MOTOR PRIVATE CAR PACKAGE POLICY

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance herein after contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SECTION - I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1) The Company will indemnify the insured against insured against loss or damage to the vehicle Insured hereunder and / or its accessories whilst thereon
   i. by fire explosion self ignition or lightning;
   ii. by burglary housebreaking or theft;
   iii. by riot and strike;
   iv. by earthquake (fire and shock damage)
   v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
   vi. by accidental external means;
   vii. by malicious act;
   viii. by terrorist activity;
   ix. whilst in transit by road rail inland-waterway lift elevator or air;
   x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
2. For fibre glass components - 30%
3. For all parts made of glass - NIL
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:-

(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
(b) damage to tyres and tubes unless the vehicle Insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement and
(c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of

the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs.1500/-in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that;

a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 500 (Rs Five hundred only).
b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
c) the insured shall give the Company every assistance to see that such repairs necessary and the charges are reasonable.

SUM INSURED -INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the Vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/ Constructive Total Loss (TL / CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

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

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss **(CTL)** claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION - II -LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of :-

   (i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are

not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option
   (a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
   (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION - III -PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or One limb and sight of one eye.	100%

(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from Injuries other than named above	100%

Provided always that

1) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of anyone occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs for private car policy during anyone period of insurance.

2) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

4) This cover is subject to
   (a) the owner-driver is the registered owner of the vehicle insured herein;
   (b) the owner-driver is the insured named in this policy.
   (c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

SECTION - IV

Various Additional Benefits / Individual Add-ons applicable for Private Car Package Policy are stated in this section. Applicability of each Benefit is Subject to Payment of Extra Amount. Your Eligibility is mentioned in the Policy Schedule with Benefit number. – Refer Annexure 1 for details of the benefits

GENERAL EXCEPTIONS
(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;

2. any claim arising out of any contractual liability;

3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
   (a) being used otherwise than in accordance with the 'Limitations as to Use'
   or
   (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.

4. (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

   (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear

weapons material.

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

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

    i. For total loss / constructive total loss of the vehicle -the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
    ii. for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address on grounds of mis-representation, fraud and non-disclosure of material facts or non-cooperation of the insured and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/ handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

SHORT PERIOD SCALE

PERIOD	% OF ANNUAL PREMIUM RATE
Not exceeding 1 month	20%
Exceeding 1 month but not exceeding 2 months	30%
Exceeding 2 months but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full annual premium / rate

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

   It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

   It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator arbitrators of the amount of the loss or damage shall be first obtained.

   It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

a) Death Certificate in respect of the insured
b) Proof of title to the vehicle
c) Original Policy.

ENDORSEMENTS

IMT. 1. EXTENSION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of Rs…….it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the . . ./ . ./ . . . . to the……/. . /. . . .(both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NOTE: - Insert N e p a l / Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.

IMT.2. AGREED VALUE CLAUSE (APPLICABLE ONLY TO VINTAGE CARS)

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy **without deduction of any depreciation**.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 3. TRANSFER OF INTEREST

It is hereby understood and agreed that as from …/…/……. the interest in the policy is transferred to and vested in …….. of ……. carrying on or engaged in the business or profession of ……. who shall be deemed to be the insured and whose proposal and declaration dated... /…/…. shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of.....

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

IMT.4. Change of Vehicle

It is hereby understood and agreed that as from …/…../ …... the vehicle bearing Registration Number …….. is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Regd. No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV

In consequence of this change, an extra / refund premium of Rs……. is charged/ allowed to the insured.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that …….. (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners 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 Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

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.

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that …… (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured 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 vehicle insured 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.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this

policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

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.

IMT.7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with …….. (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is 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 Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

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

IMT. 8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS (PRIVATE CARS ONLY)

It is hereby understood and agreed that in consideration of insured's membership of ……** a discount in premium of Rs.* is allowed to the insured hereunder from …. /…../…...

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

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

* For full policy period, the full tariff discount to be inserted. For mid-term membership, prorata proportion of the tariff discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

IMT.9. DISCOUNT FOR VINTAGE CARS (Applicable to Private Cars only)

It is hereby understood and agreed that in consideration of the insured car having been certified as **a Vintage Car** by the **Vintage and Classic Car Club of India,** a discount of Rs. …….* is allowed to the insured from ….../…../……

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

*Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT.10. INSTALLATION OF ANTI-THEFT DEVICE

In consideration of certification by ……* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of Rs……** is hereby allowed to the insured.

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy.

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

* The name of the certifying Automobile Association is to be inserted.
** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 11. A. VEHICLES LAID UP (Lay up period declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from …/ …/….. to…/ …. /….. the vehicle insured is laid up in garage and not in use and during this period all liability of the insurer under this policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

a) # the insurer will deduct from the next renewal premium the sum of Rs……* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
b) # the period of insurance by this policy is extended to. /…../……. in view of the payment of an additional premium of Rs …….**

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

NB.1. # To delete (a) or (b) as per option exercised by the insured.
NB.2. * The proportionate full policy premium for the period of lay up less the proportionate Premium for the Fire and /or Theft risks for the lay up periods is to be inserted.
NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted .
NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.
NB.5. In case of policies covering Liability Only and
a. Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;
b. Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.
c. Fire **and** Theft risks no part of the words in capitals are to be deleted.

IMT. 11. B. VEHICLES LAID UP (Lay up period not declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from ….. / ….. /….. the vehicle no. …… insured hereunder is laid up in garage and not in use and liability of the insurer under this policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. In case of **Liability** Only Policies the words in CAPITALS should be deleted.
NB.2. In case of policies covering Liability Only and

a. Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;
b. Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.
c. Fire **and** Theft risks no part of the words in capitals are to be deleted.

IMT. 11. C. TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. …….. insured hereunder is reinstated in full from ……. /……/…… and the Endorsement IMT 11(B) attaching to this policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. . . ……. has been out of use

a) # The insurer will deduct from the next renewal premium the sum of Rs……* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

b) # the period of insurance by this policy is extended to. /…../……. in view of the payment of an additional premium of Rs …….**

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

NB.1. # To delete (a) or (b) as per option exercised by the insured.
NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.
NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted.

IMT.12. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

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

IMT.13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES
(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER
(Applicable to private cars including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

***** The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER
{For vehicles rated as Private cars (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i) Death	100%

ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) not more than....** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

IMT 17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS:
(Applicable to all classes of vehicles)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%

iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

* The Capital Sum Insured (CSI) per person is to be inserted.

IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under ……., * to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to :-

(a) (i) the price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable;

OR

(ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

(b) the reasonable cost of fitting such parts.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* Insert 'Condition 3' in the case of the Private Car.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured

or held in trust or in custody or control of the insured

In consideration of this reduction in the limit of liability a reduction in premium of Rs._____ is hereby made to the insured.

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

IMT.22. COMPULSORY DEDUCTIBLE
(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/ constructive total loss) the first Rs....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no …** of this policy .

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.
(ii) in respect of a vehicle rated under the Tariff for Private Car not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.
** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car.

IMT 22A. VOLUNTARY DEDUCTIBLE (For private cars/motorized two wheelers other than for hire or reward)

It is by declared and agreed that the insured having opted a voluntary deductible of Rs. ……* a reduction in premium of Rs……..** under section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs……..*** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no …. # of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert voluntary deductible amount opted by the insured under tariff for Private car.
** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car.
*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle

insured as in G.R 40.
T o insert policy condition No. 3 of the tariff for private car.

