

INDUSIND PRIVATE CAR POLICY - STAND-ALONE OWN DAMAGE - PROSPECTUS

Note: This document is only a summary of the features of the policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

This policy is designed to cover the accidental loss or damage to the Private Car occurring during the Period of Insurance.

1. SCOPE OF COVER

Loss or damage to the vehicle: The policy covers against any accidental loss or damage caused to the vehicle or its accessories whilst thereon:

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

SUM INSURED

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the Sum Insured for the purpose of this policy and shall be fixed for each year of the policy at the commencement of the policy period for the Insured Vehicle.

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

Manufacturer's listed selling price shall be the ex-showroom price of the vehicle excluding any taxes, as defined by the respective vehicle manufacturer.

The general schedule for IDV shall be as follows:

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

For further details, please refer 'IDV Determination Note' available at the Company's website: www.indusindinsurance.com

2. NO CLAIM BONUS (NCB)

No Claim Bonus, wherever applicable, will be as per the following

table, which will be applicable for renewal of annual as well as Long term policy also same will be applicable for migrating from annual to Long-term as well as Long term to annual policy.

No claim bonus discount	NCB at Inception	% of Discount on Own damage premium Cancellation initiated		
		Policy Period*		
		1 st Year	2 nd Year	3 rd year
No claim	0%	20%	25%	35%
	20%	25%	35%	45%
	25%	35%	45%	50%
	35%	45%	50%	50%
	45%	50%	50%	50%
	50%	50%	50%	50%
1 claim	NA	0%	20%	25%
2 claims	NA	0%	0%	20%
>=3 claims	NA	0%	0%	0%

*For the purpose of this NCB table, the Policy Period shall be rounded to the nearest complete year (365 days) as follows:

Policy Period	Column to refer in NCB grid
>=912 days	3 years
>=547 days But < 912 days	2 years
>= 182 days but < 547 days	1 year
<182 days	NCB shall be same as at inception

Maximum capping for NCB will be 50%.

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

No Claim Bonus Rules in case of Transfer of Ownership

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

No Claim Bonus Rules in case of Mid-term Cancellation

- **No Claim during the entire Policy Period:**

If the customer has requested for cancellation during the tenure of policy NCB would be as per process mentioned below:



No claim bonus discount	NCB at Inception	% of Discount on Own damage premium		
		Cancellation initiated in 'n'th year*		
Number of claim during policy period		1 st Year	2 nd Year	3 rd year
No claim	0%	0%	20%	25%
	20%	20%	25%	35%
	25%	25%	35%	45%
	35%	35%	45%	50%
	45%	45%	50%	50%
	50%	50%	50%	50%
1 claim	Any	0%	0%	20%
>=2 claims	Any	0%	0%	0%

*Year shall mean 365 days

NCB shall be subject to the Following:

- The percentage of applicable NCB is to be computed on the Own Damage premium required for renewal of the insurance after deducting any rebate in respect of "Vehicle Laid Up" under the policy. If the policy period has been extended in lieu of the rebate for the lay up of the vehicle, as per "Vehicle Laid Up" Regulation, such extended period shall be deemed to have been part of the preceding year of insurance.
- The entitlement of NCB shall follow the fortune of the original insured and not the vehicle or the policy. In the event of transfer of interest in the policy from one insured to another, the entitlement of NCB for the new insured will be as per the transferee's eligibility following the transfer of interest.

It is however, clarified that the entitlement of No Claim Bonus will be applicable for the substituted vehicle subject to the provision that the substituted vehicle on which the entitled NCB is to be applied is of the same class (as per this tariff) as the vehicle on which the NCB has been earned.

Provided that where the insured is an individual, and on his/her death the custody and use of the vehicle pass to his/her spouse and/or children and/or parents, the NCB entitlement of the original insured will pass on to such person/s to whom the custody and use of the vehicle pass.

- The percentage of NCB earned on a vehicle owned by an institution during the period when it was allotted to and exclusively operated by an employee should be passed on to the employee if the ownership of the vehicle is transferred in the name of the employee. This will however require submission of a suitable letter from the employer confirming that prior to transfer of ownership of the vehicle to the employee, it was allotted to and exclusively operated by the employee during the period in which the NCB was earned.
- In the event of the insured, transferring his insurance from one insurer to another insurer, the transferee insurer may allow the same rate of NCB which the insured would have received from the previous insurer. Evidence of the insured's NCB entitlement either in the form of a renewal notice or a letter confirming the NCB entitlement from the previous insurer will be required for this purpose.

Where the insured is unable to produce such evidence of NCB entitlement from the previous insurer, the claimed NCB may be permitted after obtaining from the insured a declaration as per the following wording:

"I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed).I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the Policy will stand forfeited."

Notwithstanding the above declaration, the insurer allowing the NCB will be obliged to write to the policy issuing office of the previous insurer by recorded delivery calling for confirmation of the entitlement and rate of NCB for the particular insured and the previous insurer shall be obliged to provide the information sought within 30 days of receipt of the letter of enquiry failing which the matter will be treated as a breach of Tariff on the part of the previous insurer. Failure of the insurer granting the NCB to write to the previous insurer **within 21 days** after granting the cover will also constitute a breach of the Tariff.

