

		Daily Allowance Benefit Plus	Fixed Benefit		
		Hospital Cash Cover	Fixed Benefit		
		Voluntary Deductible	Indemnity		
		NCB Retention Cover	Indemnity		
		Tyre Protector	Indemnity		
		Rim Protector	Indemnity		
		Loss of Personal Belongings	Fixed Benefit		
		Key Protect	Fixed Benefit		
		Replacement Car	Indemnity		
		Limit Sure Pay As You Drive	Indemnity		
		Preferred Network Garage Benefit Add-on Cover	Fixed Benefit		
4.	Interests Insured	Vehicle Registration Number	XXXXXXXXXXXXXXXXXXXX	Policy Schedule	
		Engine number	XXXXXXXXXXXXXXXXXXXX		
		Chassis number	XXXXXXXXXXXXXXXXXXXX		
		Make	XXXXXXXXXXXXXXXXXXXX		
		Model	XXXXXXXXXXXXXXXXXXXX		
		Year of manufacturing	XXXXXXXXXXXXXXXXXXXX		
		Date of Registration	XXXXXXXXXXXXXXXXXXXX		
		Battery Serial Number	XXXXXXXXXXXXXXXXXXXX		
5.	Sum Insured / Motor Insured Declared Value Scope	Basis of IDV: As per Standard Scale/Agreed value basis IDV Calculation: IDV as per Listed Selling Price Rs. XXXXXXXXXXXXXXXXXXXX		Policy Wording - Section I	
		Policy Period	IDV %	IDV	
		Policy Year 1	XXX %	XXXXXXXXXXXXXXXXXXXX	
		Policy Year 2	XXX %	XXXXXXXXXXXXXXXXXXXX	
		Policy Year 3	XXX %	XXXXXXXXXXXXXXXXXXXX	
6.	Policy Coverage	Section I: Loss of or damage to the vehicle Insured Loss of or damage to the vehicle insured against 1) By fire explosion self ignition or lightning; 2) By burglary housebreaking or theft; 3) By riot and strike; 4) By earthquake (fire and shock damage); 5) By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost; 6) By accidental external means; 7) By malicious act; 8) By terrorist activity; 9) Whilst in transit by road, rail, inland-waterway, lift, elevator or air; 10) By landslide rockslide		Policy Wording - Section I	
7.	Add-on Cover	Sr. No.	Name of Addon Covers	Description	Sum Insured (if any)
		1.	Nil Depreciation	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims	
		2.	Consumables Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc	



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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.

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3.	Engine Protector	Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil	
Sr. No.	Name of Addon Covers	Description	Sum Insured (if any)
4.	Return to Invoice	Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, road tax & applicable insurance cost.	
5.	Assistance Cover	Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown	
6.	Tyre Protector	Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes	
7.	Rim Protector	Covers repair or replacement expenses arising out of accidental loss or damage to Rims.	
8.	EMI Protection Cover	Pays for Vehicle EMIs for the time period during which the car is in one of our network garages for repair	(XXXX) as per Policy Schedule
9.	Daily allowance benefit Plus	This cover pays per day allowance if insured vehicle is in authorized garage for more than 3days due to accidental damage.	(XXXX) as per Policy Schedule
10.	Hospital Cash Cover	Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle.	(XXXX) as per Policy Schedule
11.	Voluntary deductible	This cover Provides discount under the policy if the insured voluntary opt for deductible under section I (Own damage) of the base policy.	(XXXX) as per Policy Schedule
12.	NCB Retention Cover	This cover protects applicable earned No claim bonus, in the event of an own damage claim.	
13.	Loss of Personal belongings	Covers loss of personal belongings of insured or his family while such items are in vehicle at the time loss or damage to the vehicle	(XXXX) as per Policy Schedule
14.	Key Protect	Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into	(XXXX) as per Policy Schedule
15.	Replacement car	Provides temporary replacement car to the insured for loss of use of the insured vehicle due to risk covered under section I of this policy.	
16.	Limit Sure Pay as you drive	The own damage insurance for the motor vehicle including theft shall be covered up to the Available Kilometers mentioned in the Policy Schedule. The Available Kilometers includes sum of Kilometer Limit, Top Up Limit and Carry Forward Limit.	Opted KM (XXXX) as per Policy Schedule



