

**INDUSIND MOTOR VEHICLE EXTENDED WARRANTY FOR PASSENGER AND GOODS CARRYING
COMMERCIAL VEHICLES (ICE) - POLICY WORDINGS**

PREAMBLE

Whereas the Master Policy Holder as specified in the Master Policy Schedule has, by a proposal and declaration agreed upon the terms and conditions and exclusions of the Master Policy under which all policies shall be issued.

IndusInd General Insurance Company limited ("the Company"), having received a proposal and the premium from the proposer named in the schedule referred to herein below, and the said proposal, declaration and the Master Policy Schedule together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the schedule with all its parts, and further, subject to the terms and conditions contained in this Policy, as set out in the schedule with all its parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in part 1 of the schedule to the title of the person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured or appropriate benefit will be paid by the Company. This Policy is subject to all terms, conditions and exclusions of the Master Policy to which it is attached.

Now this Policy witnesseth:

That subject to the terms, conditions, limitations, and exclusions contained herein or endorsed or otherwise expressed hereon.

SECTION 1: DEFINITIONS

1.1 Accident

Means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured.

1.2 Ambulance

Means a road vehicle or an aircraft operated by a licensed / authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention

1.3 Administrator

Means claims manager or professional authorized by IndusInd General Insurance Company Ltd for claims assessment

1.4 Authorized Workshop:

Means the workshop/service centre that has been allowed and recognised by the Manufacturer to provide post-sales service for the Insured Asset of the brand belonging to the Manufacturer.

1.5 Breakdown

Means the Mechanical, Electronic, Electrical defects or failure of a part (or parts) of the Insured Vehicle that renders the Insured Vehicle immobilized or unfit for the purpose of driving on the road.

1.6 Company

Means IndusInd General Insurance Company.

1.7 Cost

Means all 'covered costs' payable to Insured at the time of Claim payment as specifically stated in Policy Schedule.

1.8 Coverage Radius

Means the radial distance in kilometres from the place of Accident or Breakdown of the Insured Vehicle, till which the assistance services can be provided. The Coverage Radius available under this Addon shall be as specified on the policy Schedule.

1.9 Driving License

A driving license is a legal authorization, or the official document confirming such an authorization, for a specific individual to operate one or more types of motorized vehicles such as two wheelers, cars, trucks, or buses—on a public road in India.

1.10 Dealer

Means the distributor or distributing agency which sells the Insured Vehicle and is an authorized seller.

1.11 Deductible or Excess

Means the amount of expenses to be borne by the Insured before the compensation under the Policy shall become payable and that which shall not be reimbursed by the Company. The Company's liability to make any payment under this Policy is over and above the Deductible or Excess as mentioned in the schedule.

1.12 Depreciation

Means the reduction in the value of an Insured Vehicle over time, due to use, wear and tear or obsolescence. The per annum Depreciation rate applicable for the Insured Vehicle under this Policy is as per Depreciation Schedule available under Section 3 (c) of this document.

1.13 Extended Warranty

Means a contract between the Insured and the Company that comes into effect when the Manufacturer's Warranty Period is over and provides coverage for replacement or repairs of various parts of the Insured Vehicle due to Electrical and or Mechanical Breakdown.

1.14 Fails or failed or failure

Means the inability of any parts of the Insured Vehicle covered under the Policy to satisfactorily perform its intended function but excludes Breakdown or reduction in operating performance due to wear and tear of the part, consistent with its age and performance.

1.15 Incidental costs or Incidental charges:

Means costs of items and services, whether or not forming part of the main bill of expense, that are incurred other than directly toward items, materials or services specifically covered under the Policy.

1.16 Injury

Means accidental physical bodily harm excluding illness or disease solely and directly caused by an Accident, and which is verified and certified by a Medical Practitioner.



1.17 Insured

Means the Proposer who is the owner of the Insured Vehicle and whose name is specifically appearing as such in the Policy Schedule.

1.18 Insured Event

Means any event specifically mentioned as covered under this Policy.

1.19 Insured Vehicle

Means any Vehicle, which is the subject matter of insurance under this Policy, and which is specifically appearing as such in the Policy Schedule.

For the purpose of this Policy, Vehicle shall mean Goods Carrying Vehicle including Three wheeler and Four Wheeler, Passenger Carrying Vehicle including Three wheelers and Four Wheelers, Tractors, Miscellaneous and Special types of vehicles including the following:

ICE Vehicles:

Refers to a vehicle which is powered exclusively by energy derived from an internal combustion engine (ICE or IC engine). An ICE engine is a heat engine in which the combustion of a fuel occurs with an oxidizer (usually air) in a combustion chamber that is an integral part of the working fluid flow circuit.

1.20 Life Threatening Medical Condition

Means a medical condition suffered by the Insured person which has the following characteristics (all the following characteristics shall be simultaneously met for being classified as a Threatening Life-Threatening Medical Conditions):

- Markedly unstable vital parameters (blood pressure, pulse, temperature and respiratory rate)
- Acute impairment of one or more vital organ systems (involving brain, heart, lungs, Liver, Kidneys and pancreas)
- Critical care being provided, which involves high complexity decision making to assess, manipulate and support vital system function(s) to treat single or multiple vital organ failure(s) and requires interpretation of multiple physiological parameters and application of advanced technology
- Critical care being provided in critical care area such as coronary care unit, intensive care unit, respiratory care unit, or the emergency department and
- Is certified by the attending Medical Practitioner as a Life-Threatening Medical Condition.

1.21 Load Transfer

Means the Loading and unloading of goods in case of an Accident and or mechanical and or electrical breakdown,

1.22 Manufacturer

Means the producer (who makes or assembles or processes or packages or labels or advertises or issues instructions for use and maintenance of the device) of the Insured Vehicle.

1.23 Manufacturer's Warranty Period

Means the amount of years or the Kilometers run by the Insured Vehicle, whichever earlier is applicable for which Manufacturer's Warranty for the Insured shall be effective and applicable.

Kilometers run by the Insured Vehicle shall be as indicated in the Odometer.

Where a Pre-Owned Vehicles comes with a warranty provided by the Dealership or Vendor, such warranty may be treated as manufacturer's warranty.

1.24 Master Policy

Means a contract between the Master Policy Holder and the Insurance Company as stated in the following:

- i. The Master Policy Schedule including details of Add-ons, extensions, special conditions, warranties and exclusions;
- ii. Any Endorsements to the Master Policy Schedule;
- iii. The proposal and all declarations made by Master Policyholder on their behalf;

1.25 Maximum Total Covered Distance

The Maximum Total Covered Distance refers to the total driven distance in kilometers from the original Purchase Date of the Insured Vehicle, inclusive of the distance covered under the Manufacturer's Warranty, for which this Extended Warranty Policy is valid. The Maximum Total Covered Distance is as stated in the Policy Schedule.

1.26 Medical Practitioner

Means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The Medical Practitioner should not be the Policyholder/Insured or their close Family member.

1.27 Offering Window

The Offering Window is the maximum number of consecutive Days from the original Purchase Date of the Asset proposed to be Insured, within which this Policy can be purchased. The Offer Window is as stated in the Policy Schedule.