- If an insured vehicle is sold and not replaced immediately, or laid up, and the policy is not renewed immediately after expiry, NCB, if any, may be granted on a subsequent insurance, provided such fresh insurance is effected within 3 (three) years from the expiry of the previous insurance. The rate of NCB applicable to the fresh policy shall be that earned at the expiry of the last 12 months period of insurance.
- On production of evidence of having earned NCB abroad, an insured may be granted NCB on a new policy taken out in India as per entitlement earned abroad, provided the policy is taken out in India within three years of expiry of the overseas insurance policy, subject to relevant provisions of NCB under these rules.
- Except as provided in Rule (e), no NCB can be allowed when a policy is not renewed within 90 days of its expiry.
- Except as provided in Rules (e), (f) and (g) above, NCB is to be allowed only when the vehicle has been insured continuously for a period of 12 months without any break.

3. EXCLUSIONS

The Company shall not be liable in respect of:

- Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
- Any claim arising out of any contractual liability.
- Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle Insured herein is:
 - Being used otherwise than in accordance with the Limitations as to Use or
 - Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
- Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- Any accidental loss damage and/or liability directly or indirectly



or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

5. PREMIUM PAYMENT IN INSTALMENTS (WHEREVER APPLICABLE)

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Lumpsum, Half Yearly instalments, Quarterly instalments, 3 EMIs (Equated Monthly instalments), 6 EMIs or 9 EMIs, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 15 days would be given to pay the instalment premium due for the Policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The Insured Person will get the accrued continuity benefit in respect of the 'Waiting Periods' ' Specific Waiting Periods' in the event of payment of premium within the stipulated grace Period
- iv. No interest will be charged If the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The Company has the right to recover and deduct all the pending installments from the claim amount due under the Policy

6. CANCELLATION OF POLICY

1. Total Loss/ CTL/ Theft

In case of Total Loss/ CTL/ Theft of the vehicle during the policy, the policy shall be cancelled from the date of intimation of loss. Refund/ Retention of Own Damage premium shall be as per '2.2 In case of claim in the policy'.

For Total Loss:

If the Insured Vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim.

For Constructive Total Loss:

If the Assessed Loss of the Insured Vehicle is more than 75% of the Insured Declared Value, the claim is considered for CTL (Constructive Total Loss)

For Theft:

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

2. The Insured may cancel the Policy and the premium shall be calculated in accordance with the terms laid out below:

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:

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

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.

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 2.1 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.

3. The Company may cancel the Policy by sending Seven days' notice by recorded delivery to the Insured at Insured's last known address on the grounds of fraud. In the event of cancellation of this policy on the grounds of fraud, the policy shall stand cancelled ab- initio and the Return Premium calculated as per Section 2 above shall be retained by the Company

7. ADDONS

7.1 Nil Depreciation (Private Car)

UIN No. :

IRDAN103RPMT0004V03202425/A0019V02202425

Company will indemnify the Insured without deduction for depreciation on parts other than tyres and tubes in respect of approved partial loss for maximum two accidents only during the Policy period.

7.2 Return to Invoice (Private Car)

UIN No. :

IRDAN103RPMT0004V03202425/A0021V02202425

Company will pay the financial shortfall if any between the amount insured receives under section I of the policy and the purchase price of the vehicle as confirmed in sales invoice along with first time registration charges, road tax & applicable insurance cost in the event of total loss/ theft of the vehicle during policy period.

For the purpose of this cover "Insurance Cost" means Sum of Own Damage Premium derived from multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium.

This cover shall not be allowed to imported vehicles.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.



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7.3 Tyre Protector (Private Car)

UIN No. :

IRDAN103RPMT0004V03202425/A0023V02202425

This covers the repair and replacement expenses arising out of accidental loss or damage to tyres and tubes only, without any damage to the insured vehicle, resulting into bulge, puncture, and burst, cut or damages excluding those mentioned below. Unused tread depth will be the basis of indemnity under this coverage as specified in the policy. Claim under this cover only shall not impact NCB eligibility on renewal. Maximum of 4 replacements will be allowed during the period of Insurance.

Exclusions

- Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy
- Any loss or damage resulting into total loss of the vehicle
- Routine maintenance including minor adjustment, wheel alignment, tyre(s) rotation.
- Loss or damage to wheel accessories, any other parts or rim.
- Theft of tyre(s) or its parts, accessories without vehicle being stolen.
- If the tyre(s) being claimed is different from tyre(s) insured/ supplied as original equipment along with the vehicle unless informed to Company and endorsed on the policy.
- Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
- Loss or damage arising out of improper storage or transportation
- Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
- Loss or damage arising out of modifications not approved by tyre manufacturer
- Loss or damage resulting from hard driving due to race, rally or illegal activities.
- Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
- Loss or damage resulting from poor workmanship while repair.
- Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- Minor damage or scratch not affecting the functioning
- Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

7.4 Rim Protector (Private Car)

UIN No. :

IRDAN103RPMT0004V03202425/A0022V02202425

This covers the repair and replacement expenses arising out of accidental loss or damage to Rims only, without any damage to

the insured vehicle. This cover pays when any rim on Insured's vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of it being driven over potholes, kerbs, or other road debris, excluding those mentioned below. Claim under this cover only shall not impact NCB eligibility on renewal. Maximum of 4 replacements will be allowed during the period of Insurance.