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		17	EV Battery Protection Cover	This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS), due to unexpected power surge, Mechanical shock, water ingress, uncontrolled electrochemical reactions	
		18.	EV- Motor Protect Cover	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	
		19.	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	(XXXX) as per Policy Schedule
		20.	Preferred Network Garage Benefit Add-on Cover-	by opting for this Addon, agrees to carry out repairs to the damaged Insured Vehicle only in a "Preferred Network Garage", for which the Company shall offer an additional discount on own damage premium as mentioned in the policy schedule.	as per Policy Schedule
8.	Loss Participation	Section I			Section I
		Compulsory Deductible	Below 1500cc - Rs.1000/- & Above 1500cc - Rs. 2000/- for each claim		
		Additional Compulsory Deductible	Rs. (as per Policy Schedule)		
		Voluntary deductible	Rs. (as per Policy Schedule)		
		Addons			
		Key Protect	1% of claim amount or INR 500 whichever is higher		
		Loss of Personal belongings	2.5% of Sum Insured Opted subject to minimum of INR 250.		
		Voluntary Deductible	As per Opted amount		
		Nil depreciation	As per Section I of base Policy		
		Consumables Expenses	As per Section I of base Policy		
		Tyre Protector	As per Section I of base Policy		
		Rim Protector	As per Section I of base Policy		
		Return to Invoice	As per Section I of base Policy		
		Assistance Cover	As per Section I of base Policy		
		EMI Protection Cover	As per Section I of base Policy		
		EV- Battery Protection Cover	As per Section I of base Policy		
		EV- Motor Protect Cover	As per Section I of base Policy		
		EV- Charger Cover	As per Section I of base Policy		
		Daily Allowance Benefit Plus	As per Section I of base Policy		
		Hospital Cash Cover	As per Section I of base Policy		
		NCB Retention Cover	As per Section I of base Policy		
		Replacement Car	As per Section I of base Policy		
		Engine Protector	As per Section I of base Policy		



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		Limit Sure Pay as Insured drive	As per Section I of base Policy	
		Preferred Network Garage Benefit Add-on Cover	As per Section I of base Policy	
9.	Exclusions	Base Product Exclusion		Policy Wording - Exclusions
		Base Product	<ol style="list-style-type: none"> 1. Consequential loss, depreciation, wear & tear, mechanical & electrical breakdown, failures breaks. 2. Any loss incurred outside the geographical area as stated in the policy schedule. 3. A claim arising out of contractual liability. 4. If the vehicle is used other than in accordance with the "Limitations as to use". 5. If the vehicle is being driven by driver other than a driver stated in "driver clause". 6. Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste. 7. Any accidental loss directly or indirectly arising from nuclear weapon material. 8. Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power. 9. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes. 10. Loss or damage arising out of modifications not approved by manufacturers/RTO 	
		Addon Products		
		Engine Protector	<ol style="list-style-type: none"> 1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance. 2. Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area. 3. Cost of lubricants in case of loss due to leakage and flushing of consumables 4. Any claim where the repair has been carried out without prior approval from Company 	
		EMI Protection Cover	<ol style="list-style-type: none"> 1. 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. 2. Where the vehicle is stolen or in total loss. 3. Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle. 4. 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. 	
		Key Protect	The cost to replace keys to vehicles that Insured do not own for personal use.	
		Return To Invoice	<ol style="list-style-type: none"> 1. The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy. 2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section I of the policy. 3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Company. 4. Covered vehicle is imported 	



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Tyre Protector

1. If the insured vehicle is not repaired at an **Authorized garage**.
2. 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.
3. Any loss or damage within first 15 days of the inception of the policy.
4. Any loss or damage occurred prior to the inception of the policy
5. Any loss or damage resulting into total loss of the vehicle
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
7. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
8. If the tyre(s) / tube(s) which are being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy.
9. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
10. Loss or damage arising out of improper storage or transportation
11. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
12. Loss or damage arising out of modifications not approved by the tyre manufacturer.
13. Loss or damage resulting from hard driving due to race, rally or illegal activities.
14. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
15. Loss or damage resulting from poor workmanship while repair.
16. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
17. Minor damage or scratch not affecting the functioning.
18. 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.

Rim Protector

1. If the insured vehicle is not repaired at an Authorized garage.
2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or Run Flat Tyres.
3. Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
4. Any loss or damage to rim(s) resulting from corrosion and/ or oxidation and/ or rusting.
5. Any loss or damage within first 15 days of the inception of the policy.
6. Any loss or damage occurred prior to the inception of the policy
7. Any loss or damage resulting into total loss of the vehicle.



