a violent act or the unlawful use of force or an unlawful act dangerous to human life, tangible or intangible property or infrastructure, or a threat thereof; and (2) appears to be intended to (i) intimidate or coerce a civilian population, or (ii) disrupt any segment of the economy of a government de jure or de facto, state, or country; or (iii) overthrow, influence, or affect the conduct or policy of any government de jure or de facto by intimidation or coercion; or (iv) affect the conduct of a government de jure or de facto by mass destruction, assassination, kidnapping or hostage-taking.

This endorsement also excludes from coverage all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to (1), (2), and/or (3) above.

If the Company allege that by reason of this exclusion any actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**60. Cyber Act Exclusion (LMA2547 – 4/10/16, amended):** Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any Cyber Loss.

If the Company allege that by reason of this exclusion any Cyber Loss sustained by the Company is not covered by this Policy, the burden of proving the contrary shall be upon the Company.

### **Definitions**

Cyber Loss means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, defence cost, expense or any other amount incurred by or accruing to the Company, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act perpetrated by any person or group(s).

Cyber Act means an unauthorized or malicious act or series of related unauthorized or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons.

Computer System means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

**61. Electronic Data Exclusion (RI):** Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, it is understood and agreed as follows:

- a. This Policy does not Insure loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- b. "Electronic Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- c. "Computer Virus" means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'

The Company may waive off or modify one or more of the above exclusions in line with the Manufacturer's warranty if specified in Policy Schedule.

		<p><b>Add-on Products:</b></p>	<table border="1"> <tr> <td data-bbox="598 91 758 315">Consumables Expenses</td> <td data-bbox="758 91 1505 315"> <ol style="list-style-type: none"> <li>a. Any Consumable not associated with an admissible claim under Section – I Warranty Covers and Section – II Accidental Damage Covers</li> <li>b. If the insured vehicle is not repaired at an Authorized garage / Service Station</li> </ol> </td> </tr> <tr> <td data-bbox="598 315 758 427">Daily Allowance Benefit</td> <td data-bbox="758 315 1505 427">As per Base Policy</td> </tr> <tr> <td data-bbox="598 427 758 1323">Assistance Cover</td> <td data-bbox="758 427 1505 1323"> <ol style="list-style-type: none"> <li>1. Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.</li> <li>2. In case of loss of or damage to luggage or other personal effects that might occur during the services performance</li> <li>3. <b>Insured Vehicle</b> should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations</li> <li>4. The insured shall bear the cost of services at their own expense if provided, is not mentioned under this add on product</li> <li>5. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported</li> <li>6. These services can be availed for maximum of 4 times during the period of insurance.</li> </ol> <p>All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis</p> </td> </tr> </table>	Consumables Expenses	<ol style="list-style-type: none"> <li>a. Any Consumable not associated with an admissible claim under Section – I Warranty Covers and Section – II Accidental Damage Covers</li> <li>b. If the insured vehicle is not repaired at an Authorized garage / Service Station</li> </ol>	Daily Allowance Benefit	As per Base Policy	Assistance Cover	<ol style="list-style-type: none"> <li>1. Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.</li> <li>2. In case of loss of or damage to luggage or other personal effects that might occur during the services performance</li> <li>3. <b>Insured Vehicle</b> should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations</li> <li>4. The insured shall bear the cost of services at their own expense if provided, is not mentioned under this add on product</li> <li>5. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported</li> <li>6. These services can be availed for maximum of 4 times during the period of insurance.</li> </ol> <p>All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis</p>				
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Assistance Cover	Same as per base policy												

**11. Admissibility of claim**

Admissibility of claim

- 1) The claim must be in accordance with the terms and conditions of the insurance policy.
- 2) The policyholder must have paid the premium amount due.
- 3) The policyholder must inform the insurer about the claim within 72 hours of the loss.
- 4) The policyholder must provide supporting documents at the time of claim, such as
  - a. Claim form,
  - b. Registration copy,
  - c. Permit,
  - d. Fitness,
  - e. Repair bills (only in case of reimbursement),
  - f. Original document indicating the purchase/invoice price of insured asset,
  - g. In case the asset is second hand purchase the documents for transfer of ownership,
  - h. NOC from financier company, if hypothecated.
  - i. Any other document as maybe appropriately applicable.
- 5) The insurer may conduct an investigation to assess the claim's validity.

Denial of Claim

- a) Claim can be denied due to misdeclaration, misrepresentation, Fraud, and non-disclosure of material facts.
- b) Inadequate or missing supporting documents.
- c) Pre-existing damages before warranty inception date or prior to the incident.
- d) Unapproved repair – repair done without the insurers survey & approval.
- e) The policy has lapsed due to the expiration of warranty period or the vehicle exceeding the selected mileage limit. Any claims filled after the policy has expired or mileage lapsed will not be covered.
- f) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety.
- g) Claims related to normal wear & tear, maintenance, or aging of the vehicle.
- h) Any claim for issues not listed in the policy wordings.
- i) Use of vehicle for any other purpose except for which it is designed or licensed.

**PROCEDURE TO BE FOLLOWED IN CASE OF TL/CTL & THEFT CLAIM**

**A. Total Loss**

If a motor vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim.