1.28 Period of Insurance

Means the period within which if the Insured Event occurs, the Company shall be liable to pay a claim, subject to the terms and conditions of the Policy. This period commences from Risk Start Date and terminates at the Risk End Date as specified in the Policy Schedule or the Maximum Total Covered Distance as specified in the Policy Schedule, whichever comes first.

1.29 Policy schedule

Means the schedule that contains details of the extent of cover available to the Insured, the exclusions under the cover and the terms and conditions of the issue of the Policy.

1.30 Pre-Owned Vehicles

Means used vehicles in which there has been at least one owner in the past. Used vehicles can also be called as Pre-Owned Vehicles

1.31 Reasonable & Customary Charges

Means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved

1.32 Registration certificate

A vehicle registration certificate is an official document providing proof of registration of a vehicle.

1.33 Risk Start Date

Means the date as mentioned in the Policy Schedule from which the insurance benefits start under the Policy.

1.34 Risk End Date

Means the date as mentioned in the Policy Schedule at which the insurance benefits end under the Policy.



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1.35 Salvage Value

Means the residual scrap value of the damaged items or the value of undamaged portion of the Insured Vehicle. All Salvage and recoveries resulting from Claims on covered Insured Vehicle unless agreed otherwise shall be the property of the Company.

1.36 Sum Insured

Sum Insured means the maximum amount of cover available as specifically stated in the Policy Schedule which represents the Company's total and absolute liability for any or all Claims payable to the Insured during the Period of Insurance.

The Sum Insured is further subject to Depreciation, Deductibles and Sub – Limits as applicable to the Policy.

In case of Comprehensive Coverage, the Sum Insured shall not exceed the original purchase price (ex-showroom for New Vehicle) of the Insured Vehicle.

In case of Part-wise Coverage, the Sum Insured for each part shall be as agreed with the Company.

1.37 Suspension System

Means a mechanism inherent in the Two-Wheeler that balances the road handling and ride quality of the Vehicle.

1.38 Waiting Period/Cooling Period

Means the time period that starts on the Risk Start Date and ends on the number of Days mentioned as Waiting Period in the Policy Schedule during which any Claim arising on the Policy is not admissible, unless otherwise agreed by the Company and stated so in the Policy Schedule

1.39 Winching

Means a mechanism of towing of the Insured Vehicle to pull in or let out the vehicle with a chain or a rope or a wire.

SECTION 2: SCOPE OF COVER

The Company hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Insured against the repair or replacement Costs of Insured Vehicle as per the covers opted and limits specified in the Policy Schedule.

The cover under this Policy is available to the Insured only to the extent of the Covers opted and appropriate premium for such Covers having been paid and agreed as a part of coverage in the Policy.

SECTION 3: BASE COVER

The covers listed below are Base covers. It is mandatory to opt for at least one Base Cover under the Policy.

3.1 Extended Warranty

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, provided that:

- a. 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.

- b. 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.
- c. 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
- d. 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.
- e. 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.
- f. 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.

Please refer Section 9 Coverage Summary for the list of available Covers.

3.2 Enhancement Cover

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, provided that:

- a. The Enhancement(s) is done by the Manufacturer or by an approved agent of the Manufacturer
- b. The Enhancement(s) will not modify the basic usage of the Insured Vehicle
- c. The Enhancement is done by legally approved vendor and not experimental in nature
- d. 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.
- e. 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.
- f. 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.



- g. 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.
- h. 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.
- i. 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.
- j. 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.

Please refer Section 9 Coverage Summary for the list of available Covers.

SECTION 4: ADD ON COVERS

The covers listed below are optional covers and are available to the Insured, on payment of additional premium.

4.1 Consumable Expenses

- i. In case of an admissible claim under Section 3 Base Cover the Company shall cover the cost of Consumables required to be replaced/ replenished in direct connection with the claim under Section 3 Base Cover.
- ii. Consumables for the purpose of this cover shall include engine oil, Gear Box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.
- iii. What is not Covered:
 - a. Any Consumable not associated with an admissible claim under Section 3 Base Cover
 - b. If the insured vehicle is not repaired at an Authorized garage / Service Station

4.2 Daily Allowance Benefit

In case of a claim under Section 3 Base Cover, the Company shall pay the Insured Person an amount equal to the Daily Allowance amount specified in the Policy Schedule per day of the Repair Duration, provided,

- i. Repair Duration shall be calculated as the date of delivery to Authorized Workshop till the date of release of the Insured Vehicle.
- ii. Repair Duration shall not include any delays in pick-up or delivery of the Insured Vehicle from or to the Authorized Workshop post completion of repairs.
- iii. The fixed daily amount shall be payable for each continuous and completed 24 hours of the Repair Duration, subject to a maximum number of days as opted by the Insured Person and specified in the Policy Schedule in a Policy.
- iv. Time Deductible: Time Deductible as specified in the Policy Schedule shall be applicable on each and every claim under the Policy. If the Repair Time is for less than the Time Deductible, no amount shall be payable under this benefit. If the Repair Duration extends beyond the Time Deductible, the payment under this benefit shall be made from the first day of Repair Duration, subject to the limits mentioned in

the Policy Schedule.

- v. Maximum number of claims as specified in the Policy Schedule shall be payable under this Add On Cover.

4.3 Assistance Cover

The Company hereby agrees, subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Insured as per the covers and limits specified in the Policy Schedule.

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

The covers listed below are optional covers and are available to the Insured during the Period of Insurance, on payment of additional premium.

4.3.1 24X7 Roadside Assistance

The following services shall be provided within Coverage Radius subject to terms mentioned below:

4.3.1.1 Emergency Towing

4.3.1.1.1 Accidental Towing, Breakdown Towing and Winching

In the event that the Insured Vehicle is immobilized while on road due to an Accident or breakdown and cannot be repaired on the spot, the Company shall arrange for and indemnify the Insured for expenses incurred toward Winching and towing the Insured Vehicle to the nearest garage within the Coverage Radius.

Provided that:

- i. Towing charges for the distance beyond the Coverage Radius shall be borne by the Insured.
- ii. Winching and towing shall not be available where law enforcement restricts the towing of the Insured Vehicle following an Accident.

4.3.1.2 On-site Assistance

4.3.1.2.1 Jump Start for Run-Down Battery

In the event that the Insured Vehicle is immobilized due to run down battery, the Company shall arrange for and indemnify the Insured for expenses incurred toward the services of a vehicle technician to jump start the Insured Vehicle at the location of the Insured Vehicle, with appropriate means.

Provided That:

- i. The vehicle technician shall be arranged within the Coverage Radius.
- ii. It is agreed and understood that under this service, only the vehicle technician's labour charges and conveyance charges for the above would be borne by the Company.
- iii. In case a battery needs to be replaced with a new battery, the cost of new battery replacement and any cost to obtain the battery shall be borne by the Insured. Any cost involved in charging of the run-down battery shall also be borne by the Insured.

4.3.1.2.2 Service of Flat tyre

In the event that the Insured Vehicle is immobilized due to flat tyre while on road during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward the services of a vehicle technician to replace the flat tyre with spare stepney tyre of the Insured Vehicle at the location of breakdown.