Exclusions

- If vehicle is not repaired at RGI Authorized garage.
- Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
- Any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy
- Any loss or damage resulting into total loss of the vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels.
- Theft of rim(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
- If the rims(s) being claimed is different from rim(s) insured/ supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy.
- Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
- Loss or damage arising out of improper storage or transportation
- Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.
- Loss or damage arising out of modifications not approved by manufacturers
- Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- Loss or damage resulting from hard driving due to race, rally or illegal activities.
- Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
- Loss or damage resulting from poor workmanship while repair.
- Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- Minor damage or scratch not affecting the functioning

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

7.5 Consumable Expenses (Private Car)

UIN No. :

IRDAN103RPMT0004V03202425/A0007V02202425

On payment of additional premium this add on provides cover to expenses incurred by Insured towards consumables items due to damage to vehicle arising out of perils covered under the policy. Consumable includes such as but not limited to nut



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& bolt, screw, washers, grease, lubricants clip, Gear box oil, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter & brake oil.

Exclusions

- Any consumables not associated with admissible Own Damage Claim under section 1 (Own Damage) of the policy.
- If there is no valid & admissible claim under section 1 (Own Damage) of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

7.6 Engine Protector (Private Car)

UIN No. :

IRDANI03RPMT0004V03202425/A0013V02202425

Cover will be provided against consequential damage to internal child parts of gear box and engine, Transmission or Differential Assembly arising out of water ingress in engine/ leakage of lubricating oil from engine due to accidental means.

Consumables/ Lubricating Oils used in respective assembly are also covered.

Exclusion

- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance / preventive maintenance.
- Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

7.7 Key Protect Cover (Private Car)

UIN No. :

IRDANI03RPMT0004V03202425/A0015V02202425

This cover pays cost of replacing Insured's keys if they are lost. Company shall also be replacing Insured's locks if the vehicle is broken into. In addition to this if there is security concern arising out of loss of Insured's vehicle's keys, cost of replacing the locks is covered up to the limit opted by Insured. Sum Insured can be opted in multiple of INR 5,000 up to maximum of INR 200,000

Any loss or damage to keys only shall not impact Insured's NCB on renewal.

Exclusions

- Costs other than those mentioned above.
- The cost to replace keys to vehicles that Insured do not own for personal use.
- 1% of claim amount or INR 500 whichever is higher.

7.8 Loss of Personal Belongings (Private Car)

UIN No. :

IRDANI03RPMT0004V03202425/A0017V02202425

This cover pays for loss or damage to personal belongings of Insured & Insured's family due to perils covered under section 1 (Own Damage) while they are in vehicle at the time of loss or damage to the vehicle. Insured have to bear 2.5% of Sum Insured Opted subject to minimum of INR 250 for each & every claim. Sum Insured option are available in the multiple of INR 10,000 up to INR 50,000

A Police report must be filed for claims due to burglary or theft.

In the event of claim Insured need to submit invoice of belongings if value of any such individual belonging exceeds Rs 5000.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/ video tapes, CDs and items of similar nature

Exclusions

- Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
- Any goods or sample carried in connections with any trade or business is not covered.

7.9 Hospital Cash Cover (Private Car)

UIN No. :

IRDANI03RPMT0004V03202425/A0014V02202425

Company will pay for the hospital confinement allowance for accident or injuries sustained while travelling or driving in insured vehicle up to sum insured mentioned in the policy schedule subject to minimum of 24 consecutive hours of hospitalization.

Plans Available:

- 15 days- convalescence benefit of INR 5000 which is payable post 7 days of hospitalization.
- 30 days- convalescence benefit of INR 15000 which is payable post 7 days of hospitalization.

Insured can also cover Unnamed Passengers travelling in Insured's car under this cover.

Deductible of 2 days (48 Hours) shall be applicable.

Exclusions

- Any claim related to a sickness, disease or medical disorder not directly consequential to accident
- Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise
- If claim is not supported by an original and valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home.
- Any claim arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any claim arising or resulting from or traceable to an accident happening whilst Insured are under the influence of intoxicating liquor or drugs.

7.10 Daily Allowance Benefit Plus for Private Car

UIN No. :

IRDANI03RPMT0004V03202425/A0008V02202425

This cover pays per day allowance as per the plan mentioned below:

- Maximum number of days that can be opted: 7/ 10/ 15/ 20/ 25/ 30 Per day allowance amount can be opted in multiple of 100. Minimum per day allowance shall be Rs 100.
- Conditions:
- Shall be applicable if insured vehicle is in Company authorized garage for repairs for more than 3 days due to accidental damage to vehicle.
- In case of theft of the vehicle daily allowance benefit in a lump sum will be payable if the vehicle is not recovered within 90 days.



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- Maximum of (as opted by Insured) claims is allowed under this cover during the policy tenure

Exclusions:

- There is no admissible claim under section 1 i.e. Own damage section of the policy.
- Any delay on account of delay in delivering vehicle to the garage
- On completion of repairs there is no delay by insured in taking delivery of the insured vehicle.
- Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to a epidemic, pandemic or disease outbreak.