IMT.24. ELECTRICAL / ELECTRONIC FITTINGS
(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle – Package Policy only)

In consideration of the payment of additional premium of Rs……, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT.25. CNG/LPG KIT IN BI-FUEL SYSTEM
(Own Damage cover for the kit)

In consideration of the payment of premium of Rs……* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

***** To insert sum arrived at in terms of G.R.42.

IMT.26. FIRE AND/OR THEFT RISKS ONLY
(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class -D and Motor Trade Policies under Classes- E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

NB. (i) In case of **Fire Risk** only, the words "burglary housebreaking theft" are to be deleted.
NB. (ii) In case of **Theft Risk** only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT. 27. LIABILITY AND FIRE AND/OR THEFT
(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class –D of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable thereunder except in respect of loss or damage by fire explosion self ignition lightning

and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NB. (i) In case of **Liability and Fire Risks only**, the words "burglary housebreaking theft" are to be deleted.
NB. (ii) In case of **Liability and Theft Risks only**, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles)

In consideration of an additional premium of Rs. ……. notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the **Workmen's Compensation Act, 1923** , the **Fatal Accidents Act, 1855** or at **Common Law** and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that
(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars (not used for hire or reward) delete this para.

IMT. 29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR {Private Cars only (not for hire or reward)}

In consideration of the payment of an additional premium @ Rs……/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at **Common Law and Statutory Liability under the Fatal Accidents Act, 1855** for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than.....* employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

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

NB. * To insert the number of employees for which the premium has been paid.

IMT. 30. TRAILERS
(Applicable to Private Cars Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.....)"

Provided always that -
(a) the IDV of such T r a i l e r shall be deemed not to exceed ……* *
(b) the term "Trailer" shall not include its contents or anything contained thereon.
(c) such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contract of employment.

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

*Delete in the case of Liability to the public Risks only policies.

** Insert value of trailer as declared at inception of insurance or any renewal thereof.

IMT.31. RELIABILITY TRIALS AND RALLIES [Private Cars]

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in ....*. to be held at ……..**... on or about the date of ..../…/ …….. under the auspices of .... #

Provided that: -

a. No indemnity shall be granted by this Endorsement to …….. #
b. This Policy does not cover use for organised racing, pace making or speed testing.
c. During the course of the ……* the Insurer shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured is engaged in.....* the insured shall bear the first Rs……..@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the insurer shall make any payment in exercise of its discretion under Condition No. 3 of the policy in settlement of any claim and such payment includes the amount for which the insured is responsible by reason of this Endorsement the insured shall repay to the insurer forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert the name of the event.
@ To insert Rs. 5000/- for Private cars. For the duration of the event the deductible under Section 1 of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.
** To insert the venue of the event.
# To insert the name of the promoters of the event.
# # To delete this entire paragraph in case of Liability Only policies.

IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPLOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/-* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement.

IMT. 35. HIRED VEHICLES – DRIVEN BY HIRER*
(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and Motorised Two wheelers)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy unless the vehicle insured is being driven by or is for the purpose of being driven by the insured in the charge of the within named insured or a driver in the insured's employment, the policy shall only be operative whilst the vehicle insured is let on hire by the insured to any person (hereinafter called the Hirer) who:-

(i) shall have entered into a hire contract with the insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form**.
(ii) shall have satisfied the insured –

a) that the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
b) that such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of Claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the Hirer the insurer shall not be liable –

(1) for any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @ 1.50% on IDV. (Endt. IMT 43 is to be used.)

(2) To pay the first Rs..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the insured to the Insurer forthwith.

For the purpose of this endorsement the expression "Claim" shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

(3) If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

*** For the purposes of this endorsement the insurer will in terms of and subject to the provisions contained in Item I of Section II of this Policy, treat the Hirer as a person who is driving the Two wheeler.**

Further it is agreed that the insured shall forward to the insurer the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

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

NOTE : For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with an *.

**Insurer to devise a suitable supplementary proposal form.

IMT. 36. Indemnity to Hirer - Package Policy - Negligence of the insured or Hirer.