In the event that the spare stepney tyre is not available in the Insured Vehicle, the Company shall arrange for and indemnify the Insured for the flat tyre shall be taken to the nearest tyre



repair shop, for repairs and re-fitted to the Insured Vehicle.

Provided that:

- i. It is agreed and understood that under this service, only the vehicle technician's labour charges and conveyance charges to take the flat tyre to the nearest place of repair for the above would be borne by the Company. Any incidental charges to the replacement or repair shall be borne by the Insured.

4.3.1.2.3 Spare Key Retrieval and Services of Keys Locked Inside

In case the Insured Vehicle keys are locked inside the Insured Vehicle during the Period of Insurance, lost, or misplaced, the Company shall, at the request and authorization of the Insured Person, arrange for and indemnify the Insured for expenses incurred for another set of keys to be retrieved from Insured Person's place of residence or office by courier to the location of the Insured Vehicle, provided the distance is within the Coverage Radius.

Provided that:

- i. The Insured shall be required to produce valid identity proof at the time of authorizing the pick-up and delivery of the alternate keys to the Insured or the driver.
- ii. Alternatively, at the Insured's request, the Company shall arrange for and indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred toward hiring a vehicle technician to attempt to open the Insured Vehicle with normally available tools at the location of the event. Valid Identity proof matching with car ownership information on record shall be required prior to attempting this service.
- iii. It is agreed and understood that under this service, only the vehicle technician's labour charges and conveyance charges for the above would be borne by The Company. All other costs and incidental charges, including cost of any minor damage due to attempts to access the Insured Vehicle without a key, shall be borne by the Insured.

4.3.2 Minor Repairs

In the event that the Insured Vehicle breaks down and is immobilized while on road and outside 10 kms from the Insured Person's place of residence or office due to any of the following minor mechanical or electrical Fault, which can be repaired on the spot, the Company shall arrange for and indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred toward the services a vehicle technician at the location of breakdown to carryout minor repairs at the location of breakdown.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges shall be borne by the Company. Cost of Material and Spare Parts would be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

The following shall be provided through a vehicle technician available within the Coverage Radius and upto the limits specified in the Policy Schedule subject to terms mentioned above:

4.3.2.1 Minor Clutch Setting in case of Clutch Plate fault

4.3.2.2 Airlock Out Setting in case of Airlock Valve fault due to which the air gets filled up in the engine

4.3.2.3 Universal Joint Cross Replacement in case of Universal Joint Cross fault due to which the uniform motion between the shafts comes to halt resulting in reduced transmission

4.3.2.4 Brake Setting in case of Brake fail and Brake plate fault

4.3.2.5 Minor Electric repair in case of fault in wiring of the headlight and change of fuse in the headlight and fault in the wiper

4.3.2.6 Fuel Line repair in case of air getting stuck in the line from the fuel tank to the fuel system causing a bleeding of the fuel

4.3.2.7 Leakage repair in case of Inspection it is found out that there is a repair required with regards to the Hose Pipe of the coolant and or there is a leakage in the Air Lube and or Air Filters and or Break Booster

4.3.2.8 Gear Lever Setting in case of Gear Lever getting stuck

4.3.3 Fueling Services

The following services shall be provided within the Coverage Radius and up to the limits specified in the Policy Schedule subject to terms mentioned below:

4.3.3.1 Emergency Fuel (Fuel Delivery for combustion engine)

In the event Insured Vehicle runs out of fuel while on road during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward transport of emergency fuel (up to 5 litres) to the location of breakdown.

It is agreed that the cost of fuel itself would be borne by the Insured. The Company shall not be liable for the purity of fuel.

4.3.3.2 Wrong Fuelling (for combustion engine)

In case of accidental filling of fuel tank of the Insured Vehicle with the wrong fuel or unsuitable fuel during the Period of Insurance, the Company shall:

- i. Arrange for and indemnify the Insured for expenses incurred toward towing of the Insured Vehicle to the nearest authorized garage using the best available towing mechanism, within Coverage Radius from the location of breakdown. In case the towing distance exceeds the Coverage Radius, charges distance beyond the Coverage shall be borne by the Insured.
- ii. Indemnify the Insured for expenses incurred toward - draining and flushing the fuel tank.

Losses arising from or expenses incurred toward the following lie outside of the scope of coverage for Benefit 4.3.3.2 Wrong fuelling (for combustion engine):

- i. The cost of hiring an alternative vehicle in the event that the mechanical or component damage is sustained.
- ii. Cost of replacement of the fuel filter.
- iii. Any claim where the wrong fuelling occurs outside of the Indian Geography.
- iv. Any claim resulting from foreign matter entering the fuel system
- v. Any expenses that are not supported by original receipts specifying expenses towards Draining and flushing the fuel tank of the Insured Vehicle.
- vi. Any loss related to Loss of value or Loss of use of vehicle.

4.3.4 Emergency Medical Covers

For the purpose of Covers 4.4.4.1 to 4.4.4.4, the Insured may choose to cover the following persons for an appropriate additional premium:

- Self (Proposer)
- Driver of the Insured Vehicle
- Conductor of the Insured Vehicle



- Cleaner of the Insured Vehicle
- Fare paying Passengers of the Insured Vehicle (as per vehicle's passenger carrying capacity)

For a claim to be payable under this section, it is a pre-condition that the person for whom claim is being made shall be boarding, alighting, travelling in or on the Insured Vehicle at the time of the Accident of the Insured Vehicle.

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and one or more of the persons opted to be covered by the Insured and specifically mentioned under this cover in the Policy Schedule sustains any Injury, the following services shall be provided subject to terms mentioned below:

4.3.4.1 Medical Assistance

The Company shall provide the following assistance:

- Telephonically arranging contact details of the nearest available Ambulance. However, the Company shall not be responsible for unavailability of Ambulance within reasonable distance of the Accident site or the timeline within which the Ambulance is able to reach at the location of the Accident.
- Telephonically arranging contact details of the nearest available medical facility in case of Injury (on request basis)
- Emergency Message transmission up to a maximum of 2 contacts per person.

The Company shall not be responsible for the quality of service rendered by such service providers.

4.3.4.2 Emergency Road Ambulance Service

The Company shall indemnify each of the persons covered under the benefit, up to the limit specified in the Policy Schedule, for the expenses incurred towards availing Emergency Road Ambulance services for transferring such injured person(s) to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency.

The Company shall not be responsible for unavailability of Ambulance within reasonable distance of the location of Accident or the timeline within which the ambulance is able to reach at the location of Accident.

The Company shall not be responsible for the quality of service rendered by such service providers.

4.3.4.3 Emergency Air Ambulance Service

The Company shall indemnify each of the persons covered under the benefit, up to the limit specified in the Policy Schedule, for expenses incurred towards availing Emergency Air Ambulance services for transferring such injured person(s) to the nearest Hospital with adequate emergency medical facilities for the provision of health services following an emergency, subject to the following:

- The coverage includes the cost of the transportation from the place of first occurrence of the Accident to the nearest Hospital in case of an emergency Life Threatening Medical condition, or from one Hospital to another Hospital which is prepared to admit such injured person(s) and provide the necessary medical services, only in case where such injured person(s) requires immediate and rapid Ambulance transportation which cannot be provided by a Road Ambulance.
- Such Life-Threatening Medical Condition has been certified by the Medical Practitioner
- The transportation from one Hospital to another Hospital

has been prescribed by a Medical Practitioner and is medically necessary.