7.11 Replacement Car

UIN No. :

IRDANI03RPMT0004V03202425/A0020V02202425

A Temporary replacement car will be provided by the Company for a maximum of-

- a) 15 days or till the completion of repairs to the Insured Vehicle, whichever is earlier, for claim other than Total loss/Constructive total loss/Theft Claims
- b) 30 days or till the completion of repairs to the Insured Vehicle, whichever is earlier, for claim other than Total loss/Constructive total loss/Theft Claims

Provided that the replacement car shall be available for maximum two accidents only during the Policy period

7.12 No Claim Bonus (NCB) Retention Insurance

UIN No. :

IRDANI03RPMT0004V03202425/A0018V03202425

Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy if there is only one approved accidental claim made during the Policy period and the value of the claim payment made is less than 25% of the IDV mentioned in the Policy Schedule.

7.13 Voluntary Deductible

UIN No. :

IRDANI03RPMT0004V03202425/A0005V02202425

The company will provide a discount under the policy, if the insured opts for a voluntary deductible under Section I (Own Damage) of the base Policy.

7.14 EMI Protection for Private Car

UIN No. :

IRDANI03RPMT0004V03202425/A0012V02202425

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company will indemnify the insured, subject to terms, conditions and exclusions applicable to this add on cover and the policy to pay, on occurrence of the covered event as defined below, EMI amount(s) in respect of the Auto Loan subject to maximum of Sum Insured as stated in the policy schedule.

Covered Event: If as a result of an accident to the insured vehicle which is covered under this policy, the vehicle is required to be kept in Company *Authorized garage* for repairs for more than 21 consecutive days, being counted from the date of claim intimation or delivery of the vehicle at Company *Authorized garage* whichever is later, and before the completion of repairs or intimation thereof being sent to the insured.

Claims proceeds under this add on cover shall be as per below table:

No of Days in Garage	Plan Opted	No of EMI(s) payable
21 Days	1 EMI	1 EMI
42 Days	1 EMI	1 EMI
63 Days	1 EMI	1 EMI
21 Days	2 EMIs	1 EMI
42 Days	2 EMIs	2 EMIs
63 Days	2 EMIs	2 EMIs
21 Days	3 EMIs	1 EMI
42 Days	3 EMIs	2 EMIs
63 Days	3 EMIs	3 EMIs

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

- A) The company shall have no liability under this add- on cover
 - a. For any EMI amount and/ or additional payment which becomes due because of default, non- payment or delayed payment of any amount due to bank/ financial institutions.
 - b. Where the vehicle is stolen or in total loss.
 - c. Where the auto loan availed of is in excess of the insured's declared value (IDV) of the vehicle.
 - d. Company shall not be liable to pay in case auto loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle.
 - e. For delay in submission of required documents of Own Damage claim (as stated in claim form) beyond 21 days or within such further time as the company may allow from the date of intimation of claim.
- B) In case of a claim, the amount payable will be made in favor of bank/ financial institution with whom the vehicle is hypothecated and/ or hire purchase and/ or lease arrangements are in place. In case the EMI in respect to Auto Loan has already been paid by insured to the bank/ financial institution during the repair, the amount shall be directly paid to insured.
- C) The company's maximum liability for a single EMI under this add on cover shall be up to the Sum Insured as stated in the policy schedule.
- D) The company's maximum liability under this add on cover shall be up to the number of EMI(s) opted by the insured for coverage.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the period of insurance.

7.15 IndusInd Electric Vehicle Battery Protection Cover (Private Car Policy Stand alone own damage)

UIN No. :

IRDANI03RPMT0004V03202425/A0009V02202425

Eligibility Criteria: This Policy can be bought by persons who hold or are buying a IndusInd Private Car Policy- Bundled. This Add On Cover is for Electric Vehicle or Hybrid Electric Vehicle.

Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

Add-On Cover 2 – Battery Protection Cover

This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS),



due to:

- i. Unexpected Power Surge while charging the lithium-ion battery
- ii. Mechanical shock to the lithium-ion Battery or BMS
- iii. Water ingress or moisture buildup within the lithium-ion battery or the BMS, due to submergence in water following a flood and or inundation
- iv. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the lithium-ion battery or the BMS.

The below are excluded for the purpose of this cover:

- i. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.
- ii. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.
- iii. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.
- iv. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer).
- v. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
- vi. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
- vii. Damages resulting from any attempted or actual Theft of Battery
- viii. Damages resulting from any wear and tear of the battery, cable and wires
- ix. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
- x. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
- xi. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
- xii. Any Third Party bodily injury or property damage claim arising due to anything happening with battery.
- xiii. Any claim where the repair has been carried out without prior approval from the Company
- xiv. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section below

Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium. The chosen amount of depreciation shall be specified in the Policy Schedule.

The coverage is subject to meeting the below conditions:

- i. Coverage will be valid only if the charging was done as per the guidelines by the OEMs and using standard charging infrastructure as provided or recommended.
- ii. At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery or BMS.
- iii. State-of-Health (SOH) level of battery to be maintained as

per manufacturers schedule of battery health

- iv. Number of claims to be admissible in a policy period is as specified in the policy schedule.

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

7.16 IndusInd Electric Motor Protect Cover (Private Car Policy Stand alone own damage)

UIN No. :

IRDANI03RPMT0004V03202425/A0010V02202425

Eligibility Criteria: This Policy can be bought by persons who hold or are buying a IndusInd Private Car Package Policy. This Add On Cover is for Electric Vehicle or Hybrid Electric Vehicle.

Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

Add-On Cover 1 – Electric Motor Protect

The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it. Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

The aforementioned damage is direct result of any of the below events:

- i. Water ingress into electric motor, differential or transmission units or
- ii. leakage of Motor Coolant from the Electric Vehicle including hybrid electric vehicle differential or Electric Vehicle and Hybrid Electric Vehicle Transmission units.

It is warranted that:

- i. Vehicle has been transported or towed to garage within number of days of water receding from the water-logged area, as specified in the policy schedule.
- ii. The Insured has taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by the Insured.
- iii. Number of claims to be admissible in a policy period is as specified in the policy schedule.

Claims under this cover are admissible only if:

- i. In case of water damage, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area.
- ii. In case of leakage of Motor Coolant, there is visible evidence of accidental damage to the electric motor or the respective assembly.

The below are excluded for the purposes of this Cover:

- i. Wear and tear damages.
- ii. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per section 2.1.1.6
- iii. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance.
- iv. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines
- v. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.



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- vi. Any costs relating to servicing, maintenance, adjustment or tuning.
- vii. Any claim where the repair has been carried out without prior approval from the Company.
- viii. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity.
- ix. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area.

Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium. The chosen amount of depreciation shall be specified in the Policy Schedule.

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

7.17 IndusInd Electric Vehicle Charger Cover (Private Car Policy Stand alone own damage)

UIN No. :

IRDAN103RPMT0004V03202425/A0011V02202425

Eligibility Criteria :This Policy can be bought by persons who hold or are buying a IndusInd Private Car Policy- Bundled. This Add On Cover is for Electric Vehicle or Hybrid Electric Vehicle

Section 1 – Electric Vehicle (including Hybrid Electric Vehicle) Add On

Add-On Cover 3 – EV charger cover

This cover pays for repair and/or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule. Provided such damage, loss or destruction is a direct resultant action of the below perils:

- i. by fire, explosion, self-ignition or lightning;
- ii. by riot or strike;
- iii. by earthquake (fire and shock damage);
- iv. by flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost;
- v. by accidental external means;
- vi. by malicious act;
- vii. by terrorist activity;
- viii. by landslide or rockslide.
- ix. by rodent bite
- x. Unexpected Power Surge while charging the lithium-ion battery
- xi. Electrical and/or Mechanical Breakdown

Components Covered are:

- i. Charging cable (The charging cable would be covered if it was bought as part of the vehicle. Cable purchased afterwards is not covered unless it was a direct replacement from the manufacturer)
- ii. Fixed charging unit
- iii. Adapter

Any other integral component of charging unit and/or charger and/or adapter and/ or charging cable

Maximum amount payable under this cover would be Rs. (refer schedule) during policy period. Coverage is subject otherwise

to terms, conditions, limitations and exceptions of the policy.

Number of claims to be admissible in a policy period is as specified in the policy schedule.

The below are excluded for the purpose of this cover:

- i. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts.
 - ii. Damages resulting from failure to follow the manufacturers' instructions of Use.
 - iii. Damages resulting from handling of the equipment by unauthorized service personnel.
 - iv. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.
 - v. Any damages due to extra installation of electric equipment apart from the already installed electric equipment done or provided by manufacturer is out of the scope of this coverage Any costs relating to servicing, maintenance, adjustment or tuning.
 - vi. Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not.
 - vii. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the Insured Electric Vehicle charger.
 - viii. Loss of or damage to rented or hired equipment for which the insured is responsible either by law or under a lease and/or maintenance agreement.
 - ix. Damages resulting from any tampering with the EV charger or charging infrastructure.
 - x. Any loss or damage to the charger due to malfunctioning of battery or part of it and/ or due to innate chemical nature of battery and/or its constituents and related assembly parts.
 - xi. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.
 - xii. Any aesthetic defects but not limited to dents, scratches on painted polished or enamelled surfaces
 - xiii. Any loss or damages due to cyber events.
 - xiv. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative
 - xv. Losses due to replacement of any consumable item of the EV Charger including but not limited to batteries (including rechargeable) , bulbs(including projector bulbs), tapes, fuses, cartridges,replaceable fluids or application software including data storage media or materials which are designed to be consumed during the life of the Insured EV Charger.
 - xvi. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes.
- Any claim where the repair has been carried out without prior approval from the Company
- xvii. Depreciation, as specified in the Policy Schedule shall be applicable, unless opted to be covered as per section below



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Insured shall have an option to choose the amount of depreciation to be covered under this add-on subject to payment of an additional premium

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

7.18 IndusInd Limit Sure - Pay as Insured Drive (Add On Cover for IndusInd Private Car Policy Stand alone own damage)

UIN No. :

IRDAN103RPMT0004V03202425/A0016V02202425

1. Insuring Clause:

1.1 If this cover is opted, the Insured agrees and declares to run the Insured Vehicle for the 'Kilometre Limit' or 'Available Kilometres', as specified in the Policy Schedule, during the Own Damage Policy Period. Based on the 'Kilometre Limit' opted by the Insured at the inception of the Policy, the Insured shall be eligible for an upfront adjustment (i.e., either a discount/loading) on the annual Own Damage premium (including the premium for the Own Damage Add On covers) that is otherwise payable on the Insured Vehicle.

