

## DAILY CASH ALLOWANCE

### PASSENGER CARRYING COMMERCIAL VEHICLE - TAXI (up to 6 passengers) INSURANCE

In consideration of payment of additional premium for this benefit, the company will pay a fixed allowance of Rs.500/-, Rs.1000/-, Rs.1500/-, Rs.2000/- or Rs.3000/- per day as per option exercised during the period of non-availability of insured vehicle due to partial loss claim (s). Maximum eligible number of days specified for each option is for one claim and is also the overall limit for the total policy period.

Eligible number of days for this benefit will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle or the maximum eligibility period as per option exercised by the insured whichever is lower.

Consideration of this benefit is subject to subsistence of a valid Own Damage (OD) claim under the policy and will be subject to time excess of 1 day for each and every claim.

Option	Cash allowance per day (Rs.)	Maximum eligible no of days for one accident and for the total policy period (Subject to time limit of delivery of repaired vehicle)
1	500	5
2	500	10
3	500	15
4	1,000	5
5	1,000	10
6	1,000	15
7	1,500	5
8	1,500	10
9	1,500	15
10	2,000	5
11	2,000	10
12	2,000	15
13	3,000	5
14	3,000	10
15	3,000	15

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

## DAILY CASH ALLOWANCE

### PASSENGER CARRYING MORE THAN 6 (COMMERCIAL VEHICLE) INSURANCE

In consideration of payment of additional premium for this benefit, the company will pay a fixed allowance of Rs.2500/- , Rs.5,000/- , Rs. 10,000/- or Rs.15,000/- per claim as per option exercised by the insured subject to a time excess of 3 days from the date of accident (including accident date). This will be given in case of non-availability of insured vehicle due to partial loss claim (s).

Maximum of 2 claims are permissible under this benefit.

Consideration of this benefit is subject to subsistence of a valid Own Damage (OD) claim under section-I of the policy.

Exclusions are:

If the vehicle repair involves only the following work, no amount is payable.

1. Window glass/ Windscreen replacement
2. Repairing of Bumper & Painting
3. Denting and Painting of one or two panels
4. Replacement of Bumper/ Headlamps
5. Replacement of fuel tank
6. Replacement of small mechanical aggregates like Radiator, AC Condenser

<b>Option</b>	<b>Benefit (Rs.)</b>
1	2,500
2	5,000
3	10,000
4	15,000

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

## DAILY CASH ALLOWANCE

### GOODS CARRYING COMMERCIAL VEHICLE INSURANCE POLICY (GCCV)

In consideration of payment of additional premium for this benefit, the company will pay a fixed allowance of Rs.2500/- , Rs.5,000/- , Rs. 10,000/- or Rs.15,000/- per claim as per option exercised by the insured subject to a time excess of 3 days from the date of accident (including accident date). This benefit will be given in case of non-availability of insured vehicle due to partial loss claim (s).

Maximum of 2 claims are permissible under this benefit.

Consideration of this benefit is subject to subsistence of a valid Own Damage (OD) claim under section-I of the policy.

Exclusions:

If the vehicle repair involves only the following work, no amount is payable.

1. Window glass/ Windscreen replacement
2. Repairing of Bumper & Painting
3. Denting and Painting of one or two panels
4. Replacement of Bumper/ Headlamps
5. Replacement of fuel tank
6. Replacement of small mechanical aggregates like Radiator, AC Condenser

<b>Option</b>	<b>Benefit (Rs.)</b>
1	2,500
2	5,000
3	10,000
4	15,000

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

### **MONTHLY INSTALMENT COVER**

**(Applicable for Private Car, PCCV < 6 passengers, PCCV > 6 passengers, GCCV and Miscellaneous Class of Vehicles)**

In consideration of payment of additional premium, the insured will be covered for non-payment of regular Monthly Instalment (MI) to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

Option	Number of monthly instalment payable by the Company	Time excess in days beyond which company is liable to pay. The time excess will be reckoned from the date of handing over an accident vehicle to workshop of an authorised repairer to the time of completion of repairs by him	Limit of liability (Rs.)
A	1	15	1*MI
B	2	30	2*MI
C	1	20	1*MI
D	2	45	2*MI
E	1	25	1*MI
F	2	60	2*MI

#### **Special Conditions:**

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- B) Vehicle has to be repaired in a garage authorised by the Company.

#### **Specific Exclusions:**

Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

This cover is subject to the terms, exceptions, conditions and limitation of the policy.

### **COVERAGE FOR DISABLED VEHICLE**

**(Applicable for Private Car, PCCV < 6 passengers, PCCV > 6 passengers, GCCV and Miscellaneous Class of Vehicles)**

In consideration of payment of additional premium, Insured will be reimbursed cost of protection, extraction and removal of disabled vehicle by reason of loss or damage covered under Section 1 of the policy based on option exercised by him.

Insured has to inform the company before seeking the assistance of any agency for the assignment and the first option to decide on any agency will rest with them.

Option	Amount reimbursable per accident (Rs.)	Limits of liability per policy period(Rs.)	Maximum eligible amount per claim (Rs.)
A	5,000	10,000	Actual expenses or per accident limit whichever is lower
B	10,000	20,000	
C	15,000	30,000	
D	20,000	40,000	
E	25,000	50,000	
F	30,000	60,000	

This cover is restricted to a maximum of two claims under this cover and is also subject to the terms, exceptions, conditions and limitations of the policy.