- Such Air Ambulance has been duly licensed for operation by the Competent Authorities of the Government of India
- The Origin and Destination of Air Ambulance Service are within the geographical boundaries of Republic of India

4.3.4.4 Blood Transfusion Services

The Company shall indemnify each of the persons covered under the benefit, up to the limit specified in the Policy Schedule for expenses incurred towards procedure of testing, compatibility check and transfusion of blood required for various medical procedures, provided that:

- The blood transfusion is required in connection with Injury sustained directly due to the Accident, and for hospitalization within 48 hours of the Accident
- The medical procedure is taking place in a Hospital situated within the geographical boundaries of Republic of India
- The blood is being procured and delivered to the Hospital from a Government approved facility and or hospital

4.3.4.5 Accidental Medical Expenses

The Company shall indemnify the persons covered under the benefit, up to the limit specified in the Policy Schedule, for the below mentioned Medical Expense incurred by the Insured Person towards the Medically Necessary Treatment of such Injury:

- Room Rent,
- Nursing expense,
- Intensive care Unit (ICU) charges,
- Medical Practitioner(s) fees,
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances,
- Medicines, drugs and Consumables expenses,
- Diagnostic procedures expenses,
- The cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

Provided that:

- Such Medical Expenses shall be the Reasonable and Customary Charges incurred for In-Patient Hospitalization or Daycare for such Injury.
- To be covered under this Policy, the Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy.
- Domiciliary Hospitalization and/or Out-Patient treatment shall not be covered under this Benefit.
- The maximum liability of the Company toward claims under the Benefit - 2.4.5 Accidental Medical Expenses during a Policy Period for all persons covered under the benefit put together shall be limited to the Sum Insured specified against in the Benefit in the Policy Schedule.
- The cover shall be limited to the number of passengers specified in the Policy Schedule.

4.3.4.6 Alternate Driver Arrangement

Where the driver of the Insured Vehicle sustains any Injury, the Company shall arrange for hiring an alternate driver to drive the Insured Vehicle to the drop location of the fair-paying passengers who were on-board the Insured Vehicle at the time of the Accident, or to drive the goods to the pre-planned destination of the Insured Vehicle, provided that

- i. The cost of labour and conveyance of the alternate driver shall be borne by the Insured
- ii. The Company shall not be responsible for the quality of services or deficiency in services of the alternate driver.

4.3.5 Legal Assistance Cover

In the event of an Accident and or theft involving the Insured vehicle during the Period of Insurance, the Company shall, subject to exclusions stated under the Policy, provide the covers stated under sections 4.3.5.1 Legal Advisor,.

4.3.5.1 Legal Advisor Contact

Where the Insured requires the services of a legal advisor, the Company shall arrange for the telephonic contact details of a appropriate legal advisor belonging to an area as requested by the Insured.

Any and all charges payable for hiring the services of such legal advisor shall be borne by the Insured.

4.3.6 Flood Assistance

The following services shall be provided and up to the limits specified in the Policy Schedule subject to terms mentioned below:

4.3.6.1 Vehicle Transportation

In the event that the Insured Vehicle is immobilized due to flood water ingress and cannot be moved, the Company shall arrange for and indemnify the Insured for expenses incurred toward Winching and towing the Insured Vehicle to the nearest garage within the Coverage Radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

In case the towing distance exceeds the Coverage Radius as specified in the Policy Schedule, charges for the distance beyond the Coverage Radius shall be borne by the Insured.

Winching and towing shall not be available where law enforcement restricts the towing of the Insured Vehicle following an Accident.

4.3.6.2 Drying and cleaning services

In the event that the Insured vehicle is immersed in flood water during the Period of Insurance, the Company shall arrange for and indemnify the Insured for expenses incurred toward hiring professional services for drying and cleaning the Insured Vehicle post such flooding.

It is agreed and understood that under this service, the vehicle technician's labour charges for drying and cleaning of the Insured Vehicle and conveyance charges for the above only would be borne by the Company.

The cost of replacement or repair of any damaged parts, Cost of Material and Spare Parts shall be borne by the Insured including any other incidental conveyance to obtain such material and spare parts. Cost of off-loading of goods from the Insured Vehicle or damage to the goods shall not be covered under this Add On Cover.

4.3.7 Load Transfer Services

4.3.7.1 Unloading and Loading of Goods - Assistance

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods, the Company shall arrange the contact details of providers for such service. The expenses toward Loading and Unloading charges, labour charges and conveyance charges shall be borne by the Insured.

The following categories of goods shall not be covered for this benefit: boats, motor vehicles, gliders, or animals (horses, cattle

etc.), perishable goods, research, and scientific equipment, building equipment, furniture, fragile goods, flammable items, etc.

4.3.7.2 Unloading and Loading of Goods – Benefit

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods the Company shall indemnify the Insured upto the limits specified in the Policy Schedule for expenses incurred towards labour and conveyance of the service provider hired for Unloading the goods carried in the Insured Vehicle at the time of the Accident, and transferring and loading of goods from the Insured Vehicle to an alternate Vehicle provided by the Insured and or the service provider at the same location provided that:

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown and requires unloading of the contained goods, the Company shall indemnify the Insured for expenses incurred towards Labour and conveyance for hiring the following services:

- i. Unloading the goods carried in the Insured Vehicle at the time of the Accident
- ii. Transferring and loading of goods from the Insured Vehicle to an alternate vehicle at the same location.

Provided that:

- i. Charges for service provider's conveyance for the extra distance beyond the Coverage Radius shall be borne by the Insured.
- ii. Expenses towards any equipment required for unloading and loading of goods shall be borne by the Insured.
- iii. Expenses towards hiring or arranging the alternate vehicle shall be borne by the Insured
- iv. The Company shall not be responsible for the quality of services or deficiency of services or any damage or loss to the goods due to Accident or while unloading and loading of the goods is not covered under this Policy.
- v. The following categories of goods shall not be covered for this benefit: boats, motor vehicles, gliders, or animals (horses, cattle etc.), perishable goods, research, and scientific equipment, building equipment, furniture, fragile goods, flammable items, etc.

4.3.8 Value Added Services

4.3.8.1 Reminder and Advisory Services

The Company shall from time to time communicate to the Insured through SMS/Email/Phone call/WhatsApp message, alerts for the renewal of PUC, Commercial Permit, etc. of the Insured Vehicle.

The Company shall in no way be liable for failed delivery of the message due to technical issues in the cellular service or email service or due to application service. The service shall be offered on the registered mobile number and/or email ID of the Insured as specified in the policy Schedule or updated in the Company records from time to time.

4.3.8.2 Loss of Documents

The Company shall indemnify the Insured up to limits specified in the Policy Schedule, for the cost of obtaining duplicate Registration certificate (RC), vehicle fitness certificate, Commercial Permit of the Insured Vehicle, in case Insured suffers a loss of any of these documents during the Period of Insurance, from inside the locked Insured Vehicle. The claim under this cover is subject to the following:



- i. First information report (FIR) is required to be filed with Police for loss of the documents.