1.2 During Policy Period, if the Insured expects to exceed the 'Kilometre Limit' or 'Available Kilometres' (if applicable) as specified in the Policy Schedule, the Insured shall have an option to buy 'Top up Limit' to continue their coverage under the Policy by suitably endorsing the Policy and paying any premium as required to be paid.

2. Insuring Clause:

2.1 The Insured is obligated to declare the actual total distance that the Insured Vehicle has covered since its first registration as per the Odometer reading (in KM) of the Insured Vehicle as at the Policy Inception date.

The physical distance that the Insured Vehicle covered at any chosen date during the Policy Period is then calculated as the difference between the Odometer readings on the respective date and the Odometer reading at the start of the Policy (and as recorded in the Policy Schedule).

Where the Insured fails to declare the actual Odometer reading (in KM) at the Policy Inception date, the latest Odometer reading (in KM) declared to the Company (whether declared in the proposal form or at the time of renewal or any date preceding the Policy Inception date) shall be considered as the Odometer reading (in KM) of the Insured Vehicle at the Policy inception date.

2.2 Available Kilometres means sum of the below fields specified in the Policy Schedule –

- 'Kilometre Limit' that has been opted at Policy Inception Date
- 'Top Up Limit', if any opted and paid for during the Policy Period
- 'Carry Forward Limit', that has been made available from the expired Policy of the Insured with the Company.

The physical distance the Insured Vehicle has covered during the Policy Period shall be lesser than or equal to total of the Available Kilometers.

2.3 In case the Insured Vehicle meets with an Accident, subject to the terms and conditions of the Policy, such Claim under Own Damage section of the Motor Own Damage policy shall be payable, if, and only if the vehicle

has not exceeded the Available Kilometres. However, this condition shall not be applicable in case of Theft and/or Fire and/or Motor Third Party cover.

2.4 Any unused limit in the Available Kilometres shall be carried forward to the next Policy Period upon renewal. Such carry forwards are referred to Company 'Carry Forward Limit'. Such limit is subject to the below conditions:

- The Policy is renewed with RGICL without any break-in or coverage breaks
- No claim has been admitted under Own Damage Section of the expiring Policy. In case of claim being reported in the expiring policy after the renewal of the Policy, any Carry Forward Limit already provided during renewal shall be revised to zero, and the Insured shall be given the option to buy appropriate Top Up Limit.
- The accumulated 'Carry Forward Limit' shall not exceed the distance as specified in the Policy Schedule, in total for a given Policy.
- If the customer wishes not to continue with the Company's Limit Sure cover but chooses to renew appropriate Own Damage cover, then the Carry Forward Limit can be converted to a one-time discount for such renewal.

2.5 Such one-time discount shall be available for redemption for up to 3 years and can be availed by the Insured at any Policy Inception that falls in such 3 years of opting out of the Limit Sure cover. The Company, however, reserves the right, to extend this discount to the same customer after a skipped renewal.

2.6 The Company upon its discretion shall extend the option to transfer the 'Carry Forward Limit' or the equivalent 'One-time discount' to any other Private Car belonging to the Insured under the following circumstances:

- Total Loss or Theft of the Insured Vehicle
- Sale of the Insured Vehicle
- Any underwriting criterion that may make the Insured Vehicle ineligible for availing the IndusInd 'Limit Sure' Add On cover.

2.7 The 'Grace Limit' (in Kms) is available for the Insured for all policies .

Claims occurring during Grace Limit is payable (subject to all other terms and condition) if and only if the Insured opts for a suitable Top Up Limit before the expiry of the Grace Limit.

The Grace Limit can be availed only twice in a Policy Period.

2.8 In circumstances wherein the Insured has failed to opt for a suitable Top Up Limit before expiry of the Grace Limit after the earlier exhaustion of the 'Available Kilometres' Limit during the Policy Period, the Company shall reserve the rights to restore the Motor Own Damage cover subject to meeting underwriting conditions and upon receipt of appropriate 'Restoration Premium' of 10% of the annual Own Damage cover. However, even after such restoration, any claim that has occurred after expiry of the 'Available Kilometres' until the date of Restoration shall remain inadmissible under the Policy.

2.9 The Company shall not allow for reduction in 'Kilometre Limit' or in 'Top up Limit' during the Policy Period.



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- 2.10 The third-party liability cover shall be available for the Policy Period as mentioned in the Policy Schedule.
- 2.11 In the event of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond the control of the Insured, the Company may consider partial payment of vehicle Accidental Claims based on satisfactory investigation and or forensic studies.
- 2.12 The Insured may opt to cancel the Policy by giving the Company notice in writing. All cancellations shall be subject to refund scale and minimum premium retention as per the Motor Own Damage policy on which this Cover is attached.

No refund shall be allowed in the event of cancellation after the utilization of 80% of opted 'Kilometre Limit' including Top Up Limit (if any). 'Grace Limit' shall not be included for the computation of such utilized percentage.