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Rim Protector	<ol style="list-style-type: none"> 8. Routine maintenance including adjustment, alignment, balancing or rotation of wheels. 9. Theft of rim(s) or its parts, accessories without the insured vehicle being Stolen or theft of entire insured vehicle. 10. If the rims(s) are 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. 11. Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured. 12. Loss or damage arising out of improper storage or transportation 13. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance. 14. Loss or damage arising out of modifications not approved by manufacturers 15. Any loss or damage to rim(s) arising due to fitment of accessories to the insured vehicle such as wheel covers etc. 16. Loss or damage resulting from hard driving due to race, rally or illegal activities. 17. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer. 18. Loss or damage resulting from poor workmanship while repair. 19. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall. 20. Minor damage or scratch not affecting the functioning.
Loss of Personal Belongings	<ol style="list-style-type: none"> 1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature. 2. Any goods or sample carried in connections with any trade or business is not covered.
Hospital Cash Cover	<ol style="list-style-type: none"> 1. Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident. 2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise. 3. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home. 4. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity. 5. Any claim arising or resulting from or traceable to an accident happening whilst insured or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.
NCB Retention Cover	<ol style="list-style-type: none"> 1. If the Policy is not renewed with Company within 90 days of the expiry of the policy. 2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)
Limit Sure Pay as Insured Drive	<ol style="list-style-type: none"> 1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available Kilometres as mentioned in the Policy Schedule. 2. Any attempted or actual, tampering or modification or damage of the Odometer shall render this cover discontinued from ab initio.



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Assistance Cover	<ol style="list-style-type: none"> 1. 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. 2) 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. 3) 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.
EV- Motor Protect	<ol style="list-style-type: none"> 1. Wear and tear damages. 2. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance. 3. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines 4. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. 5. Any costs relating to servicing, maintenance, adjustment or tuning. 6. Any claim where the repair has been carried out without prior approval from the Company. 7. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity. 8. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area
EV- Battery Protect	<ol style="list-style-type: none"> 1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants. 2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle. 3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel. 4. 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). 5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel. 6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer. 7. Damages resulting from any attempted or actual Theft of Battery 8. Damages resulting from any wear and tear of the battery, cable and wires 9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.



	<ol style="list-style-type: none"> 10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. 11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge. 12. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery. 13. Any claim where the repair has been carried out without prior approval from the Company.
<p>EV – Charger Cover</p>	<ol style="list-style-type: none"> 1. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts. 2. Damages resulting from failure to follow the manufacturers' instructions of Use. 3. Damages resulting from handling of the equipment by unauthorized service personnel. 4. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance. 5. 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. 6. 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. 7. 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. 8. 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. 9. Damages resulting from any tampering with the EV charger or charging infrastructure. 10. 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. 11. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger. 12. Any aesthetic defects but not limited to dents, scratches on painted polished or enameled surfaces 13. Any loss or damages due to cyber events. 14. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative 15. 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. 16. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes. 17. Any claim where the repair has been carried out without prior approval from the Company



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Nil Depreciation	Same as per Section I of base policy
Consumables Expenses	<ol style="list-style-type: none"> 1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy. 2. If there is no valid and admissible claim under section I (Own Damage) of the policy. 3. If the insured vehicle is not repaired at an Authorized garage
Voluntary Deductible	Same as per Section I of base policy
Replacement Car	Same as per Section I of base policy
Daily Allowance Benefit Plus	<ol style="list-style-type: none"> 1. If Insured vehicle required to be in authorized garage less than 3days for repairs. 2. No claim under this add on cover is payable if there is no admissible claim under the policy, of loss/damage to the insured vehicle. 3. This add on cover shall not be payable in case of Total Loss / Constructive Total loss. 4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage. 5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage
Preferred Network Garage Benefit Add-on Cover	<ol style="list-style-type: none"> 1. The claim is a Total Loss (TL) and or Constructive Total Loss (CTL) and or Theft. 2. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area as applicable to the base policy to which this Addon is attached; 3. Any claim arising out of any contractual liability; 4. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 5. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by 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 consequence 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. 6. Any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time. 7. Any claim where the repair has been carried out without prior approval from the Company 8. Any claims related to loss or damage due to wear and tear. 9. Any loss or damage occurred prior to the inception of the policy. 10. Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured. 11. Loss or damage arising out of improper storage or transportation. 12. Loss or damage arising out of modifications not approved by manufacturers. 13. Loss or damage resulting from hard driving due to race, rally or illegal activities. 14. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer. 15. Loss or damage resulting from poor workmanship while carrying out repairs.



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10.	Special Conditions and warranties (if any)	Base Product	Policy has been issued with reference to the vehicle inspection report, reference lead no. & special conditions. The inspection report remarks can be viewed on company's website by the lead no.
		For Addon Products	
		Nil depreciation	Same as per Section I of base policy
		Consumables Expenses	Same as per Section I of base policy
		Tyre Protector	<ol style="list-style-type: none"> 1. If Insured make a fraudulent claim which is declined as per Para 9 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect. 2. If during the Period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to Company. 3. In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium. 4. All claims must be made within 3 working days of damage. 5. Insured must take all reasonable steps to avoid loss or damage to tyre(s). Insured must not continue to drive the vehicle if Insured do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s). 6. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.
		RIM Protector	<ol style="list-style-type: none"> 1. This cover will be provided only to the vehicle fitted with Tubeless Tyres or Run Flat Tyres. 2. If Insured make a fraudulent claim which is declined as per Para 11 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect. 3. If during the Period of insurance any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to Company. 4. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium. 5. All claims must be made within 3 working days of damage. 6. Insured must take all reasonable steps to avoid loss or damage to rim(s). Insured must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s). 7. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.
		Return to Invoice	The finance company/ bank whose interest is endorsed on the policy must agree in writing.
Engine Protector	<p>Claim under this endorsement will be admissible only if</p> <ol style="list-style-type: none"> 1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area. 2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly. 3. There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts. 		



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IRDAI Registration No. 103. IndusInd General Insurance Company Limited.

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 Personal Accident 360Shield. UIN No.: IRDAN103RP0004V02202425. IGI/MCOM/CO/PC-SAOD/CIS/Ver. 1.0/251124.



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	<ol style="list-style-type: none"> Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area. Insured have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by Insured
Key Protect	<ol style="list-style-type: none"> For Break-in protection claims, Insured must provide an official police report that confirms the incident happened within Period of insurance. This cover shall be available only for maximum of two claims during the Period of insurance. Any loss or damage to Keys & lock set only shall not impact Insured's No claim Bonus on renewal of the policy. The maximum amount payable under this section shall not in aggregate exceed the amount stated in the schedule during any one Period of insurance.
Loss of Personal Belongings	<ol style="list-style-type: none"> A police report must be filed for claims due to burglary or theft. The maximum amount payable under this section is Rs (Refer Schedule) during the Period of insurance. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident. The insured shall bear 2.5% of Sum Insured Opted subject to minimum of INR 250 for each and every claim under this section. In the event of claim Insured shall submit invoice of the Personal Belongings where value of any such individual belonging exceeds Rs 5000.
Daily Allowance Benefit Plus	Same as per Section I of base policy
Private Car Assistance Cover	Same as per Section I of base policy
NCB Retention Cover	<ol style="list-style-type: none"> A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Company within 90 days of the theft, in which case, Company will allow same No Claim Bonus on New vehicle as is shown in schedule. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit
Preferred Network Garage Benefit Add-on Cover	<ol style="list-style-type: none"> In case, the insured who has opted for this add-on cover chooses to repair the damaged Insured Vehicle outside of a Preferred Network Garage, then the insured shall bear the 'Out-of-Preferred deductible' of Rs. Or% (as mentioned in policy schedule) of the admissible claim amount for such repairs. Admissible claim amount refers to claim amount net of any compulsory and/or voluntary deductible applicable in the Motor Own Damage Policy to which this Cover is attached.
EMI Protection Cover	Same as per Section I of base policy
Hospital Cash Cover	Same as per Section I of base policy
EV- Battery Protect Cover	Same as per Section I of base policy
EV- Motor Protect Cover	Same as per Section I of base policy
Limit Sure Pay as Insured Drive	Same as per Section I of base policy