4.3.8.3 Document Verification

In case that the Insured requires Document Verification service of the various drivers for their Insured Vehicle, like Driving License, Medical Certificates, PAN Card, Aadhar Card, the Company shall arrange for the contact details of providers for such service.

The expenses towards availing the verification services shall be borne by the Insured.

4.3.8.4 Continuation/Return Journey – Bus or Taxi support

In the event that the Insured Vehicle is immobilized while on road due to an Accident or Breakdown, and the Insured Vehicle cannot be repaired on the same day (expected repair time being of 4Hrs or more), the Company shall provide assistance for arranging the contact for alternate mode of transport (Taxi) to continue the journey to the Insured Vehicle's originally intended destination or return to the start point of the Insured Vehicle's journey

4.3.8.5 Continuation/Return Journey – Bus or Taxi benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown and beyond 200 kms from the starting point of the passenger's journey, and the Insured Vehicle cannot be repaired same day (expected repair time being of 4Hrs or more), the Company shall indemnify each of the persons covered under the benefit as specified in the Policy Schedule, up to the limit specified in the Policy Schedule for expenses incurred towards alternate mode of transport (Bus or Taxi) to continue the journey or return to the Insured Vehicle's originally intended destination or Insured's office. Subject to the following:

- The payment under this benefit shall be subject to the limits specified in the Policy Schedule.
- The cover shall be limited to Bus or Taxi transport up to the Coverage Radius. The cost for distance beyond the Coverage Radius shall not be covered under this Add On Cover.
- This benefit shall be available only to Insured Vehicle having capacity less than 10 Persons.
- Alternate vehicle shall be a vehicle of the same class as the Insured Vehicle (or lower as may be available) depending upon the availability of the vehicle.

4.3.8.6 Hotel Accommodation - Assistance

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and outside 200 kms from the starting point of the fare paying passenger's journey, and if the Insured Vehicle cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall arrange the contacts for hotel accommodation near the location of Accident or Breakdown.

The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.

The Company shall not be responsible for the quality of services or deficiency of services that may occur in the suggested accommodation.

4.3.8.7 Hotel Accommodation – Benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road during the Period of Insurance and outside 200 kms from the starting point of the fare paying passenger's journey, and if the Insured Vehicle

cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall indemnify each of the persons covered under the benefit as specified in the Policy Schedule, up to the limit specified in the Policy Schedule for expenses incurred towards hotel accommodation cost for a hotel near the location of Accident or Breakdown, subject to the following:

- i. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)
- ii. The accommodation shall be available for a maximum one day or until repair is completed, whichever is earlier.
- iii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.
- iv. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.

4.3.8.8 Vehicle Pick Up - Assistance

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and outside 200 kms from the starting point of the Insured Vehicle's journey, and if the Insured Vehicle is towed to the nearest garage and cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall arrange the contact of an alternate driver to pick-up of the Insured Vehicle from the garage and transport it to the Insured's residence or office after the Insured Vehicle is repaired.

The Company would intimate the Insured of all charges payable for the Insured Vehicle pick up and all such charges shall be borne by the Insured.

4.3.8.9 Vehicle Pick Up - Benefit

In the event that the Insured Vehicle is immobilized due to an Accident or Breakdown while on road and outside 200 kms from the starting point of the Insured Vehicle's journey, and if the Insured Vehicle is towed to the nearest garage and cannot be repaired on the same day (expected repair time being of 12Hrs or more), the Company shall indemnify the Insured, up to the limit specified in the Policy Schedule for expenses incurred towards hiring an alternate driver to pick up of the Insured Vehicle from the garage and transport it to the Insured's residence or office after the Insured Vehicle is repaired, subject to the following:

- i. Only the expenses towards driver's billed services shall be covered. No claim shall be payable for meals, toiletries, or any other incidental costs of the alternate driver.
- ii. The Company shall not be responsible for the quality of driver or deficiency or delay in the pickup of the Insured Vehicle.

4.3.9 Preventive Care Service

The Company shall undertake to provide services detailed in the Policy Schedule under 'Preventive Care Summary' as a preventive measures and upkeep of the Insured Vehicle.

The Company shall in no way be liable for the quality of services offered by the provider(s) and the same would have to be settled with the provider directly.

It is understood that carrying out the prescribed checks does in no way guarantee that no accidents or malfunctions could occur involving the Insured Vehicle. The assistance service is a recommendation for the smooth running of the Insured Vehicle



and is not obligatory to the Insured.

Important Note to Section 4.4 Assistance Cover

Further, If the Insured is eligible for services under the Add On Cover, but as an exception, the Insured is not able to avail the eligible assistance mentioned in the Policy Schedule, the Insured shall be reimbursed the costs incurred toward the above-listed services, subject to the limits specified above.

To qualify for reimbursement, the Insured must have called the paid number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs to be incurred.

Geographical Territory Section 4.4 Assistance Cover

These services are available on National highways, state highways and motorable roads within the geographical territory of India only. The Services shall be provided on a best effort basis, subject to regulations in force locally.

Limitations Section 4.4 Assistance Cover

Claims arising from or in connection with the following are excluded under this Add On Cover:

- i. Loss of or damage to luggage or other personal effects that might occur during the Accident or while availing services arranged under this Add On Cover.
- ii. Insured Vehicle 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.
- iii. Any expense not specifically mentioned as covered under this Add On Cover, subject to the covers opted by the Insured and specifically mentioned under the Policy Schedule.
- iv. Any service availed or expense incurred by the Insured over and above the limits as specified in the Policy Schedule.

SECTION 5: NO CLAIM BONUS

No Claim Bonus, shall be applicable as a discount of 5% on the renewal premium provided the expiring policy has been claim - free in the immediately preceding 12 months before renewal . In case a claim is intimated for such period after the renewal of the policy and the claim is admitted by the Company, then the No Claim Bonus shall stand withdrawn and the Proposer shall pay the equivalent amount of premium to the Company, failing which the policy shall stand void.

SECTION 6: EXCLUSIONS

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:

1. **Not Covered under Manufacturer's Warranty:** Any Loss which would not have been covered under the original Manufacturer's Warranty.
2. **Loss covered by the OEM:**
 - 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.
 - 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.
3. **Deductible:** Any Deductible as specified in the Policy Schedule.
4. **Time Deductible:** Claim arising within Time Deductible as specified in the Policy Schedule.
5. **Break down/Impairment/ Seizure due to:**

- a. Any willful act, neglect, and or negligence by the Insured or any person in charge of Insured vehicle on behalf of the Insured.
 - 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
 - c. Failure of the Insured to observe usage guidelines stipulated by the Manufacturer including any -
 - i. Non-adherence of servicing and maintenance guidelines as instructed by the Manufacturer in the warranty booklet and or user manual or.
 - ii. Service or maintenance conducted by any repair center not authorized by the Manufacturer.
 - iii. Poor workmanship and or faulty parts.
 - 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.
 - e. Failure attributable to faulty installations, unauthorized or inadequate alterations, connections or fitting to the Insured Vehicle including but not limited to-
 - i. More powerful headlights
 - ii. Engine boring for noise
 - iii. Wider tyre fitment etc.
 - iv. LPG or CNG unit, repairs, modifications undertaken, negligence, continuing to drive despite oil pressure, temperature indicators indicating adverse condition.
 - 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,
 - 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.
 - 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



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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Motor Vehicle Extended Warranty For Passenger and Goods Carrying Commercial Vehicles (ICE). UIN No.: IRDAN103RPMTO056V02202425. IGI/MCOM/CO/IMVEVFPAGCCV(ICE)/PW/Ver.1.0/300126.