3. Exclusions:

- 3.1 Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available Kilometres as mentioned in the Policy Schedule. The coverage during the Grace Limit is subject to conditions mentioned in the clause 2.7 above.
- 3.2 All exclusions as applicable under the Motor Own Damage policy on which this Cover is attached to, shall also be applicable to this Add-on Cover.
- 3.3 Any attempted or actual, tampering or modification or damage of the Odometer shall render this cover discontinued ab initio and the Company may reverse the right to forfeit the Own Damage cover without any refund of premium. The Company may, at its discretion, recover the premium difference chargeable and restore the base Motor Own Damage policy on which this Cover was attached to its full extent.
- 3.4 Any repairing, re-setting or replacement of any components including the Odometer that may affect

the distance travelled information without informing and seeking prior consent from the Company shall make any vehicle Accidental Claim inadmissible under this Policy.

- 3.5 Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.
- 3.6 The Company shall not be liable for any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including manufacturer recall campaign or under any other such packages at the same time, or forming part of maintenance / preventive maintenance.

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to.

7.19 IndusInd Private Car Assistance (Private Car Policy Stand alone own damage)

UIN No. :

IRDANI03RPMT0004V03202425/A0006V02202425

Eligibility Criteria: Policy can be availed by persons who holds or are buying a IndusInd Private Car Policy – Bundled. This Add-on Cover also includes Electric Vehicles and or Hybrid Electric Vehicles

The covers listed below other than Benefit 1, i.e., 24x7 Roadside Assistance are optional covers and are available to the **Insured Persons**, on payment of additional premium.

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

Subject otherwise to terms, conditions, limitations, and exclusions of the Base Policy to which this add-on is attached.

Covers		Short description
Compulsory Covers		
2.1.	24x7 Roadside Assistance	
2.1.1.	Emergency Towing	
	2.1.1.1. Accidental Towing	Towing services
	2.1.1.2. Breakdown Towing	Towing services
	2.1.1.3. Towing or Battery Generator for EV Battery Drainage and/or Malfunction	Towing services
2.1.2.	On-Site Assistance	
	2.1.2.1. Minor Repair	On-site Repair
	2.1.2.2. Flat Battery/Jumpstart	Battery Jumpstart
	2.1.2.3. Spare Key Retrieval	Spare Key Retrieval
	2.1.2.4. Flat Tyre	Flat Tyre replacement



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Optional Covers

2.2.	Fueling Services		
	2.2.1.	Emergency Fuel	Fuel Delivery
	2.2.2.	Wrong Fueling	Towing services Draining and Flushing of Wrong Fuel
2.3.	Emergency Medical Assistance		
	2.3.1.	Medical Assistance	Ambulance contact, Medical facility contact, Emergency Message Transmission
	2.3.2.	Emergency Road Ambulance Service	Road Ambulance expenses
	2.3.3.	Emergency Air Ambulance Service	Air Ambulance expenses
	2.3.4.	Blood Transfusion Services	Reimbursement towards Blood Transfusion
	2.3.5.	Transportation Benefit	Radio Cab expenses for nearest Hospital
	2.3.6.	Accidental Medical Hospitalization	Hospitalization expenses
	2.3.7.	Companion Accommodation	Companion Hotel Stay expenses during Hospitalization
	2.3.8.	Accidental Medical OPD	OPD expenses
2.4.	Legal Assistances		
	2.4.1.	Legal Advisor	Legal Consultation contact arrangement in case of Accident
	2.4.2.	Legal expenses - Third Party	Legal expenses for criminal case on Owner/Driver during and Accident
	2.4.3.	Legal expenses - Theft recovery	Legal Expenses related to Theft vehicle recovery
2.5.	Flood Assistances		
	2.5.1.	Vehicle Transportation	Retrieval and transportation of the vehicle to garage
	2.5.2.	Drying and Cleaning services	Drying services and interior cleaning following a flood
2.6.	Value Added		
	2.6.1.	Reminder and Advisory	Reminders for various documentation like PUC, Driving License, Services etc
	2.6.2.	Loss Of documents Cover	Cost of Obtaining Duplicate documents
	2.6.3.	Chauffer on Demand	Chauffer services
	2.6.4.	Continuation/Return Journey - Taxi Support	Continuation/Return Journey - Taxi
	2.6.5.	Hotel Accommodation	Hotel Stay expenses during vehicle repair
2.7.	Preventive Care Services		As per attached Sheet - Preventive
2.8.	Travel Assist Services		
	2.8.1.	Missed Air Travel Cover	Non-refundable ticket cost
	2.8.2.	Missed Train and Bus Travel Cover	Non-refundable ticket cost
	2.8.3.	Missed Event Cover	Non-refundable ticket cost
	2.8.4.	Physical Wallet Assure	Compensation for lost wallet
	2.8.5.	Concierge Services	Concierge assistance

Built-in Guarantee

2.9. Service Guarantee

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.



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IMPORTANT NOTE:

Further, If the Insured Vehicle is immobilized due to breakdown, and is eligible for services, 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 not exceeding the Exception Reimbursement Limit of Rs. ____ (as specified in the Policy Schedule) per event for these services.

To qualify for reimbursement, the insured must have called the toll-free 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:

These services are available on National highways, state highways and motorable roads of cities within mainland India, except in the states of Mizoram, Nagaland, Tripura, Arunachal Pradesh, Sikkim. The Services shall be provided on a best effort basis, subject to regulations in force locally.