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and case will get declared Total loss based on the nature and extent of damage and estimated liability.
3. Customer to submit all the relevant documents to insurer ASAP.
4. Case shall be referred to salvage buyer for salvage valuation/quotation.
5. Customer to get the RC cancellation done and confirm the same to insurer.
6. Customer will be given the option to retain the wreck and accept a Cashloss (being the IDV less the assessed value of Salvage based on quotes) settlement.
7. Based on customer consent Insurance company shall proceed with claim settlement.

**B. Constructive Total Loss (CTL):**

If the Assessed Loss is more than 75% of IDV, the claim is considered for CTL (Constructive Total Loss).

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and case will be evaluated for CTL based on the nature and extent of damage and estimated liability.
3. Customer to submit all the relevant documents to insurer ASAP.
4. Case shall be referred to salvage buyer for Salvage valuation/quotation.
5. Customer will be informed about the salvage value and given the option for Cashloss (being the IDV less the assessed value of Salvage based on quotes) Settlement for his consideration & consent.
6. Based on customer consent Insurance company shall proceed with claim settlement.

**C. Theft:**

When the vehicle is stolen in entirety, it results in a Theft claim. In such cases, the claim is settled on IDV basis upon receipt of all the relevant documents and NTC report (non- traceable report) from the police under whose jurisdiction the theft is reported.

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company.
2. FIR to be done immediately without delay at the police station under whose jurisdiction the Theft has occurred.
3. Customer to submit all the relevant documents along with the ignition keys to insurer ASAP.
4. Police investigates the case and try to trace the vehicle.
5. If the vehicle is traced by the police, the case shall be closed as Vehicle recovered.
6. If the vehicle cannot be traced by the police within some stipulated time depending upon the jurisdiction, police will issue Non-traceable report to the Insured.
7. Insured have to submit the NTC report to the insurance company.
8. Upon receipt of the NTC report and other relevant documents, insurer shall settle the claim.

**Sample Claim Calculation**

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
Engine Assembly	Metal	10,000	40	6,000
LABOUR		2,000	0	2,000
Gross Payable Amt				8,0000
Less: Deductible				0
Net Payable Amt				12,000

**12. Policy Servicing - Claim Intimation and Processing**

Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at [services@indusindinsurance.com](mailto:services@indusindinsurance.com).

**For any Claim related queries please contact us on -**

Call centre no: 022 4890 3009 (Paid)

Email: [services@indusindinsurance.com](mailto:services@indusindinsurance.com)

**Claim TAT**

Appointment of Surveyor	<=24 hours from date of claim intimation
Receipt of Survey report	<=15days from the date appointment of the Surveyor.
Settlement of claim	7 days from the date of receipt of survey report.

**Escalation Matrix:**

For any Claim related queries please contact us on -

Call centre no – 022 4890 3009 (Paid)

Email – [services@indusindinsurance.com](mailto:services@indusindinsurance.com)

<p><b>13. Grievance Redressal and Policyholders Protection</b></p>	<p>While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:</p> <ul style="list-style-type: none"> <li>• Call us on phone number: +91 22 4890 3009 or writing email at: <b>services@indusindinsurance.com</b></li> <li>• Visiting any of our nearest branches <b>https://igi-locator.oppspot.com/?Searchby=branch&amp;sourcesystem=website&amp;phonenumber=&amp;emailid=#/</b></li> <li>• You may also write to us at: IndusInd General Insurance, Correspondence Unit, 2nd &amp; 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001</li> </ul> <p><b>Escalation level 1:</b> In case the insured is not satisfied with the response received from one of the above mentioned touchpoints or there is a delay, the insured may contact grievance officer at <b>grievances@indusindinsurance.com</b></p> <p><b>Escalation level 2:</b> If the insured is not satisfied with the response received from escalation level 1, he/she may approach the Head of Grievance at <b>Headgrievances@indusindinsurance.com</b></p> <p>If the insured is not satisfied with the response received from above mentioned touchpoints, he/she may approach the Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure ____ or you may visit <b>https://cioins.co.in/ombudsman</b></p> <p><b>Details of Grievance Redressal Officer of the Insurer <a href="https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf">https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf</a></b></p> <p><b>Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></b></p> <p><b>Ombudsman (Please provide contact details, Toll free number and email) <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a>.</b></p>	
<p><b>14. Obligations of the Policyholder</b></p>	<p>a) Please disclose all the essential information of the risk before buying a Policy. b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. c) Non-disclosure of material information may affect the claim settlement.</p>	

**Declaration by the Policyholder;**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:**

For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at **www.indusindinsurance.com** to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. (**<https://www.indusindinsurance.com/insurance/aboutus/downloadsus/downloads.aspx>**)

**Declaration for Data Sharing and Analytical Review**

I, [Policyholder's Name], holder of Policy Number XXXXXXXXXXXXXXXXXXXX, hereby acknowledge and agree that [Insurance Company Name] may collect, store, process, and share my personal and policy-related information, including but not limited to my name, contact details, vehicle details, claim history, and driving behaviour, for the purpose of data analysis, risk assessment, fraud prevention, and service enhancement.

**I understand that:**

My information may be shared with third-party agencies, reinsurers, and regulatory authorities as required by law and for legitimate business purposes.

The data will be used for analytics, premium calculation, and improving insurance products and services.

The insurance company will implement reasonable security measures to protect my data against unauthorized access.

My consent is voluntary, and I have the right to withdraw it at any time by providing written notice, subject to applicable laws and regulations.

By signing below, I confirm that I have read and understood this declaration and give my consent for the use of my information as described above.

Policyholder's Name: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature