

**INDUSIND MOTOR VEHICLE EXTENDED WARRANTY AND PROTECTION
FOR PRIVATE CAR (ICE, HYBRID & EV) - POLICY WORDINGS**

PREAMBLE

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

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

Now this Policy witnesseth:

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

SECTION 1: DEFINITIONS

1.1. Master Policy

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

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

1.2. Accident

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

1.3. Accidental Damage:

Means any physical damage to the Insured Asset, which is caused by a sudden, involuntary and unforeseen event, by visible and external force, which prevents the usage or impairs functionality of such Insured Asset. Accidental Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Insured Asset.

1.4. Ambulance

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

1.5. Administrator

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

1.6. Authorized Workshop:

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

1.7. Battery (EVB)

Means an electric vehicle Battery (EVB) (also known as 'traction battery'), of specific model/make as indicated by the manufactures specification, which is used to power the Electric Motors of a Battery electric vehicle (BEV). These batteries are rechargeable batteries and are typically the Lithium-Ion batteries. These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. Electric vehicle batteries differ from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-cycle batteries.

The Insured Battery (EVB) shall be identified by the serial number mentioned in the Policy Schedule.

1.8. Battery Management System (BMS)

A Battery Management System (BMS) is an electronic system that manages EVB, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and / or balancing it.

The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the EVB. Inverter, converter and the cooling systems also form part of the BMS.

For the purposes of this Policy, it means the original BMS provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.

1.9. Breakdown

Means the Mechanical, Electronic, Electrical defects and or failure of a product that causes it to not function in its intended manner.

1.10. Company

Means IndusInd General Insurance Company.

1.11. Cost

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

1.12. Coverage Radius (applicable to Section 4.3.1 24x7 Roadside Assistance)

Refers to the radial distance in kilometres till which the assistance services under section 3 below can be provided and is as mentioned on the Policy Schedule.



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1.13. Day Care Centre

Means any institution established for Day care treatment of illness and/or injuries or a medical setup with a Hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified Medical Practitioner and must comply with all minimum criterion as under:

- has qualified nursing staff under its employment;
- has qualified medical practitioner/s in charge;
- has fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

1.14. Day Care Treatment

Means medical treatment, and/or surgical procedure which is:

- a) Undertaken under General or Local Anaesthesia in a Hospital/Day Care Centre in less than 24 hrs because of technological advancement, and which would have otherwise required Hospitalization of more than 24 hours.
- b) Treatment normally taken on an OPD basis is not included in the scope of this definition.

1.15. Domiciliary Hospitalization

Means medical treatment for an illness/disease/ Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

- a) the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- b) the patient takes treatment at home on account of non-availability of room in a Hospital.

1.16. Driving License

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

1.17. Dealer

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

1.18. Deductible or Excess

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

1.19. Depreciation

Means the reduction in the value of an Insured Vehicle over time, due to use, wear and tear or obsolescence. The per annum Depreciation rate applicable for the Insured Vehicle under this Policy is as per Depreciation Schedule available under Section 3.1 (c) of this document.

1.20. Daily Allowance

Means an compensation that is given to the Insured if the Insured Vehicle under repair is at the Authorized Workshop or Garage is present for more than the required number of days.

1.21. Electric Motor

Means the core component of the Battery Electric Vehicle that converts Electrical energy into Mechanical energy and uses

electric power from the traction of the battery, turning the transmission and the wheels.

For the purposes of this Policy, it means the original Electric Motor provided by the Manufacturer along with new purchase of the Vehicle without any modifications.

1.22. Extended Warranty

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

1.23. Fails or failed or failure

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

1.24. Hospital

Means any institution established for In-patient Care and Day Care Treatment of illness and or injuries and which has been registered as a Hospital with the local authorities, under the Clinical Establishments (Registration & Regulation) Act, 2010 or under enactments specified under the schedule of section 56(1) of the said Act or complies with all with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock.
- has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and 15 in-patient beds in all other places.
- has qualified Medical Practitioner(s) in charge round the clock.
- has a fully equipped Operation theatre of its own, where surgical procedures are carried out.
- maintains daily records of patients and makes these accessible to the Insurance Company's authorized personnel.

1.25. Hospitalization

Means admission in a hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.

1.26. ICU (Intensive Care Unit) Charges

Means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivists charges.

1.27. Injury

Means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

1.28. In-Patient Care/ In-Patient Treatment

Means treatment for which the Insured has to stay in a Hospital for more than 24 hours for a covered event.

1.29. Insured

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



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Schedule.

1.30. Insured Event

Means any event specifically mentioned as covered under this Policy.

1.31. Insured Vehicle

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

For the purpose of this Policy, Vehicle shall mean motorized four wheelers including the following:

a. ICE Vehicles:

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

b. Electric Vehicles

i. BEV: - A Battery Electric Vehicle (BEV), a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g., hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicle derive all power from battery packs and thus have no internal combustion engine, or fuel tank

ii. HEV: - A Hybrid electric vehicle is powered by an internal combustion engine and one or more Electric Motors, which uses energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine.

Hybrid Electric Vehicle System Means the system that contains of Electric Motor, DC/DC step down converter, electric generator and power electronics controller.

1.32. Manufacturer

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

1.33. Manufacturer's Warranty Period

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

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

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

1.34. Maximum Total Covered Distance

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

1.35. Medical Advice

Means any consultation or advice from a Medical Practitioner

including the issuance of any prescription.

1.36. Medical Expenses

Means those expenses that an Insured has necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner as long as these are no more than would have been payable if the Insured had not been insured and no more than other Hospital or doctors in the same locality would have charged for the same medical treatment.

1.37. Medical Practitioner

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

1.38. Medically Necessary Treatment

Means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:

- is required for the medical management of the Illness or Injury suffered by the Insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical
- care in scope, duration, or intensity;
- must have been prescribed by a Medical Practitioner;
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

1.39. Offering Window

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

1.40. Period of Insurance

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

1.41. Policy schedule

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

1.42. Pre-Owned Vehicles

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

1.43. Reasonable & Customary Charges

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

1.44. Registration certificate

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



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1.45. Risk Start Date

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

1.46. Risk End Date

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

1.47. Room Rent

Means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associate medical expenses.

1.48. Salvage Value

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

1.49. Screen Damage:

Means any Accidental Damage of the "Screen" of the Insured Asset which prevents the usage or impairs functionality of such Insured Asset. Screen Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Insured Asset. For the purpose of this definition, "Screen" means any front/primary glass or LCD or digitizer component of the Insured Asset or any other display component specified in the Certificate of Insurance

1.50. State of Health (SOH) of the Lithium-Ion Battery

Means the measurement of condition of the Lithium-Ion Battery compared with that of the Manufacturer's specification for the Lithium-Ion Battery. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):

- Internal Resistance or Conductance
- Battery Capacity
- Voltage
- Self-discharge
- Age of the battery

1.51. Sum Insured

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

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

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

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

1.52. Suspension System

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

1.53. Waiting Period/Cooling Period

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

Company and stated so in the **Policy Schedule**.

SECTION 2: SCOPE OF COVER

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

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

SECTION 3: BASE COVER

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

Section – I Warranty Covers

3.1 Extended Warranty

In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown under normal operating condition of the Insured Vehicle, provided that:

- a. Repair or replacement of parts shall be allowed using parts of a similar nature and quality to those being replaced. The Company may, at its option, authorize repair and or replace the parts necessary to restore the Insured Vehicle to normal working condition. In the event of the replacement of such parts, the Company reserves the right to replace with parts of similar make, and or manufacture, build and quality.
- b. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition. Payment of such amounts shall be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event.
- c. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the scale in the Policy Schedule
- d. The Deductible amount as indicated in the schedule shall be borne by the Insured in respect of each claim and or series of claims arising out of one Insured Event.
- e. A Mechanical, Electronic, and or Electrical Breakdown should result in inability and or incapacity of the Insured Vehicle to perform as per Manufacturer's or Dealer's specifications under normal operating circumstances. Any Breakdown arising out of and or gradual decline in output and or performance due to age and or usage of the Insured Vehicle shall not be construed as Insured Event under this Policy.
- f. Loss occurring to any Enhancements made to the Insured Vehicle or in direct connection with the Enhancements made to the Insured Vehicle shall not be covered under this benefit.

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

3.2 Enhancement Cover

In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to



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faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown occurring directly in connection with the Enhancement(s) made to the Insured Vehicle and under normal operating condition of the Insured Vehicle, provided that:

- a. The Enhancement(s) is done by the Manufacturer or by an approved agent of the Manufacturer
- b. The Enhancement(s) will not modify the basic usage of the Insured Vehicle
- c. The Enhancement is done by legally approved vendor and not experimental in nature
- d. The enhancement(s) shall be covered on named basis and details of the enhancement(s) covered shall be specified in the Policy Schedule
- e. Repair or replacement of parts shall be allowed using parts of a similar nature and quality to those being replaced. The Company may, at its option, authorize repair and or replace the parts necessary to restore the Insured Vehicle to normal working condition. In the event of the replacement of such parts, the Company reserves the right to replace with parts of similar make, and or manufacture, build and quality.
- f. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition. Payment of such amounts shall be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event.
- g. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the depreciation scale specified in the Policy Schedule
- h. The Deductible amount as indicated in the schedule shall be borne by the Insured in respect of each claim and or series of claims arising out of one Insured Event.
- i. A Mechanical, Electronic, and or Electrical Breakdown should result in inability and or incapacity of the Insured Vehicle to perform as per Manufacturer's or Dealer's specifications under normal operating circumstances. Any Breakdown arising out of and or gradual decline in output and or performance due to age and or usage of the Insured Vehicle shall not be construed as Insured Event under this Policy.
- j. Loss not occurring to Enhancements made to the Insured Vehicle or in direct connection with the Enhancements made to the Insured Vehicle shall not be covered under this benefit.

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

Section – II Accidental Damage Covers

3.3. EV Battery Protection Cover:

- a. In the event of an Accidental Damage caused to the lithium-ion battery and or Battery Management System (BMS) of the Insured Vehicle during the Risk Period due to the below listed reasons, the Company shall reimburse the repair or replacement charges of the lithium-ion battery and or Battery Management System (BMS):
 - i. Unexpected Power Surge while charging the lithium-

ion battery

- ii. Mechanical shock to the lithium-ion Battery or Battery Management System (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
- b. The total payment under this cover shall be subject to limits as specified in the Policy Schedule.
 - c. The Deductible amount as indicated in the schedule shall be borne by the Insured.
 - d. Depreciation shall apply as specified in the Policy Schedule
- Specific Exclusions related to Section 3.3 EV Battery Protection 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

Special Conditions applicable to Section 3.3 EV Battery Protection Cover:

- 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



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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.
- v. Coverage shall be valid only for the original Battery provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Battery that has been replaced by the original equipment manufacturer, and which is mentioned in the Policy Schedule

3.4. EV Screen Damage Cover:

- i. In the event of Screen Damage of the Insured Vehicle, due solely and directly to any external, involuntary and unforeseeable cause arising during the Risk Period, the Company shall reimburse the screen repair or replacement charges.
- ii. The total payment towards Screen repair shall be subject to limits as specified in the Policy Schedule
- iii. The Deductible amount as indicated in the schedule shall be borne by the Insured.

Specific Exclusions related to Section II Screen Damage:

- i. **Fluid Damage:** Any loss or damage as a direct or indirect consequence of fluid or moisture damage as defined under Section 3.3 of this Policy
- ii. **Pest Damage:** Any loss or damage attributable to pest damage like rodent damage, termite damage or insect entry
- iii. **Damage during Installation:** Any loss or damage sustained before or during installation of the Insured Asset.
- iv. **Service faults:** Any loss or damage sustained due to faulty service of the Insured Asset

SECTION 4: ADD ON COVERS

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

4.1 Consumable Expenses (Not Applicable to Section – II Accidental Damage Covers)

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

4.2 Daily Allowance Benefit Plus:

In case of a claim under Section – I Warranty Covers and Section – II Accidental Damage Covers, the Company shall pay the Insured Person an amount equal to the Daily allowance amount specified in the Policy Schedule per day of the Repair Duration, provided,

1. Repair Duration shall be calculated as the date of delivery to Authorized Workshop till the date of release of the Insured Vehicle.

2. Repair Duration shall not include any delays in pick-up or delivery of the Insured Vehicle from or to the Authorized Workshop post completion of repairs.
3. The fixed daily amount shall be payable for each continuous and completed 24 hours of the Repair Duration, subject to a maximum of ___ days (as opted by the Insured Person and specified in the Policy Schedule) in a Policy.
4. Time Deductible: Time Deductible as specified in the Policy Schedule shall be applicable on each and every claim under the Policy. If the Repair Time is for less than the Time Deductible, no amount shall be payable under this benefit. If the Repair Duration extends beyond the Time Deductible, the payment under this benefit shall be made from the first day of Repair Duration, subject to the limits mentioned in the Policy Schedule.
5. Maximum number of claims as specified in the Policy Schedule shall be payable under this Add On Cover.

4.3. Assistance Cover

4.3.1 24X7 Roadside Assistance

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

4.3.1.1 Emergency Towing

4.3.1.1.1 Accidental Towing

In the event that the Insured Vehicle is immobilized while on road during the Period of Insurance due to an Accident and cannot be repaired on the spot, Assistance shall be provided for towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within Coverage Radius from the location of Accident. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

4.3.1.1.2 Breakdown Towing

In the event that the Insured Vehicle is immobilized while on road during the Period of Insurance due to mechanical and electrical breakdown and cannot be repaired on the spot, assistance shall be provided in towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within Coverage Radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometres shall be borne by the Insured.

4.3.1.1.3 Towing or Battery Generator for EV Battery drainage and/or Malfunction:

In the event that the Insured Vehicle is immobilized while on road during the Period of Insurance due to battery drainage or failure and cannot be repaired or charged on the spot, assistance shall be provided for towing the Insured Vehicle to the nearest garage and or charging station (including Battery generators), using the best available towing mechanism, within Coverage Radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

Wherever available, the coverage would also provide for the Battery generator to be taken to the site of battery drainage for charging. The cost however would be borne by the Insured.

4.3.1.2 On-site Assistance

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

4.3.1.2.1 Minor repair

In the event that the Insured Vehicle breaks down and is immobilized while on road during the Period of Insurance due



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to minor electrical and or mechanical fault and can be repaired on the spot, assistance shall be provided with the help of a vehicle technician for repairing the Insured Vehicle.

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

4.3.1.2.2 Flat battery or Jump Start

In the event that the Insured Vehicle is immobilized due to run down battery during the Period of Insurance, assistance shall be provided with the help of a vehicle technician to jump start the Insured Vehicle with appropriate means.

In case run down battery needs replacement with a new battery, the cost of new battery replacement and any cost to obtain the battery shall be borne by the Insured. Any cost involved in charging of the run-down battery shall also be borne by the Insured.

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

4.3.1.2.3 Spare Key Retrieval and or Services of Keys Locked inside

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

The Insured shall be required to produce valid identity proof at the time of handover of the alternate keys.

Alternatively, at the Insured's request, the Insured shall be assisted by a vehicle technician to attempt to open the car with normally available tools at the location of the event. Valid Identity proof for matching with car ownership information on record shall be required prior to attempting this service.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by The Company. All other costs and incidental charges shall be borne by the Insured.

4.3.1.2.4 Service of Flat tyre

In the event that the Insured Vehicle is immobilized due to flat tyre while on road during the Period of Insurance, services of a vehicle technician shall be provided to replace the flat tyre with spare stepney tyre of the Insured Vehicle at the location of breakdown.

In the event that the spare stepney tyre is not available in the Insured Vehicle, the flat tyre shall be taken to the nearest tyre repair shop for repairs and re-attached to the Insured Vehicle.

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

4.3.2 Fuelling Services

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

4.3.2.1 Emergency Fuel (Fuel Delivery)

In the event Insured Vehicle runs out of fuel while on road during the Period of Insurance, the Company shall arrange

for emergency fuel (up to 5 litres on a chargeable basis) to be provided at the location of breakdown.

It is agreed that the cost of fuel itself would be borne by the Insured. The Company shall not be liable for the purity of fuel as it would be collected from the nearest petrol station from the spot of the Insured Vehicle.

4.3.2.1.1 Wrong Fuelling

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

- i. Towing of the Insured Vehicle to the nearest authorized garage using the best available towing mechanism, within Coverage Radius from the location of breakdown. In case the towing distance exceeds the Coverage Radius, charges for the extra Kilometers shall be borne by the Insured.
- ii. Expenses for Draining and flushing the fuel tank.
- iii. A maximum of two claims shall be payable under this cover for a given Period of Insurance.

Losses arising from or expenses incurred toward the following lie outside of the scope of coverage for Benefit Wrong fuelling:

- i. The cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- ii. Replacement of the fuel filter.
- iii. Any claim where the wrong fuelling occurs outside of the Indian Geography.
- iv. For any claim resulting from foreign matter entering the fuel system
- v. Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the Insured Vehicle.
- vi. Any loss related to Loss of value or Loss of use of vehicle.
- vii. Expenses due to any wear and tear.

4.3.3 Emergency Medical Assistance

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

4.3.3.1 Medical Assistance

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall provide the following assistance:

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

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

4.3.3.2 Emergency Road Ambulance Service

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall Indemnify the Insured up to the limit specified in the Policy Schedule for expenses incurred towards availing emergency road Ambulance services for transferring

such injured person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency.

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

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

4.3.3.3 Emergency Air Ambulance Service

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall indemnify the Insured up to the limit specified in the Policy Schedule for expenses incurred towards availing emergency air Ambulance service for transferring such injured person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency, subject to the following:

- i. The coverage includes the cost of the transportation from the place of first occurrence of the Accident to the nearest Hospital in case of an emergency Life Threatening Medical condition, or from one Hospital to another Hospital which is prepared to admit the Insured and provide the necessary medical services, only in case where the Insured requires immediate and rapid ambulance transportation which cannot be provided by a Road Ambulance.
- ii. Such Life-Threatening Medical Condition is certified by the Medical Practitioner
- iii. The transportation from one Hospital to another Hospital has been prescribed by a Medical Practitioner and is medically necessary.
- iv. Such Air Ambulance should have been duly licensed for operation by the Competent Authorities of the Government of India
- v. The Origin and Destination of Air Ambulance Service are within the geographical boundaries of Republic of India
- vi. This benefit can be availed once in a Policy Year.

4.3.3.4 Blood Transfusion Services

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall indemnify the Insured up to the limit specified in the Policy Schedule for expenses incurred towards procedure of testing, compatibility check and transfusion of blood required for various medical procedures, provided that:

- i. The medical procedure is taking place in a Hospital situated within the geographical boundaries of Republic of India
- ii. The blood is being procured and delivered to the hospital from a Government approved facility and or hospital

4.3.3.5 Transportation Benefit

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall indemnify the Insured up to the limit specified in the Policy Schedule, for reasonable expenses incurred towards utilizing a registered radio cab operator's services for transporting such injured person to the nearest Hospital.

4.3.3.6 Accidental Medical Expenses.

In the event that the Insured Vehicle meets with an Accident

while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, resulting solely and directly from the Accident, then the Company shall indemnify the Insured, up to limits specified in the Policy Schedule for the below mentioned Medical Expense incurred by the Insured towards the Medically Necessary Treatment of such Injury:

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

Provided that:

- i. Such Medical Expenses shall be the Reasonable and Customary Charges incurred for In-Patient Hospitalization or Daycare for such Injury.
- ii. To be covered under this Policy, the Injury should have necessarily occurred as a direct result of a Motor Accident which is covered under the Policy.
- iii. Domiciliary Hospitalization and/or Out-Patient treatment shall not be covered under this Benefit
- iv. The maximum liability of the Company toward claims under the Benefit- 4.3.6 Accidental Medical Expenses during a Policy Period for all passengers and driver put together shall be limited to the Sum Insured specified against in the Benefit in the Policy Schedule
- v. The cover shall be limited to the number of passengers specified in the Policy Schedule
- vi. For a claim to be payable under this benefit, a claim must be accepted by the Company under Section I of the Base Policy

4.3.3.7 Companion Accommodation

In the event that the Insured Vehicle meets with an Accident while on road during the Period of Insurance, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, resulting solely and directly from the Accident, which requires Hospitalization, the Company shall indemnify the Insured up to the limit specified in the Policy Schedule, for the accommodation cost of any one companion during the period of Hospitalization, subject to the following:

- i. The Hospitalization should be necessitated by Injury which is a direct result of the Accident and such Hospitalization should be for a minimum of 24 hours.
- ii. The point where such Accident has happened should not be less than 250 kms from the communication address as mentioned in the policy
- iii. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)
- iv. The choice of accommodation will be subject to availability and based on the proximity to the hospital or treating medical practitioner being within a radius of 10 km
- v. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the

particular accommodation.

- vi. The accommodation shall be available for maximum four days or until the date of discharge from Hospital, whichever is earlier.
- vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.
- viii. For a claim to be payable under this benefit, a claim must be accepted by the Company under Benefit 4.3.3.6 Accidental Medical Expenses.

4.3.4 Legal Assistance Cover

In the event of an Accident involving the Insured's vehicle while on road during the Policy Period, the Company shall, subject to exclusions stated under the Policy, provide the following:

4.3.4.1 Legal Advisor

Where the Insured requires the services of a legal advisor, the Company shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. The Company shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.

4.3.4.2 Legal expenses - Third Party

If the Insured requires the services of a legal advisor, where in the third party has prosecuted a case on the insured for holding the Insured responsible for the accident, the Company shall compensate the Insured for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Schedule.

4.3.4.3 Legal expenses - Theft recovery

Where the Insured requires the services of a legal advisor for taking care of various legal expenses, the Company shall compensate the Insured for expenses incurred towards the services of the legal advisor(s) upto limits specified in the Schedule.

4.3.5 Flood Assistance

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

4.3.5.1 Vehicle Transportation

In the event that the Insured Vehicle is immobilized due to flood water ingress during the Period of Insurance and cannot be moved, the Company shall arrange for towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within Coverage Radius from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

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

4.3.5.2 Drying and cleaning services

In the event that the Insured vehicle is immersed in flood water during the Period of Insurance, the Company shall indemnify the Insured upto the limit specified in the Policy Schedule for drying and cleaning of the Insured Vehicle post such flooding.

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

repair of any damaged parts, Cost of Material and Spare Parts shall be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

4.3.6 Value Added Services

4.3.6.1 Reminder and Advisory Services

The Company shall from time to time keep communicating to the Insured through SMS/Email/Phone call/WhatsApp message about the renewal of PUC, Driver's License, etc. The Company shall in no way be liable if the message is not transmitted to the Insured due to any of the mobile service providers related issue. The service shall be offered on the registered mobile number and/or email ID of the insured in the policy Schedule or updated in the Company records from time to time.

4.3.6.2 Loss of Documents

The Company shall indemnify the Insured for the cost for obtaining duplicate driving license (DL) and/or Registration certificate (RC) and/or vehicle fitness certificate and/or permit, in case Insured suffers a loss of any of these valid documents during the Period of Insurance, from inside the vehicle. The claim under this cover is subject to the following:

- i. First information report (FIR) is required to be filed with Police for loss of driver's license or Registration certificate or vehicle fitness certificate or permit.
- ii. Coverage is limited up to a maximum of 1 claim against the assigned coverage.

4.3.6.3 Arrangement of Chauffeur

In case, an owner of the Insured Vehicle requires chauffeur service for their Insured Vehicle to be driven around, the Company shall provide assistance for arranging a driver/ chauffeur to drive the Insured Vehicle. The remuneration of the chauffeur shall be borne by the insured and needs to be paid directly to the chauffeur/vendor.

4.3.6.4 Continuation/Return Journey - Taxi support

In the event that the Insured Vehicle is immobilized due to an Accident or due to breakdown occurring during the Period of Insurance and outside 20 kms from the insured place of residence, and the Insured Vehicle cannot be repaired same day (expected repair time being of 4Hrs or more), the Company shall provide assistance for arranging the alternate mode of transport (Taxi) to continue the journey or return to the insured's home from the location of the breakdown. The Company shall also indemnify the Insured for the Taxi Fare up to limits specified in the Policy Schedule, provided the taxi is booked through the Company's assistance service and the Insured submits the travel receipts to the Company.

4.3.6.5 Hotel Accommodation

In the event that the Insured Vehicle is immobilized due to an Accident or breakdown while on road during the Period of Insurance, and if the Insured Vehicle cannot be repaired on the same day, the Company shall indemnify the Insured for the accommodation cost upto the limits as mentioned in the Policy Schedule, subject to the following:

- i. The Insured Vehicle should have become immobilized due to the accidental damage and or mechanical failure.
- ii. The repair time of the Insured Vehicle is more than 48 Hrs.
- iii. The point where such breakdown has happened should not be less than 250 kms from the communication address as mentioned in the policy
- iv. Accommodation cost means cost of one double room or twin bedroom in a three or four-star hotel or alternative



equivalent accommodation within (Service apartment, guest house, house on rent by online marketplace)

- v. The Company shall not be responsible for the quality of services or deficiency of services that may occur in the particular accommodation.
- vi. The accommodation shall be available for maximum four days or until repair is completed, whichever is earlier.
- vii. The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous expenses or incidental costs shall not be covered under this benefit.

4.3.7 Preventive Care Service

The Company shall undertake to provide services detailed in the Annexure III as a preventive measures and upkeep of the Insured Vehicle. The Company shall in no way be liable for the quality of services offered by the provider(s) and the same would have to be settled with the provider directly.

It is understood that carrying out the prescribed checks does in no way guarantee that no accidents or malfunctions could occur involving the Insured Vehicle. The assistance service is a recommendation for the smooth running of the Insured Vehicle and is not obligatory to the Insured.

4.3.8 Travel Assist Services

4.3.8.1 Missed Air Travel Cover

The company shall provide reimbursement upto the amount specified in the Policy Schedule per incident to the Insured in case of missed flight of a scheduled airline during the Policy Period due to the Accident of the Insured Vehicle while travelling to the airport, subject to the following:

- i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid flight ticket of a scheduled airline
- ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.
- iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.

4.3.8.2 Missed Train and Bus Travel Cover

The company shall provide reimbursement upto the amount specified in the Policy Schedule per incident to the Insured in case of missed train and Bus of a scheduled provider during the Policy Period due to the Accident of the Insured Vehicle while travelling to the railway station or Bus station, subject to the following:

- i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid train or bus ticket of a scheduled provider
- ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.
- iii. Maximum of <No of Incidence> incidents as specified on the policy schedule shall be covered during the policy period.
- iv. Incidents occurring while in transit to the Local train and or Metro train shall not be covered

4.3.8.3 Missed Event Cover

The company shall provide reimbursement upto the limit specified in the Policy Schedule per incident to the Insured in case the Insured is unable to attend pre-booked scheduled event due to the Accident of the Insured Vehicle while travelling to the event, subject to the following:

- i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid scheduled event ticket

- ii. The scheduled event should have been booked at least 24 hrs prior to the scheduled departure.
- iii. Maximum of <No of Incidence> incidents as specified on the Policy Schedule shall be covered during the Period of Insurance.

4.3.8.4 Physical Wallet Assure

The company shall provide a cash reimbursement upto the limit specified in the Policy Schedule per incident during the Period of Insurance in case the Insured's physical wallet is lost due to an Accident to the insured vehicle, subject to the following:

- i. The reimbursement shall be done only if the accident or incident has taken place at a minimum distance of <Define no of kms > as specified on the Policy Schedule from the insured's residence.
- ii. Maximum of <No of Incidence> incidents as specified on the Policy Schedule shall be covered during the Period of Insurance.
- iii. The insured must submit to the Company, a copy of the First Information Report filed with the local Police authority.

4.3.8.5 Concierge Services

The company shall provide assistance in arranging alternate travel bookings, by arranging a telephonic contact details of the vendors who can help for the concierge services in case of the bookings getting cancelled due to Accident, breakdown or stranding of the Insured Vehicle, subject to the following:

- i. The cost of the services availed will be borne by the insured.
- ii. Maximum of <no of incidence> incidents as specified on the policy schedule shall be covered during the Policy Period

4.3.9 Service Guarantee

In the event of delay in rendering of assistance services beyond 3 hours, the company shall provide a one-time benefit amount of <Rs. XXX> as specified on the Policy Schedule per failed incidence. The conditions however would not be applicable if service is being extended within the geographical boundaries of Leh & Ladakh and or to natural disaster struck areas.

To qualify for Service Guarantee, the insured must have called the toll-free number and obtained a confirmation from the Company for arrangement that the particular service.

Important Note to Section 4.3 Assistance Cover

Further, If the Insured is eligible for services under the Policy, 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 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 applicable to Section 4.3 Assistance Cover

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

Limitations to Section 4.3 Assistance Cover

These services shall not be provided / limited provision may happen under following conditions:

- i. 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 if provided, is 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

SECTION 5: NO CLAIM BONUS

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

SECTION 6: GENERAL EXCLUSIONS

The Company shall not cover losses and expenses for any loss or damage to the Insured Vehicle that is directly or indirectly as a result of or is caused by or arising from the below:

1. **Not Covered under Manufacturer's Warranty:** Any Loss which would not have been covered under the original Manufacturer's Warranty.
2. **Loss covered by the OEM:**
 - a. Any parts to the extent that they are under Manufacturer's Warranty or warranty from the original supplier to the Manufacturer or any other warranty at the time of Breakdown.
 - b. Parts which are either subject to recall by Manufacturer or can be considered as having Manufacturer design defects and or a part of product recall campaign done or assisted or participated by Manufacturer.
3. **Deductible:** Any Deductible as specified in the Policy Schedule.
4. **Time Deductible:** Claim arising within Time Deductible as specified in the Policy Schedule.
5. **Break down/Impairment/ Seizure due to:**
 - a. Any willful act, neglect, and or negligence by the Insured or any person in charge of Insured vehicle on behalf of the Insured.
 - b. Failure due to hydrostatic lock caused by rains or flood or failure due to loss caused by leakage of engine oil or water ingress in engine and Electric Motor (in case of electric vehicles)
6. **The cost of:**
 - a. General maintenance, adjustments, resetting of controls, tuning, cleaning, and the like.
 - b. Repairs to damage caused by scratching or denting and or from the direct application of a tool, to interior and or exterior paintwork and or casing.
 - c. Labor charges where no fault is found with the covered product.
 - d. Replacing the covered product because replacement parts are no longer available.
 - e. Rectifying any blockages and damages caused by any foreign body.
 - f. All consumables including all kinds of lubricating oils, fuels,
- c. Failure of the Insured to observe usage guidelines stipulated by the Manufacturer including any -
 - i. Non-adherence of servicing and maintenance guidelines as instructed by the Manufacturer in the warranty booklet and or user manual or.
 - ii. Service or maintenance conducted by any repair center not authorized by the Manufacturer.
 - iii. Poor workmanship and or faulty parts.
- d. Normal wear and tear of the parts, gradual deterioration, vibrations, oil seepage or any other gradually operating cause or any consequential loss there from, determined by the correlation between the observed state of parts, extent of usage of the Insured Vehicle, and the expected normal working life of the specific part in the context of the usage of the Insured Vehicle.
- e. Failure attributable to faulty installations, unauthorized or inadequate alterations, connections or fitting to the Insured Vehicle including but not limited to-
 - i. More powerful headlights
 - ii. Engine boring for noise
 - iii. Wider tyre fitment etc.
- f. Any loss in connection with or as a result of operation of Insured Vehicle in extreme weather conditions (such as extreme temperature (high or low), humidity, flooding or Submergence under water for more than 24 hours,
- g. Any loss in connection with or as a result of Saltwater exposures, Corrosive chemicals exposures, entering of foreign or waste matter, using of high-pressure cleaner/ liquids to clean sensitive parts like battery, BMS, electronic sensors that are not as per OEM's guidelines.
- h. Any losses, costs, expenses and/or defects due to foreign matter entering the cooling system.
- i. Any loss in connection with or as a result of overloading, strain, overrunning, freezing, excessive pressure, and or overheating
- j. Failure caused by usage of the Insured Vehicle in competitions, racing, rallying, motor sports, pace-making, speed testing and or reliability trials, transportation of goods and or for hire as taxi or driving school or any other commercial use, unless declared in the proposal form at the time of buying this Policy and agreed by the Company.
- k. Insured Vehicle being driven by any person not holding a license to drive the Insured Vehicle.
- l. Any loss to 'Parts not covered' as specified in the Policy Schedule
- m. Any loss or damage to fuel injector due to improper fueling



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- greases, shock absorber oils, fluids etc.
- g. The cleaning of any component, including the removal of any carbon and sludge and use of consumables except where it is a direct cause of the mechanical failure and/or unless authorized by the claims control centre having regard to the repair being performed
 - h. The repair of an Injector which has been damaged due to wrong fuelling
 - i. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses
7. **Maintenance Service Operations:** Service Operations that require regular maintenance and are not a part of Extended Warranty:
 - Engine tune-up
 - Clutch pedal free play or Linkage Adjustment
 - Brake pedal free play or linkage Adjustment
 - Body or Chassis bolt tightening operations
 - Engine Oil/Oil filter change
 - Belt Adjustment
 - Routine servicing as recommended by the manufacturer
 - Wheel alignment and wheel balancing
 - Fuel system cleaning and/or adjustment
 - Tyre rotation
 - Lubrication and/or lubricant change
 - Checking and focusing of lights
 - Checking of electrical connection
 - Road Testing
 8. **Normal Use Adjustment:** Adjustments may be required after a reasonable period of normal use, the extent on which depends on the owner's individual habits, usage of the vehicle and the type of terrain over which the vehicle normally operates. Such adjustments, including the elimination of squeaks and rattles, are not covered under extended warranty
 9. **Maintenance Replacement Operations:** Replacement of parts that require regular maintenance and are not a part of Extended Warranty:
 - Replacement required because of abuse, misuse or the habits of the user
 - Air filter elements
 - Fuel and oil filter elements
 - Clutch and brake linings
 - Rubber parts like hoses, belts and bushings
 - Wheel and Master Cylinder kit
 - Bulbs
 - Battery
 - Tyre
 - Bright Trim
 - o Dents, nicks, scratches or other damage
 - o Corrosion resulting from hole drilled for fitment of accessories
 - Soft Trims
 - o Worn
 - o Soiled
 - o Torn or cut by foreign object
 - o Normal deterioration due to use & exposure
 - o Cracking or damage to plastic trim caused by improper removal/ installations
 10. **Misuse of the Insured Vehicle:** Any replacement required because of abuse, misuse or habits of the Insured towards the Insured Vehicle is not covered
 11. **Accidental Damage:** Any damage caused due to an Accident. The Company shall not be liable for any Breakdown consequent to an Accident.
 12. **Non-covered components:** Any claim where the damage to a covered component was caused by a non-covered component.
 13. **Insignificant Defect:** Any claims of insignificant defect that do not affect the vehicle performance (including, without limitation, sound, vibration and or fluid seepage, damage to upholstery, carpets/floor covering, seats and seat covers).
 14. **Non-Identification:** Any Insured Vehicle, on which engine number or chassis number is deleted, defaced, and or altered.
 15. **Upgrades and Reprogramming:** Any upgrade, modification and or re-programming required to any part covered.
 16. **Failure due to Non-Insured Event:** Failure of the product to perform as designed, which is not directly attributable to Insured Event.
 17. **Insect Damage:** Loss due to, vermin, animal or insect damage, bird droppings, effect of light, rodent bite, sun or any atmospheric conditions, dust etc.
 18. **Fraud:** Any Fraudulent act committed by the Insured or driver or the Dealer.
 19. **Pre-Existing defect or failure:** Any repairs and or loss on account of Mechanical, Electronic, and or Electrical failure existing before the commencement of Period of Insurance. Failure, for which the cause was evident during the validity of the Manufacturers' warranty, irrespective of when the failure actually occurred.
 20. **Tampering:** Tampering of odometer would render the cover null and void ab- initio.
Any tampering with the Battery or Battery pack or tampering or removal of the warranty seal by any unauthorized party would render the cover null and void ab- initio.
 21. **Nuclear Attack:** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
 - a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
 - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
 - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
 22. **Sonic Waves:** Waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.



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23. **Unauthorized repair:** Any failure due to unauthorized repairs, improper handling (including storage, dismantling, fitting, repair, alteration, modification), inaccurate diagnosis and or repair, use of parts other than the Manufacturer's genuine parts or of any device and accessories not supplied by the Manufacturer, parts of incorrect specification and or parts of faulty manufacture or alterations or modifications (including fitment of any performance accessory) to the Insured Vehicle not permitted by the Manufacturer or Dealer.
24. **Damage Covered by Comprehensive Motor Insurance:** Damage caused by self-ignition, fire, theft, attempted theft, lightning, flood, ingress of moisture and or other risk which could be covered by comprehensive motor insurance.
25. **Non-Operational components:** Failure of the non-operational components such as, but not limited to decorative finishing, door liners, handles and hinges etc.
26. **Diagnostic Cost:** All kinds of diagnostic costs, unless accepted as a part of an authorized claim.
27. **Consequential Loss:** Compensation for loss of use and or any consequential loss and or legal liability of any kind whatsoever.
28. **Breakdown resulting in property damage or loss of life:** Any damage caused to any article and or property; and or loss due to death or disability caused to any life, due to the Mechanical, Electronic or Electrical Breakdown of any part covered under this Policy.
29. **Loss by Insured Event:** The Company shall not be liable for any direct or indirect damage and or loss caused to any property, article, disability and or death caused to any human life arising out of an Insured Event.
30. **Use of adulterated or improper products:** Use of adulterated or improper service products such as fuel, oils, brake fluids, coolants, washing and polishing products
31. **Damage to the Glass components:** Any breakages, cracks, scratches to the glass components of the Insured Vehicle, including but limited to the windshield, windows, headlights and indicator lights.
32. **Damage caused by Environmental exposures:** Soot and smoke, chemicals, bird droppings, sea water, sea breeze, salt, stone chipping, iron dust acid rain or any other chemical influences (regarding paint or body damage, especially stone throw, air-borne rust, industrial fall out). Damage to catalytic converter due to use of wrong or bad quality of fuel in the Insured vehicle.
33. **Deep Discharge:** Battery defects due to parking of the Insured Vehicle for lengthy period and or sparing usage of the Insured Vehicle. Damage or defect caused by deep discharge of the battery due to negligence. Deep discharge refers to depletion of the battery power below the minimum recommendation of the OEM, due to extended periods of inactivity without charging the battery (more than the number of days as per OEM specifications).
34. **Overcharging:** Overcharging the battery or not adhering to the Battery Safety Instructions and any amendments thereof
35. **Gradual Loss:** The gradual loss of battery capacity and achievable driving range. (Applicable for electric vehicle and hybrid electric vehicle).
36. **Not Recommended:** The use of charger or charging stations not recommended by Manufacturer of the vehicle. (Applicable for electric vehicle).
37. **Incorrect Maintenance:** Any failure due to poor, incorrect, incomplete periodic maintenance as per the Manufacturer owner's manual, failure to observe servicing schedules within the stipulated mileage and or time restrictions; insufficient care; use of spurious parts.
38. **External Causes:** Loss or damage as a result of any external cause, including but not limited to fire, flood, earthquake, Burglary & theft, robbery, explosion, hail, Acts of God Perils, riots/strike/malicious damage, act of terrorism.
39. **No Domestic warranty:** Assets not covered under Manufacturer's Warranty within the Indian Geographical boundaries
40. **Breach of Law:** Any Insured committing or attempting to commit a breach of law with criminal intent.
41. **Change in ownership:** Any change in ownership of the Insured Vehicle, or use for any purpose not intended, unless agreed with the Company.
42. **Damaged Vehicle:** For any warranty sold after the delivery of the Insured vehicle, the Insured vehicle at the time of warranty sale must be in a technically sound state and not have been involved in any accident and/or collision or damaged in any other way except for purely cosmetic damage.
43. **Enhancement or Alteration:** No payment shall be made under this Policy for enhancement, modification or alternations to the original product specifications of the Insured Vehicle made during the course of any repairs.
44. **External Accessories:** Loss or Cost related to installing, repairing or replacing any optional accessories to the Insured Vehicle which is not in accordance with the Manufacturer's instructions and or the accessories that were not supplied/ bought at the time of purchase of the Insured Vehicle.
45. **Geographical limits:** Any repairs performed outside the geographical limits of India
46. **Improper Use of Assets:** Loss or damage arising out of the Insured Vehicle not being used in accordance with Manufacturer's instructions or specifications or Losses arising out of improper use of the Insured Vehicle.
47. **Leakage/ Explosion of Batteries -** Losses incurred due to leakage or explosion of internal or external batteries attached with the Insured Vehicle.
48. **Let Out Asset:** Any loss or damage to any Insured Vehicle let out for rental or hire purposes, unless expressly stated as covered in the Policy Schedule.
49. **Non-Payable Charges:** Cost Incurred such as but not limited to visiting charge, Installation/reinstallation charges, diagnostic or dismantling charges where no Breakdown is found, unless otherwise agreed and stated in the Policy Schedule.
50. **Obliteration or damaged invoice:** Loss or damage arising where the original identification number, receipts, invoice, warranty card has been removed, obliterated or altered.
51. **Power Fluctuation:** Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
52. **Software Losses:** The Cost of repairing, restoring or reconfiguring software. Breakdowns caused by failed software updates, unauthorized software /computer virus, malware, cyber threats, or realignments to the Insured Vehicle. Breakdown or malfunctioning related to Operating systems and embedded software is also not covered unless expressly agreed with the Company.
53. **Third Party responsibility:** Any loss or damage for which the Manufacturer or seller of the Insured Vehicle or any other third party is responsible either by law or under contract, or was



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in custody of the Insured Vehicle at the time of loss. This shall also include any liability covered under any other underlying insurance Policy which is primary in nature.

54. **Transportation Losses:** Loss or damage arising before or during transportation /delivery of the Insured Vehicle.
55. **Breakdown warranty period:** The Company shall not be liable to indemnify any Breakdowns during the Manufacturer's Warranty Period or the Waiting Period, whichever period is longer.
56. **Discharge Rate:** Insured Vehicle being used where the discharge rate exceeds the OEM guidelines / warnings.
57. **Insolvency:** Insolvency of OEM or any similar proceedings related to bankruptcy.
58. **Non adherence to State of Health (SoH) Guidelines:** SoH not maintained as per the OEM guidelines.
59. **Loss arising due to Regulatory changes:** Any loss arising from any government, regulatory, industry body, trade or voluntary directed corrections, preventive actions, additions are not covered.
60. **Continued operation:** Continued operation of the Vehicle once a defect or fault has been reported to the Manufacturer/ Company.
61. **Delay in servicing:** The Company shall not be liable for any delay in servicing due to reasons beyond the control of the Company.
62. **War and Terrorism Exclusion (NMA2929 – 18/12/01):** Notwithstanding any provisions to the contrary within this Policy or any endorsement thereto, it is agreed that this Policy excludes all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expense(s) directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence of the loss:
- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law;
 - riots, strikes, or civil commotion; or
 - any act of terrorism.

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

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

If the Company allege that by reason of this exclusion any actual or alleged losses, liabilities, damages, injuries, defence

costs, costs or expenses is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

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

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

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

Definitions

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

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

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

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

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



SECTION 7: LIMIT OF LIABILITY

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

SECTION 8: BASIS OF CLAIM SETTLEMENT

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

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

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

SECTION 9: GENERAL TERMS AND CONDITIONS

1. Incontestability and duty of disclosure

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

2. Reasonable care

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

3. Observance of terms and conditions

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

4. Material change

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

5. Records to be maintained

The Insured shall keep an accurate record containing all

relevant particulars and shall allow the Company to inspect such records. The Insured shall within one month after the expiry of Period of Insurance furnish such information as the Company may require.

6. No constructive notice

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

7. Notice of charge

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company unless specifically endorsed and described under Lease Agreement Clause in Section 8.30

8. Overriding effect of the Schedule

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

9. Duties of the Insured on occurrence of loss

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

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

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

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

10. Right to inspect

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

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



11. Indemnity

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

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

12. Subrogation

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

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

13. Contribution

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

14. Fraudulent claims

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

15. Cancellation or termination

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

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

1. In case of no claim in the policy

In the event of cancellation by the insured the refund

amount shall be on pro-rata basis and shall be calculated as per the terms laid out below:

Calculation of Pro-Rata refund:

Calculation of refund for each Policy Year:

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

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

2. In case of claim in the policy

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the Policy Year in which the claim occurs. All other provisions of Section 5.15.1 above shall apply.

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

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

16. Cause of action and or currency of payments

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

17. Policy disputes

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

18. Notices

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

The Company:

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

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

19. Claim settlement

The Company shall settle the claim under the Policy within 30 days from the date of necessary documents required for processing the claim. If the Company decides to reject a claim under the Policy, the Company shall do so within a period of 30 days of the survey report or the additional survey report, as the



case maybe, in accordance with the provisions of protection of Insured's interest regulations, March 2024.

20. Transfer of ownership

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

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

21. Premium Payment

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

22. Third Parties

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

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

23. Alteration in the Policy

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

24. Territorial Scope

Where legally permissible by the law of this Policy and the jurisdiction in which the payment is to be made and subject to all the terms and conditions of this Policy, this Policy shall apply to any Loss incurred or Claims made in India, unless otherwise stated in the Policy Schedule.

25. Salvage

Any Salvage recoveries shall be set-off against the admissible claim amount. All Salvage recoveries and payments recovered or received subsequent to a loss settlement under this Policy

shall be applied as if recovered or received prior to the said settlement and all necessary adjustment shall be made by the parties hereto.

26. Burden of Proof

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

27. Renewal Notice

The Company shall not be bound to any renewal premium nor to give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change.

28. Written Communication

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

29. Losses recoverable under any other warranty

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

30. Grievance Redressal Procedure

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

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



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SECTION 10: COVERAGE SUMMARY

S.NO.	COVER DETAILS	OPTIONS																												
3	Base Covers (It is mandatory to opt at least 1 Base Cover)																													
	Section – I Warranty Covers:																													
3.1	Extended Warranty: Provides Cover for the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture)	Part Coverage Options for Section 3.1 Extended Warranty Option 1: Comprehensive cover for all parts under Manufacturing Warranty Option 2: Part-wise covers (The customer can choose one or more Covers from the below): <table><tr><td colspan="2">ICE Part-wise Covers:</td></tr><tr><td>1</td><td>Powertrain</td></tr><tr><td>2</td><td>Steering, Suspension & Braking System</td></tr><tr><td>3</td><td>Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).</td></tr><tr><td>4</td><td>Air Conditioning system</td></tr></table> Hybrid Electric Vehicle (HEV) Part-wise Covers: <table><tr><td>1</td><td>Powertrain & Cooling system</td></tr><tr><td>2</td><td>Steering, Suspension & Braking System</td></tr><tr><td>3</td><td>Battery, BMS, Electricals & Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items).</td></tr><tr><td>4</td><td>Air Conditioning System</td></tr></table> EV Part-wise Covers: <table><tr><td>1</td><td>Powertrain & Motor Cooling system</td></tr><tr><td>2</td><td>Battery and BMS</td></tr><tr><td>3</td><td>EV Charger</td></tr><tr><td>4</td><td>Electrical and Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items)</td></tr><tr><td>5</td><td>Steering, Suspension & Braking System</td></tr></table> <i>For detailed description of Part-wise Covers, please refer Annexure - I.</i>	ICE Part-wise Covers:		1	Powertrain	2	Steering, Suspension & Braking System	3	Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).	4	Air Conditioning system	1	Powertrain & Cooling system	2	Steering, Suspension & Braking System	3	Battery, BMS, Electricals & Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items).	4	Air Conditioning System	1	Powertrain & Motor Cooling system	2	Battery and BMS	3	EV Charger	4	Electrical and Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items)	5	Steering, Suspension & Braking System
ICE Part-wise Covers:																														
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4	Electrical and Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items)																													
5	Steering, Suspension & Braking System																													
3.2	Enhancement Cover Provides Cover for the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown directly in connection with the Enhancement(s) made to the Insured Vehicle due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture):	Part Coverage Options for Section 3.2 Enhancement Cover: Choose 1 or both from the options below: A: Loss to Enhancement B: Loss to Vehicle due to Enhancement For B Choose 1 from the options below: Option 1: Comprehensive cover for all parts under Manufacturing Warranty Option 2: Part-wise covers (The customer can choose one or more Covers from the below): <table><tr><td colspan="2">ICE Part-wise Covers:</td></tr><tr><td>1</td><td>Powertrain</td></tr><tr><td>2</td><td>Steering, Suspension & Braking System</td></tr><tr><td>3</td><td>Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).</td></tr><tr><td>4</td><td>Air Conditioning system</td></tr></table>	ICE Part-wise Covers:		1	Powertrain	2	Steering, Suspension & Braking System	3	Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).	4	Air Conditioning system																		
ICE Part-wise Covers:																														
1	Powertrain																													
2	Steering, Suspension & Braking System																													
3	Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).																													
4	Air Conditioning system																													



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		Hybrid Electric Vehicle (HEV) Part-wise Covers: 1 Powertrain & Cooling system 2 Steering, Suspension & Braking System 3 Battery, BMS, Electricals & Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items). 4 Air Conditioning System EV Part-wise Covers: 1 Powertrain & Motor Cooling system 2 Battery and BMS 3 EV Charger 4 Electrical and Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items) 5 Steering, Suspension & Braking System <i>For detailed description of Part-wise Covers, please refer Annexure - I.</i>
		Section – II Accidental Damage Covers
3.3	EV Battery Protection Cover Provides cover for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS) arising during the Risk Period due to: i. Unexpected Power Surge while charging the lithium-ion battery ii. Mechanical shock to the lithium-ion Battery or Battery Management System (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	
3.4	EV Screen Damage Cover Provides cover for repair and or replacement of damaged screen due to any external, involuntary and unforeseeable cause arising during the Risk Period.	
4	Add-On Covers	
4.1	Consumable Expenses (Not Applicable to Section – II Accidental Damage Covers): Covers cost of Consumables required to be replaced/ replenished in direct connection with the claim arising under Section 3 Base Cover. Consumables for the purpose of this cover shall include engine oil, Gear Box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.	



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4.2	Daily Allowance Benefit: Daily cash allowance to the Insured in case the Insured vehicle is present in an Authorized Workshop / Service Station for more than the Time Excess (days), for repairs from the date of delivery of the Insured Vehicle to the Authorized Workshop / Service Station. The Daily Allowance Benefit shall be payable over and above the Sum Insured.	
4.3	Assistance Cover The Benefits and services under Assistance Cover table below shall be made available over and above the Sum Insured	

Notes to Coverage Summary:

i. Parts not covered under the Policy:

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

ii. Assistance Covers:

COVERS		SHORT DESCRIPTION
4.3.	Assistance Covers	
4.3.1.	24x7 Roadside Assistance	
4.3.1.1.	Emergency Towing	
4.3.1.1.1	Accidental Towing	Towing services
4.3.1.1.2	Breakdown Towing	Towing services
4.3.1.1.3	Towing or Battery Generator for EV Battery Drainage and/or Malfunction	Towing services
4.3.1.2.	On-Site Assistance	
4.3.1.2.1	Minor Repair	On-site Repair
4.3.1.2.2	Flat Battery or Jump Start	Battery Jumpstart
4.3.1.2.3	Spare Key Retrieval and/ or Services of Keys Locked inside	Spare Key Retrieval
4.3.1.2.4	Service of Flat Tyre	Flat Tyre replacement
4.3.2.	Fueling Services	
4.3.2.1	Emergency Fuel (Fuel Delivery)	Fuel Delivery
4.3.2.2	Wrong Fuelling	Towing services Draining and Flushing of Wrong Fuel
4.3.3.	Emergency Medical Assistance	
4.3.3.1	Medical Assistance	Ambulance contact, Medical facility contact, Emergency Message Transmission
4.3.3.2	Emergency Road Ambulance Service	Road Ambulance expenses
4.3.3.3	Emergency Air Ambulance Service	Air Ambulance expenses
4.3.3.4	Blood Transfusion Services	Expenses towards Blood Transfusion
4.3.3.5	Transportation Benefit	Radio Cab expenses for nearest Hospital
4.3.3.6	Accidental Medical Expenses	Hospitalization expenses
4.3.3.7	Companion Accommodation	Companion Hotel Stay expenses during Hospitalization
4.3.4.	Legal Assistances	
4.3.4.1	Legal Advisor Contact	Legal Consultation contact arrangement in case of Accident



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4.3.5.	Flood Assistances	
4.3.5.1	Vehicle Transportation	Retrieval and transportation of the vehicle to garage
4.3.5.2	Drying and Cleaning services	Drying services and interior cleaning following a flood
4.3.6.	Value Added Services	
4.3.6.1	Reminder and Advisory Services	Reminders for various documentation like PUC, Driving License, Services etc
4.3.6.2	Loss of Documents	Cost of Obtaining Duplicate documents
4.3.6.3	Arrangement of Chauffeur	Arrangement of Chauffeur services
4.3.6.4	Continuation/Return Journey - Taxi Support	Expenses of continuation/return Journey by Taxi
4.3.6.5	Hotel Accommodation	Hotel Stay expenses during vehicle repair
4.3.7.	Preventive Care Services	As per Annexure-III
4.3.8.	Travel Assist Services	
4.3.7.1	Missed Air Travel Cover	Non-refundable ticket cost
4.3.7.2	Missed Train and Bus Travel Cover	Non-refundable ticket cost
4.3.7.3	Missed Event Cover	Non-refundable ticket cost
4.3.7.4	Physical Wallet Assure	Reimbursement for lost wallet
4.3.7.5	Concierge Services	Concierge assistance
Built-in Guarantee		
4.3.9.	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.

ANNEXURES

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

COVER		COMPONENTS COVERED	
For Passenger and Goods Carrying Commercial Vehicles (ICE)			
ICE Cover 1	Powertrain	a. Engine	All internal components including cylinder head and head gasket, oil pump and drive, crankshaft and related bearing and seals, flywheel and ring gear, timing gears, camshaft and related bearing and seals, cam follower, valves (excluding burnt and pitted valves) valve gear, pistons, connecting rod, gudgeon pin, inlet and exhaust manifolds, internal oil seals, bore and or liner, Supercharger & internal components, Supercharger gasket. For CNG/LPG vehicles (Only for OEM / Manufacturer supplied CNG kits) GAS shut off valve, Gas Regulator, Gas filler valve, Gas filter, Gas temperature-pressure sensor, GAS switch (level indicator), Gas injector, Dual fuel ECU. *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station
		b. Transmission	- Manual gearbox: All internal components, including gears, shafts, synchromesh hubs & rings, selectors, bearings, transfer gears. - Automatic gearbox: All internal components, including shafts, gears, brake bands, oil pump, bearings & bushes, valve, drive plate, transfer gears, Torque converter, Gearbox mechatronics unit, (failure due to worn or burn out clutches and bands are not covered.)



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			Differential & Transfer Case– Differential Unit, Differential internal gear set, crown wheel and pinion, constant velocity joints (With boot damages / cuts are not covered), Electronic/ mechanical Differential Lock, Propeller Shaft & Bearing, Transfer case assembly, Transfer case internal gear set, synchromesh rings and hub, bushes, selector forks, drive chains, gear lever and bushes. (Failure due to worn or burn out clutches and bands are not covered.) All internal parts of a transfer case, hub and hub bearing, drive shaft & couplings, constant velocity joints & drive flange.
		c. Exhaust System	Turbocharger, Turbocharger Actuator unit, inter cooler units where factory fitted, Catalytic Converter, Diesel Particulate Filter (DPF), Evaporative emissions control canister & purge valve, fuel tank cap and relief valve.
		d. Cooling System	Radiator Assembly, Coolant pump, Thermostat, Coolant Expansion Tank, Engine oil cooler (failure due to external damage or corrosion is not covered).
		e. Casings	Should failure of any of the components covered result in damage to the casings, then the casings shall also be covered and will constitute part of the maximum claim liability. *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station.
ICE Cover 2	Steering & Suspension & Braking System	a. Steering System	Steering Column Assembly, Steering Column Motor, Steering Rack (Electronic / Hydraulic), Steering Fluid tank, Power steering rack motor, Power Steering Pump, pressure pipes, steering angle sensor
		b. Suspension System	Suspension struts with springs and dampers, Air suspension bellows, Suspension Control Module
		c. Braking System	ABS Controller, Wheel Speed sensors, Brake Callipers, Parking brake motors, mechanical park brake mechanism, Park brake switch, hydraulic brake hose
ICE Cover 3	Electricals And Electronics	a. Engine Electronics	Starter motor & solenoid switch, alternator, rectifier, distributor, regulator, ignition coil, cooling fan motor, O2 Sensor, Manifold pressure (MAP) sensors, Air intake flow (MAF) sensors, Crankshaft position (CKP) Sensor, Camshaft position sensor, Variable valve timing Actuator, thermostat switch, oil pressure switch, temperature gauge, fuel level sensor, throttle position sensor, Engine Control Unit (ECU), Transmission Control Unit (TCU), High Pressure Fuel Pump, Fuel Sender unit, Fuel injectors, Glow Plugs, Diesel Exhaust Fluid (DEF) injector, Radiator cooling fan. EGR Valve, EGR Actuator, Air Intake Throttle body, Coolant Temperature sensors.
		b. Interiors and Infotainment	Power window motors, Power window master Switch unit, Mirror Motors, Mirror Switch, Combination switch, ignition switch, relay, speedometer & Instrument Cluster, horns., OEM fitted infotainment systems – touch screens, Amplifier units, speakers, tweeters, mic, USB ports, charging ports, Wireless Phone charger, heads up display, Radio Antenna, headlight control units, Adaptive lighting motors, sunroof control switch, Sunroof rail and motors (Subject to sunroof rail serviced and lubricated, no rusting found).
		c. Vehicle Electronics and Control Units	Body control Module, Vehicle Immobilizer, ABS Controller, Wheel speed sensors, Tire Pressure Monitor Sensors/Valves (TPMS), Climate Control Unit, AC vent Motors, Suspension Control Module, Headlight Control Modules, Height Sensors, Crash Sensors, SRS-Airbag Module, Curtain Airbags, Driver & passenger Airbags, Rear seat / B-pillar Airbags, ADAS cameras, front / rear / mirror parking cameras, Blind spot monitoring camera, Blind spot monitoring sensors, LIDAR-RADAR (ADAS) sensors, Ultrasound ADAS sensors, parking assist control module, front / reverse/ Side Parking sensors (subject to sensor surface being free of any physical damages).
ICE Cover 4	Air Conditioning System	Cooling System	AC Condenser, AC compressor, Compressor valve, AC pipes, Valve Pins, Expansion Valve, Climate Control Assembly, Evaporator, Evaporator Reservoir, Heater Core, Cooling Coil, Interior Air Purifier units.



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For Hybrid Electric Vehicle (HEV)			
Hybrid Cover 1	Powertrain & Cooling System	a. Engine & Drive Motor	All internal components including cylinder head and head gasket, oil pump and drive, crankshaft and related bearing and seals, flywheel and ring gear, timing gears, camshaft and related bearing and seals, cam follower, valves (excluding burnt and pitted valves) valve gear, pistons, connecting rod, gudgeon pin, inlet and exhaust manifolds, internal oil seals, bore and or liner, Supercharger & internal components, Supercharger gasket. Drive Motor-Generator, Belt integrated Starter Generator (BISG). *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station
		b. Transmission	- Manual gearbox: All internal components, including gears, shafts, synchromesh hubs & rings, selectors, bearings, transfer gears. - Automatic gearbox: All internal components, including shafts, gears, brake bands, oil pump, bearings & bushes, valve, drive plate, transfer gears, Torque converter, Gearbox mechatronics unit, (failure due to worn or burn out clutches and bands are not covered.) - Differential & Transfer Case – Differential Unit, Differential internal gear set, crown wheel and pinion, constant velocity joints (With boot damages / cuts are not covered), Electronic/ mechanical Differential Lock, Propeller Shaft & Bearing, Transfer case assembly, Transfer case internal gear set, synchromesh rings and hub, bushes, selector forks, drive chains, gear lever and bushes. (Failure due to worn or burn out clutches and bands are not covered.) All internal parts of a transfer case, hub and hub bearing, drive shaft & couplings, constant velocity joints & drive flange
		c. Exhaust System	Turbocharger, Turbocharger Actuator unit, inter cooler units where factory fitted, Catalytic Converter, Diesel Particulate Filter (DPF), Evaporative emissions control canister & purge valve, fuel tank cap and relief valve.
		d. Cooling System	Radiator Assembly, Coolant pump, Thermostat, Coolant Expansion Tank, Engine oil cooler (failure due to external damage or corrosion is not covered), Motor Cooling unit, Battery Cooling unit
		e. Casings	Should failure of any of the components covered result in damage to the casings, then the casings shall also be covered and will constitute part of the maximum claim liability. *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station.
Hybrid Cover 2	Steering, Suspension & Braking System	a. Steering System	Steering Column Assembly, Steering Column Motor, Steering Rack (Electronic / Hydraulic), Steering Fluid tank, Power steering rack motor, Power Steering Pump, pressure pipes, steering angle sensor
		b. Suspension System	Suspension struts with springs and dampers, Air suspension bellows, Suspension Control Module
		c. Braking System	ABS Controller, Wheel Speed sensors, Brake Callipers, Parking brake motors, mechanical park brake mechanism, Park brake switch, hydraulic brake hose.
Hybrid Cover 3	Battery, BMS, Electricals & Electronics	a. Engine Electronics	Starter motor & solenoid switch, alternator, Starter-generator, rectifier, distributor, regulator, ignition coil, cooling fan motor, O2 Sensor, Manifold pressure (MAP) sensors, Air intake flow (MAF) sensors, Crankshaft position (CKP) Sensor, Camshaft position sensor, throttle position sensor, Variable valve timing Actuator, thermostat switch, oil pressure switch, temperature gauge, fuel level sensor, Engine Control Unit (ECU), Transmission Control Unit (TCU), High Pressure Fuel Pump, Fuel Sender unit, Fuel injectors, Glow Plugs, Diesel Exhaust Fluid (DEF) injector, Radiator cooling fan. EGR Valve, EGR Actuator, Air Intake Throttle body, Coolant Temperature sensors, Motor Control Unit (MCU).
		b. Interiors and Infotainment	Hybrid system switch, Power window motors, Power window master Switch unit, Mirror Motors, Mirror Switch, Combination switch, ignition switch, relay, speedometer & Instrument Cluster, horns., OEM fitted infotainment systems – touch screens, Amplifier units, speakers, tweeters, mic, USB ports, charging ports, Wireless Phone charger, heads up display, Radio Antenna headlight control units, Adaptive lighting motors, sunroof control switch, Sunroof rail and motors (Subject to sunroof rail serviced and lubricated, no rusting found).



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		c. Battery & BMS	Hybrid system battery, Battery monitoring system (BMS), DC-DC converter, AC-DC inverter, Charging Port, onboard Charger, Hybrid system ECU (power control unit). The cover for HYBRID system battery should only be provided if the at the end of standard manufacturer warranty, following conditions are met: 1. There is no physical impact on the Battery 2. Complete service history is available for the entire duration of Standard Warranty 3. There are no signs of flooding 4. Battery charging operation is normal without any cut-off. 5. No warning signs shown on Instrument cluster for Battery or BMS.
		d. Vehicle Electronics and Control Units	Body control Module, Vehicle Immobilizer, ABS Controller, Wheel speed sensors, Tire Pressure Monitor Sensors/Valves (TPMS), Climate Control Unit, AC vent Motors, Suspension Control Module, Headlight Control Modules, Height Sensors, Crash Sensors, SRS-Airbag Module, Curtain Airbags, Driver & passenger Airbags, Rear seat / B-pillar Airbags, ADAS cameras, front / rear / mirror parking cameras, Blind spot monitoring camera, Blind spot monitoring sensors, LIDAR-RADAR (ADAS) sensors, Ultrasound ADAS sensors, parking assist control module, front / reverse/ Side Parking sensors (subject to sensor surface being free of any physical damages).
Hybrid Cover 4	Air Conditioning System		AC Condenser, AC compressor, Compressor valve, AC pipes, Valve Pins, Expansion Valve, Climate Control Assembly, Evaporator, Evaporator Reservoir, Heater Core, Cooling Coil, Interior Air Purifier units.
For EV			
EV Cover 1	Powertrain & Motor Cooling system	a. Motor & Differential	Electric Drive Motors Assembly, Motor Stator & Rotor, Differential Units, Differential internal gear set, crown wheel and pinion, constant velocity joints (With boot damages / cuts are not covered), Electronic/ mechanical Differential Lock, drive chains, hub and hub bearing, drive shaft & couplings, constant velocity joints & drive flange
		b. Cooling System	Radiator Assembly, Coolant pump, Thermostat, Coolant Expansion Tank, (failure due to external damage or corrosion is not covered). *All Inclusions Subject to vehicle serviced as per manufacturer prescribed schedule at an Authorized Service Station.
EV Cover 2	Battery and BMS		Complete Battery assembly or child parts like Internal Battery Modules, Battery cooling lines, internal High & low voltage connectors, internal High & low Voltage cables, battery temperature sensors, Battery Management System (BMS), Battery Coolant pump, Temperature Sensors. The cover for EV battery should only be provided if the at the end of standard manufacturer warranty, following conditions are met: 1. There is no physical impact on the Battery 2. Complete service history is available for the entire duration of Standard Warranty 3. There are no signs of flooding 4. Battery charging operation is normal without any cut-off. 5. No warning signs shown on Instrument cluster for Battery or BMS.
EV Cover 3	EV Charger		OEM supplied Battery Charger (wall mounted / portable) along with charging cable and connector.
EV Cover 4	Electricals and Electronics	a. Powertrain Electronics	Radiator cooling fan motor, thermostat switch, temperature gauge, Motor Control Unit (MCU), Vehicle Control Unit (VCU), Coolant Temperature sensors, throttle position sensor
		b. Interiors and Infotainment	Power window motors, Power window master Switch unit, Mirror Motors, Mirror Switch, Combination switch, ignition switch, relay, speedometer & Instrument Cluster, horns., OEM fitted infotainment systems – touch screens, Amplifier units, speakers, tweeters, mic, USB ports, charging ports, Wireless Phone charger, heads up display, headlight control units, Adaptive lighting motors, sunroof control switch, Sunroof rail and motors (Subject to sunroof rail serviced and lubricated, no rusting found).



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		c. Vehicle Electronics and Control Units	Body control Module, Vehicle Immobilizer, ABS Controller, Wheel speed sensors, Tire Pressure Monitor Sensors/Valves (TPMS), Climate Control Unit, AC vent Motors, Suspension Control Module, Headlight Control Modules, Height Sensors, Crash Sensors, SRS-Airbag Module, Curtain Airbags, Driver & passenger Airbags, Rear seat / B-pillar Airbags, ADAS cameras, front / rear / mirror parking cameras, Blind spot monitoring camera, Blind spot monitoring sensors, LIDAR-RADAR (ADAS) sensors, Ultrasound ADAS sensors, parking assist control module, front / reverse/ Side Parking sensors (subject to sensor surface being free of any physical damages)
EV Cover 5	Steering, Suspension & Braking System	a. Steering System	Steering Column Assembly, Steering Column Motor, Steering Rack, Power steering rack motor.
		b. Suspension System	Suspension struts with springs and dampers, Air suspension bellows, Suspension Control Module.
		b. Braking System	ABS Controller, Wheel Speed sensors, Brake Callipers, Parking brake motors, mechanical park brake mechanism, Park brake switch, hydraulic brake hose

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

Annexure- II Contact details of Ombudsman offices

OMBUDSMAN OFFICE			
Office of the Ombudsman	Address	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 001.	Tel.: 079 - 27546150/27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078.	Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201, 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009.	Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 – 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioins.co.in	Delhi

GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, LIC OF INDIA, 10th Floor, 'Jeevan Prakash', Divisional Office, M. G. Road, Ernakulam, Kochi – 682011.	Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072.	Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkar Nagar, Sultanpur, Maharajganj, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharath Nagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P. - 201301.	Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Budha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur.



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PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.	Tel.: 0612 - 2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030.	Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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

Lease Agreement Clause

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

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



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