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		Replacement Car	Same as per Section I of base policy
		Voluntary Deductible	Same as per Section I of base policy
11.	Admissibility of claim	Admissibility of claim	<ol style="list-style-type: none"> 1. The claim must be in accordance with the terms and conditions of the insurance policy. 2. The policyholder must have paid the premium amount due. 3. The claim must be for accidental damage or loss, not for wear and tear or maintenance-related issues. 4. The policyholder must inform the insurer about the claim within the specified time frame. 5. The policyholder must provide supporting documents at the time of claim, such as claim form, driving licence, Registration copy, Permit, Fitness, FIR, Un-traceable report, Fire brigade report, repair bills (only in case of reimbursement). 6. The insurer may conduct an investigation to assess the claim's validity.
		Denial of Claim	<ol style="list-style-type: none"> 1. Claim can be denied due to misdeclaration, mis-representation, Fraud, and non-disclosure of material facts. 2. Inadequate or missing supporting documents 3. Pre-existing damages before policy inception date or prior to the incident. 4. Unapproved repair – repair done without the insurers survey & approval. 5. The policyholders negligence or contribution to the incident. 6. Policy lapse: claims filed after the policy has expired or lapsed. 7. Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety. 8. Driver's violation: If the vehicle is being driven by driver other than a driver stated in "driver clause". 9. Claims related to normal wear & tear, maintenance, or aging of the vehicle.
		<p>Procedure to be followed in case of TL/CTL & Theft Claim</p> <p>A. Total Loss</p> <ol style="list-style-type: none"> 1. Intimate the claim immediately after the loss to the Insurance company. 2. Survey will be done and the case will get declared Total loss based on the nature and extent of damage and estimated liability. 3. Insured needs to submit all the relevant documents to the Company. 4. Case shall be referred to salvage buyer for salvage valuation/quotation. 5. Insured to get the Registration Certificate cancellation of the Insured Vehicle done and confirm the same to the Company 6. 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). 7. Based on the Insured's consent the Company shall proceed with the claim settlement. <p>B. Constructive Total Loss (CTL):</p> <ol style="list-style-type: none"> 1. Intimate the claim immediately after the loss to the company. 2. 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. 3. Insured to submit all the relevant documents to the Company. 4. Case shall be referred to the Salvage buyer for Salvage valuation/quotation. 5. 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. 6. Based on the Insured's consent Insurance the Company shall proceed with the claim settlement. 	



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C. Theft:

- a. Intimate the claim immediately after the loss to the Company.
- b. First Investigation Report to be done immediately by the Insured without delay at the Police Station under whose jurisdiction the Theft has occurred.
- c. Insured to submit all the relevant documents along with the ignition keys to the Company.
- d. The Police shall investigate the case and will try to trace the Insured Vehicle.
- e. 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.
- f. 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.
- g. Insured shall have to submit the NTC report to the Company.
- h. Upon receipt of the NTC report and other relevant documents, the Company shall settle the claim.

Sample Claim Calculation

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
FRONT WINDSHIELD GLASS	Glass	3480	0	3480
MOULDING + SEALANT	Plastic	380	50	190
LABOUR		1888	0	1888
Gross Payable Amt		5558		5558
Less: Policy Excess				1000
Net Payable Amt	Considering NIL depreciation			4748

12. Policy Servicing - Claim Intimation and Processing

Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or

E-mail us at services@indusindinsurance.com

For any Claim related queries please contact us on -

Call centre no: 022 4890 3009 (Paid)

Email: services@indusindinsurance.com

For Cashless Process:

- a) Register claim by calling (022) - 4890 3009 (paid)
- b) Visit to our network garages for vehicle repair.
- c) Survey of the vehicle & submission of claim documents
- d) Liability confirmation
- e) Vehicle delivery

Claim TAT

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

Escalation Matrix:

For any Claim related queries please contact us on -

Call centre no – 022 4890 3009 (Paid)

Email – services@indusindinsurance.com



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<p>13. Grievance Redressal and Policyholders Protection</p>	<p>While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:</p> <ul style="list-style-type: none"> • Call us on phone number: +91 22 4890 3009 or writing email at: services@indusindinsurance.com • Visiting any of our nearest branches https://rgi-locator.oppspot.com/?Searchby=branch&sourcesystem=website&phonenumber=&emailid=#/ • writing to us at : IndusInd Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 <p>In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay, you may contact Grievance officer at Grievances@indusindinsurance.com</p> <p>Details of our Grievance Redressal Officers is available at - https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf</p> <p>Even after this , If you are not satisfied with the response received from our Grievance Officer, you may write to Our Head of Grievance at 17. Headgrievances@indusindinsurance.com</p> <p>Still, if you are not happy with the response received from the company, You may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure ____ or you may visit https://cioins.co.in/ombudsman</p> <p>Grievances can also be registered at IRDAI's Bima Bharosa Portal (https://bimabharosa.irdai.gov.in/) or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p>	
<p>14. Obligations of the Policyholder</p>	<p>a) Please disclose all the essential information of the risk before buying a Policy.</p> <p>b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</p> <p>c) Non-disclosure of material information may affect the claim settlement.</p>	
<p>Declaration by the Policyholder;</p> <p>I have read the above and confirm having noted the details.</p> <p>Place: _____</p> <p>Date: _____ (Signature of the Policyholder)</p>		
<p>Note:</p> <p>For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at www.indusindinsurance.com understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. (https://www.indusindinsurance.com/aboutus/downloads/downloads.aspx)</p>		



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