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- 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
 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



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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 Manufacturer's genuine parts or of any device and accessories not supplied by the Manufacturer, 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 alterations 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



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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.

SECTION 7: LIMIT OF LIABILITY

The Company's maximum liability arising out of any claim and in

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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Motor Vehicle Extended Warranty For Passenger and Goods Carrying Commercial Vehicles (ICE). UIN No.: IRDAN103RPMTO056V02202425. IGI/MCOM/CO/IMVEVFPAGCCV(ICE)/PW/Ver.1.0/300126.



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aggregate of all claims in respect of an Insured Vehicle under this Policy during the Period of Insurance shall not exceed the original purchase price of the Insured Vehicle subject to Depreciation, or the Fair Market Value of the Insured Vehicle on the date immediately preceding the Insured Event, whichever is lesser, including the Cost of dismantling and / or reinstallation charges and wherever applicable. This will be subject to the Deductible as mentioned in the Policy Schedule.

SECTION 8: BASIS OF CLAIM SETTLEMENT

a. Per Repair/Part Replacement: In the event of partial loss, where an Insured Vehicle can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses after deducting the Deductible as mentioned under the Policy Schedule.

In case original equipment manufacturer (OEM) has shut operations and does not have an Authorized Service Center operating at the time of loss, the insurer may authorize repairs from any other Service Center as per their discretion, other Policy terms remaining same. This facility may be availed once during the Period of Insurance and no further claim for that item would be admissible.

b. Full Replacement: In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement cost up to the Sum Insured set against the Insured Vehicle in the Policy Schedule subject to Deductible and Depreciation..

c. Constructive Total Loss: In the case of single loss wherein the cost of repair exceeds 75% of the Insured Vehicle value the Company may replace the Insured Vehicle and shall indemnify the Insured in respect of the restoration or replacement cost up to the Sum Insured set against the Insured Vehicle in the Policy Schedule subject to Deductible and Depreciation.

SECTION 9: GENERAL TERMS AND CONDITIONS

9.1 Incontestability and duty of disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

9.2 Reasonable care

The Insured shall take all reasonable steps to safeguard the interests of the Company against any loss or damage that may give rise to the claim.

9.3 Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

9.4 Material change

The Insured shall immediately notify the Company in writing, of any material change in the risk.

9.5 Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such records. The Insured shall within one month after the

expiry of Period of Insurance furnish such information as the Company may require.

9.6 No constructive notice

Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

9.7 Notice of charge

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company unless specifically endorsed and described under Lease Agreement Clause in Annexure 10.2.

9.8 Overriding effect of the Schedule

The terms and conditions contained herein and the Policy Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however, in case of any inconsistency of any terms and conditions with the scope of cover contained in the schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover, terms and conditions contained in the schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9.9 Duties of the Insured on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:

1. Notify the Company, in writing, within 72 hours of the loss.
2. Forthwith file and or submit a claim form in accordance with 'claims settlement process' clause as provided in part ii of the schedule.
3. Allow the surveyor or any agent of the Company to inspect the Insured Vehicle or any other material items, as per 'the right to inspect' clause as provided in this part.

Not abandon the Insured Vehicle, nor take any steps to rectify or remedy the damage before the same has been approved by the Company or any of its agents or the surveyor.

If the Insured does not comply with the provisions of this clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.

9.10 Right to inspect

If required by the Company, an agent and or representative of the Company including a loss assessor, or a surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims and or shall in any way assist the Company to ascertain the correctness thereof or the liability of the Company under the Policy.

The Insured at the time of claim shall undertake to pay cost of dismantling and repairing the Insured Vehicle if, upon investigation, the cause of Breakdown is ascertained to be not covered under the Policy.



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9.11 Indemnity

The Company may at its option, if applicable reinstate, replace or repair the Insured Vehicle damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in doing so. The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Sum Insured thereon.

If in any case the Company shall be unable to reinstate or repair the Insured Vehicle hereby, because of any law or other regulations in force affecting Insured Vehicle or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite under the Policy.

9.12 Subrogation

In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights of recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

9.13 Contribution

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

9.14 Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection, all benefits under this Policy shall be forfeited.

9.15 Cancellation or termination

The Company may at any time, terminate this Policy, on grounds of fraud, by giving seven days' notice in writing to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation as per terms laid out below.

The Insured may also give notice in writing, to the Company, for the cancellation of this Policy, including for reasons of Theft, Total Loss or Constructive Total Loss. In such case the Company shall cancel the Policy from the date of receipt of such notice and retain the premium for the period this Policy has been in force, provided there is no claim admitted under the Policy during the Period of Insurance. No refund shall be payable for the Policy Year in which a claim has been admitted under the Policy.

9.15.1 In case of no claim in the policy

In the event of cancellation by the insured the refund amount shall be on pro-rata basis and shall be calculated as per the terms laid out below:

Calculation of Pro-Rata refund:

Calculation of refund for each Policy Year:

$$\text{Return Premium} = \text{Policy Year Premium} * \left(1 - \left(\frac{\text{Number of Policy days expired}}{\text{Total Days in Policy Year}} \right) \right)$$

Where 'Total Days in Policy Year' shall be 365 days or Days until Policy End Date, whichever is lower. .

For e.g. If Policy Premium for a two-year (730 days) policy is Rs. 900, and if cancellation is effected on expiry of 243 days from policy inception, then The Return Premium = $900 * (1 - (243 / 730)) = 600.4$.

9.15.2 In case of claim in the policy

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the Policy Year in which the claim occurs. All other provisions of Section 8.15.1 above shall apply.

For e.g. If Policy Premium for a three-year (1095 days) policy is Rs. 1350. Considering the claim year is 2nd Year, then no refund shall be made up to the end of the 2nd Policy Year (730 days)

- Cancellation before the expiry of the year of claim: If cancellation is effected on expiry of 600 days from policy inception, then no refund shall be made for the first 730 days. The Return Premium = $1350 * (1 - (730/ 1095)) = 450$.
- Cancellation after the expiry of the year of claim: If cancellation is effected on expiry of 865 days from policy inception, then no refund shall be made for the first 865 days. The Return Premium = $1350 * (1 - (865/ 1095)) = 283.6$.

9.16 Cause of action and or currency of payments

No claims shall be payable under this Policy unless the cause of action arises in India, unless otherwise specifically provided in part ii of the schedule to this Policy. All claims shall be payable in India in Indian rupees only.