LIMITATIONS:

- i. These services shall not be provided / limited provision may happen under following conditions:
Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.
- ii. In case of loss of or damage to luggage or other personal effects that might occur during the services performance.
- iii. Insured Vehicle should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.
- iv. The insured shall bear the cost of services at their own expense as provided, if not mentioned under this add on product.
- v. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported.
- vi. These services can be availed for maximum of 4 times during the period of insurance.
- vii. All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis.

PROCEDURE FOR AVAILING SERVICES:

To avail these services, all the insured should do is call 022 4890 3009 (paid) or call for such services through any other digital mode as provided by Company from time to time for the insured's convenience.

When requesting Services, the insured shall comply with the following terms and conditions:

- i. Call, without delay, the toll-free number / Telephone Number provided here,
- ii. Get the prior approval before taking any initiative or incurring any expenses,
- iii. Comply with the solutions recommended
- iv. Take all reasonable measures to limit and prevent possible

consequences of the Breakdown

- v. Provide the user beneficiary Information.

To entitle the relevant Users to the Services, the Insured Vehicle must be immobilized within the covered geographical territory. A vehicle is considered as immobilized if it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilization.

8 INFORMATION ABOUT OUR CLAIMS SERVICES

- The company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The company's philosophy is to look for ways to pay valid claims in a fair & timely manner.
- Our claim service will:
 - o Provide assistance in emergency situation
 - o Where necessary, coordinate repair/ replacement of your property if damaged or lost.
 - o Keep you informed of the progress of your claim.
 - o The company will act efficiently to ensure you get back to normal as quickly as possible
 - o Claims for partial losses shall be payable subject to a deduction at the rates mentioned below in respect of the parts replaced

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

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

IN THE EVENT OF CLAIM

On the occurrence of any loss, within the scope of the Policy the Insured/Insured Person shall:

- In the event of a claim under the Policy the Insured/Insured Person may contact any of the Company's Offices at the contact numbers specified in the Schedule to the Policy.
- Intimation of claim can also be made to RGICL Call Centre at 91 22 48903009 (paid number) or in writing at the nearest Regional Offices or through the intermediary.



[indusindinsurance.com](https://www.indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



- Alternatively, you can also reach us at **services@indusindinsurance.com**
- You can report vehicle at network garage whereby claim registration shall be done by network garage itself.

Specific Process applicable for Total Loss / Constructive Total Loss / Theft

For Total Loss:

- Intimate the claim immediately after the loss to the Company
- Survey will be done and the case will get declared Total loss based on the nature and extent of damage and estimated liability
- Insured needs to submit all the relevant documents to the Company.
- Case shall be referred to salvage buyer for salvage valuation/ quotation
- Insured to get the Registration Certificate cancellation of the Insured Vehicle done and confirm the same to the Company
- Insured will be given the option to retain the wreck and accept a Cashless settlement (being the IDV less than the assessed value of Salvage based on quotes).
- Based on the Insured's consent the Company shall proceed with the claim settlement

For Constructive Total Loss:

- Intimate the claim immediately after the loss to the Company
- Appointed Surveyor to survey the case for Constructive Total loss. The case will be evaluated for Constructive Total Loss based on the nature and extent of damage and estimated liability.
- Insured to submit all the relevant documents to the Company.
- Case shall be referred to the Salvage buyer for Salvage valuation/quotation
- Insured will be informed about the salvage value and given the option for Cashless Settlement (being the IDV less than the assessed value of Salvage based on quotes) for the Insured's consideration & consent
- Based on the Insured's consent Insurance the Company shall proceed with the claim settlement

For Theft:

- Intimate the claim immediately after the loss to the Company
- First Investigation Report to be done immediately by the Insured without delay at the Police Station under whose jurisdiction the Theft has occurred.
- Insured to submit all the relevant documents along with the ignition keys to the Company.
- The Police shall investigate the case and will try to trace the Insured Vehicle
- If the Insured Vehicle is traced down by the Police, then the case shall be closed by the Police Investigation Team as the

Insured Vehicle has been recovered.

- If the Insured Vehicle cannot be traced by the Police Investigation Team within the stipulated time depending upon the jurisdiction, the Police Investigation Team will issue a Non-traceable report (NTC report) to the Insured
- Insured shall have to submit the NTC report to the Company
- Upon receipt of the NTC report and other relevant documents, the Company shall settle the claim

MINIMUM INFORMATION REQUIRED

- Insured's Details
- Policy Number
- Loss Details such as
 - Date of Loss
 - Type of Loss
 - Loss Location
- Contact Details for communication
- Completed & Signed claim form along with supporting documents

If you feel you require further assistance, then you can write to our office at IndusInd General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

GRIEVANCE CLAUSE

For resolution of any complaint or grievance, Insured may contact the respective branch office of the Company or may call at 022 4890 3009 (paid) 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**.

In the event of unsatisfactory response from the Head Grievance Officer or the complaint is not resolved within 30 days, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance.

Details of Insurance Ombudsman are available at IRDAI website **www.irdai.gov.in** or on company website **www.indusindinsurance.com** or on **www.cioins.co.in**.

This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to IndusInd Private Car Policy- Stand-Alone Own Damage, please refer policy wordings. The updated details of Insurance Ombudsman are available on IRDAI website: **www.irdai.gov.in**, on the website of General Insurance Council: **www.gicouncil.in**, our website **www.indusindinsurance.com**

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