9.17 Policy disputes

It has been agreed between the parties that any dispute concerning the interpretation of the terms, conditions, limitations and or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with Indian laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such court

9.18 Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to the Insured, at the address specified below:

The Company:

IndusInd General Insurance Company Limited
6th floor Oberoi Commerz, International Business Park,
Goregaon (E), Mumbai - 400 069

Notice and instructions shall be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

9.19 Claim settlement

The Company shall settle the claim under the Policy within 7 days from the date of receipt of report from Surveyor and



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receipt of necessary documents required for processing the claim. If the Company decides to reject a claim under the Policy, the Company shall do so within a period of 30 days of the survey report or the additional survey report, as the case maybe, in accordance with the provisions of protection of Insured's interest regulations, March 2024.

9.20 Transfer of ownership

This Policy shall continue to be in effect in case of transfer of the Insured Vehicle by the Insured, for the balance Period of Insurance and Sum Insured. However, such transfer must be intimated to the Company within 30 days from date of transfer of registration certificate or sale letter or rto letter whichever is dated earlier, in writing. This transfer shall be made by the Company only upon the receipt of a specific request from the Insured along with the consent of the transferee in writing under recorded delivery to the Company, with the details of the transfer of the Insured Vehicle, the date of transfer of the Insured Vehicle, and the number and date of the Policy and the Company shall issue fresh Policy Schedule as evidence of change of ownership of the Policy.

On such intimation, the Policy is deemed to have been transferred in favour of the person to whom the Insured Vehicle ownership is transferred with effect from the date of transfer.

9.21 Premium Payment

It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid by the Insured and actually realized by the Company in full. In the event of non-realization of the premium, the Policy shall be treated as void ab-initio.

9.22 Third Parties

Notwithstanding what is stated in any Law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third Party other than the Insured and accordingly no Third Party shall acquire any rights in relation to or under this Policy nor can enforce any benefits or Claim under term of this contract against the Insured.

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.

9.23 Alteration in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company.

9.24 Territorial Scope

Where legally permissible by the law of this Policy and the jurisdiction in which the payment is to be made and subject to

all the terms and conditions of this Policy, this Policy shall apply to any Loss incurred or Claims made in India, unless otherwise stated in the Policy Schedule.

9.25 Salvage

Any Salvage recoveries shall be set-off against the admissible claim amount. All Salvage recoveries and payments recovered or received subsequent to a loss settlement under this Policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustment shall be made by the parties hereto.

9.26 Burden of Proof

In any action, suit or other proceedings where the Company alleges that by reason of the provisions of the above exclusions any loss, destruction, damage or liability is not covered by this Policy, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

9.27 Renewal Notice

This Policy expires at the end of the Policy Period. There is no commitment, obligation or requirement that is binding on the Company to offer the Policyholder an option to renew this Policy.

9.28 Written Communication

All communications with the Company must be in writing and must be delivered to its address shown in the Policy. Any communication meant for the Insured will be sent by the Company to his last known address or Insured's registered Email as shown in the Policy Schedule.

9.29 Losses recoverable under any other warranty

The Company shall not be liable to pay the Claim arising from the Breakdown of any parts or spares that are covered under Manufacturer's Warranty or warranty from the original supplier to the Manufacturer or any other warranty at the time of Breakdown.

9.30 Grievance Redressal Procedure

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 022-48903990 or may write an email at services@indusindinsurance.com. In case the Insured is not satisfied with the response of the office, Insured may contact the Nodal Grievance Officer of the Company at grievances@indusindinsurance.com. In the event of unsatisfactory response from the Nodal Grievance Officer, Insured may email to Head Grievance Officer at Headgrievances@indusindinsurance.com.

If the Insured is not satisfied with the Company's redressal of the Insured's grievance through one of the above methods, the Insured may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned in the Annexures to this Policy wording.



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SECTION 10: COVERAGE SUMMARY

S.NO.	COVER DETAILS	OPTIONS								
3	<p>Base Covers (It is mandatory to opt at least 1 Base Cover)</p> <p>Section – I Warranty Covers:</p>									
3.1	<p>Extended Warranty: Provides Cover for 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 due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture)</p>	<p>Part Coverage Options for Section 3.1 Extended Warranty</p> <p>Option 1: Comprehensive cover for all parts under Manufacturing Warranty</p> <p>Option 2: Part-wise covers (The customer can choose one or more Covers from the below):</p> <div style="border: 1px dashed black; padding: 5px;"> <p>ICE Part-wise Covers:</p> <table border="1"> <tr><td>1</td><td>Powertrain</td></tr> <tr><td>2</td><td>Electrical and Electronics</td></tr> <tr><td>3</td><td>Suspension, brakes and steering</td></tr> <tr><td>4</td><td>Cooling system</td></tr> </table> </div> <p><i>For detailed description of Part-wise Covers, please refer Annexure - I.</i></p>	1	Powertrain	2	Electrical and Electronics	3	Suspension, brakes and steering	4	Cooling system
1	Powertrain									
2	Electrical and Electronics									
3	Suspension, brakes and steering									
4	Cooling system									
3.2	<p>Enhancement Cover Provides Cover for 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 directly in connection with the Enhancement(s) made to the Insured Vehicle due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture):</p>	<p>Part Coverage Options for Section 3.2 Enhancement Cover:</p> <p>Choose 1 or both from the options below:</p> <p>A: Loss to Enhancement B: Loss to Vehicle due to Enhancement</p> <p>For B Choose 1 from the options below:</p> <p>Option 1: Comprehensive cover for all parts under Manufacturing Warranty</p> <p>Option 2: Part-wise covers (The customer can choose one or more Covers from the below):</p> <div style="border: 1px dashed black; padding: 5px;"> <p>ICE Part-wise Covers:</p> <table border="1"> <tr><td>1</td><td>Powertrain</td></tr> <tr><td>2</td><td>Electrical and Electronics</td></tr> <tr><td>3</td><td>Suspension, brakes and steering</td></tr> <tr><td>4</td><td>Cooling system</td></tr> </table> </div> <p><i>For detailed description of Part-wise Covers, please refer Annexure - I.</i></p>	1	Powertrain	2	Electrical and Electronics	3	Suspension, brakes and steering	4	Cooling system
1	Powertrain									
2	Electrical and Electronics									
3	Suspension, brakes and steering									
4	Cooling system									
<p>Section – II Accidental Damage Covers</p>										
4	<p>Add-On Covers</p>									
4.1	<p>Consumable Expenses Covers cost of Consumables required to be replaced/ replenished in direct connection with the claim arising under Section 3 Base Cover. Consumables for the purpose of this cover shall include engine oil, Gear Box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.</p>									
4.2	<p>Daily Allowance Benefit: Daily cash allowance to the Insured in case the Insured vehicle is present in an Authorized Workshop / Service Station for more than the Time Excess (days), for repairs from the date of delivery of the Insured Vehicle to the Authorized Workshop / Service Station.</p>									



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4.3	Assistance Cover The Benefits and services under Assistance Cover table below shall be made available over and above the Sum Insured	
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Notes to Coverage Summary:

i. Parts not covered under the Policy:

Irrespective of the option selected under Section 3.1 and/or Section 3.2 above, the parts listed as 'Parts not covered' in the Policy Schedule shall not be covered under this Policy.

ii. Assistance Covers:

COVERS		SHORT DESCRIPTION
4.3.	Assistance Covers	
4.3.1.	24x7 Roadside Assistance	
4.3.1.1.	Emergency Towing	
4.3.1.1.1.	Accidental Towing / Breakdown Towing and Winching	Towing services
4.3.1.2.	On-Site Assistance	
4.3.1.2.1.	Jump Start for Run-Down Battery	Battery Jumpstart
4.3.1.2.2.	Service of Flat Tyre	Flat Tyre replacement
4.3.1.2.3.	Spare key retrieval and Services of keys locked Inside	Spare Key Retrieval service
4.3.2.	Minor Repairs	
4.3.2.1	Minor Clutch Setting	Clutch Setting
4.3.2.2	Airlock Out Setting	Airlock Out Valve Setting
4.3.2.3	Universal Join Cross Replacement	Universal Joint Cross Replacement
4.3.2.4	Brake Setting	Brake Setting
4.3.2.5	Minor Electrical Problem	Minor Electrical Problem
4.3.2.6	Fuel Line Bleeding	Fuel Line Bleeding
4.3.2.7	Leakage repair	Leakage repair
4.3.2.8	Gear Lever Setting	Gear Lever Setting
4.3.3.	Fueling Services	
4.3.3.1	Emergency Fuel (Fuel Delivery for combustion engine)	Fuel Delivery
4.3.3.2	Wrong Fueling (for combustion engine)	Towing services Draining and Flushing of Wrong Fuel
4.3.4	Emergency Medical Assistance	
4.3.4.1	Medical Assistance	Ambulance contact, Medical facility contact, Emergency Message Transmission
4.3.4.2	Emergency Road Ambulance Service	Road Ambulance expenses
4.3.4.3	Emergency Air Ambulance Service	Air Ambulance expenses
4.3.4.4	Blood Transfusion Services	Expenses towards Blood Transfusion
4.3.4.5	Accidental Medical Expenses	Hospitalization Expenses
4.3.4.6	Alternate Driver Arrangement	Alternate Driver Arrangement
4.3.5.	Legal Assurances	
4.3.5.1	Legal Advisor Contact	Legal Consultation contact arrangement in case of Accident



4.3.6.	Flood Assurances	
4.3.6.1	Vehicle Transportation	Retrieval and transportation of the vehicle to garage
4.3.6.2	Drying and Cleaning services	Drying services and interior cleaning following a flood
4.3.7.	Load Transfer Services	
4.3.7.1	Unloading and Loading of Goods – Assistance	Unloading, loading and transfer of goods
4.3.7.2	Unloading and Loading of Goods – Benefit	Unloading, loading and transfer of goods
4.3.8.	Value Added Services	
4.3.8.1	Reminder and Advisory Services	Reminders for various documentation like PUC, Driving License, Services etc
4.3.8.2	Loss of Documents	Cost of Obtaining Duplicate documents
4.3.8.3	Document Verification	Document Verification
4.3.8.4	Continuation/Return Journey – Bus or Taxi Support	Assistance for providing continuation/return Journey by Taxi
4.3.8.5	Continuation/Return Journey – Bus or Taxi Benefit	Expenses of continuation/return Journey by Taxi
4.3.8.6	Hotel Accommodation - Assistance	Assistance for providing Hotel Stay during vehicle repair
4.3.8.7	Hotel Accommodation - Benefit	Hotel Stay expenses during vehicle repair
4.3.8.8	Vehicle Pick Up - Assistance	Vehicle pick up and drop service assistance of a driver for damaged Insured Vehicle from garage nearest to the incident spot to the Insured's residence
4.3.8.9	Vehicle Pick Up - Benefit	Vehicle pick up and drop service expenses of a driver for damaged Insured Vehicle from garage nearest to the incident spot to the Insured's residence
4.3.9.	Preventive Care Services	As per Policy Schedule

Note: The above coverage is subject to limits and deductibles specified in the Policy Schedule. Please refer the Policy Schedule for the list of covers available and applicable limits. The Short Description is indicative and provided only for reference. Please refer to the entire Policy Wording for detailed Terms and Conditions of Coverage.

Preventive Care Summary to be printed only of Assistance covers are opted. This summary may vary by group

Preventive Care Summary				
	Services	Diagnosis	Limit	ICE
Preventive Risk Management Assistance	Wheel Care	Wheel Balancing & Alignment	Once/ Twice	✓
		Steering Adjustment Checking	Once/ Twice	✓
		Camber and Castor Adjustment Diagnosis	Once/ Twice	✓
		Tread Wear Check	Once/ Twice	✓
	Brake Assistance Service	Brake Disc Checking	Once/ Twice	✓
		Drum Checking	Once/ Twice	✓
		Brake Electrical & Brake Light Checking	Once/ Twice	✓
		Brake Pads Check	Once/ Twice	✓
	Heavy Check – (Electricals/Sensors)	ABS Assembly check	Once/ Twice	✓
		Sensors check	Once/ Twice	✓
		Wiring Check	Once/ Twice	✓
		Light Check (Rear, Front, Right and Left indicator & Hazard Light) Check	Once/ Twice	✓
		Software checks	Once/ Twice	✓
		Seat Belt Check	Once/ Twice	✓
		Air Bag Sensors Check	Once/ Twice	✓
Door Lock Check	Once/ Twice	✓		



SECTION 11: ANNEXURES

11.1. Annexure I – Details of Part-wise Coverage:

COVER		COMPONENTS COVERED	
For Passenger and Goods Carrying Commercial Vehicles (ICE)			
ICE Cover 1	Powertrain	a. Engine	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 & internal components, Supercharger gasket. *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station
		b. Transmission	<ul style="list-style-type: none"> Manual gearbox: All internal components, including gears, shafts, synchromesh hubs & rings, selectors, bearings, transfer gears. Automatic gearbox: All internal components, including shafts, gears, brake bands, oil pump, bearings & bushes, valve, drive plate, transfer gears, Torque converter, Gearbox mechatronics unit, (failure due to worn or burn out clutches and bands are not covered.) Differential & 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 & 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 & couplings, constant velocity joints & drive flange.
		c. Exhaust System	Turbocharger, Turbocharger Actuator unit, inter cooler units where factory fitted, Catalytic Converter, Diesel Particulate Filter (DPF), Evaporative emissions control canister & purge valve, fuel tank cap and relief valve.
		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



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		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.

Note – Any Vehicle part which helps in functioning of an assembly but is not a part of that very assembly shall not be covered unless opted in combination of the corresponding Covers e.g., Oxygen sensor helps in efficient functioning of engine & transmission assembly but is covered only under Cover 2 and not under Cover 1.

11.2. Contact details of Ombudsman offices:

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-19Ground 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
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
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

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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, Lakshadweep, 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, Sonbhadra, 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
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, 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, Dist: 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

11.3. Lease Agreement Clause

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the Insured Vehicle is the subject of a Lease Agreement made between the Lessor 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 Insured Vehicle and their receipt shall be a full and final discharge to the Insurer 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 Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy. Subject otherwise to the terms exceptions conditions and limitations of this policy



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