It is hereby declared and agreed that the company will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the vehicle insured by reason of the negligence of the within named insured or of any employee of such insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT. 43. Theft and conversion Risk

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT- 35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of Theft and/or Conversion by the hirer is applicable only in case of Theft and/or Conversion of the entire vehicle.

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

IMT.44. Indemnity to Hirer - Package Policy - Negligence of the Owner or Hirer.

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs……. the Insurer will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfil and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT.45. Indemnity to Hirer - Liability only Policy – Negligence of the Owner or Hirer.

Negligence of the Hirer
It is hereby declared and agreed that **in consideration of payment of an additional premium of Rs……t**he Insurer will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.

Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT. 49. Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988)

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

Annexure – 1

(Additional Benefits / Covers available Under Private Car policy Subject to Payment of Additional Premium)

SECTION - IV

Various Additional Benefits / Individual Add-ons applicable to Private Car Package Policy are stated in this section. Applicability of each Benefit is Subject to Payment of Extra Amount. Your Eligibility is mentioned in the Policy Schedule with UIN No.

1. **MONTHLY INSTALLMENT COVER (UIN No.CHM-MO-A00-10-32-V01-13-14)**
   IRDA BAP UIN No.IRDAN123A0005V01201314

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.

2. COVERAGE FOR DISABLED VEHICLE (UIN No.CHM-MO-A00-11-33-V01-13-14) IRDA BAP UIN No.IRDAN123A0006V01201314

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.

3. NO CLAIM BONUS (NCB) PROTECTION IRDA BAP UIN No.IRDAN123A0001V01201213

In consideration of payment of additional premium for this benefit, No Claim bonus (NCB) under this policy would be extended to renewal policy subject to renewal within 30 days of expiry of the policy, in case a partial loss claim is lodged to or paid by us.

The benefit will also cover theft or total loss of the insured vehicle, if a fresh policy is availed for a different vehicle of the same class with the company on identical name by the insured within 60 days from the date of settlement of claim.

NCB protection is available for the renewal or fresh policy only if the number of Own Damage claim is not more than one in a policy period.

This benefit is available only for vehicle up to 5 years of age at the time of commencement of this cover.

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

4. COVERAGE OF INSURANCE COST
IRDA BAP UIN No.IRDAN123A0002V01201213

In consideration of payment of additional premium for this benefit, if a claim for the insured vehicle is settled as Total Loss (including theft) or Constructive Total Loss (CTL) then the total annual insurance premium for any other vehicle purchased in insured's name after the date of the Total Loss / Constructive Total Loss of the insured vehicle will be reimbursed by the company provided that such other vehicle is insured with our company and the class of vehicle is same. The Benefit will not be available if the insurance for other vehicle is declined by the Company for any reason whatsoever.

Maximum liability of the company will be restricted to total annual insurance premium paid for the policy without service tax against which claim was lodged and settled by us.

This benefit is available for a period of 90 (Ninety days) days from the date of settlement of claim under the policy.

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

5. CONSUMABLES COVER:
IRDA BAP UIN No.IRDAN123A0003V01201213

In consideration of payment of additional premium for this benefit, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, plastic clips, grease, wheel bearings, distilled water, engine oil, oil filter, fuel filter, air filter element , break oil and radiator coolant.

Maximum limit payable in a policy period is Rs. 5,000/- (Rupees Five Thousand only)

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Own Damage Section of the policy.

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

6. REGISTRATION CERTIFICATE LOST COVER
IRDA BAP UIN No.IRDAN123A0004V01201213

In consideration of payment of additional premium for this benefit, the company would pay a fixed amount of Rs. 2,000/- (Rupees Two Thousand Only) to obtain duplicate registration certificate of the insured vehicle if original certificate of the insured vehicle is lost by the Insured due to any reason.

This is subject to submission of the following papers:

a. Original First Information Report (FIR) filed with the Police Authorities.
b. Copy of the receipt obtained on payment of fee to the Transport Authority for getting duplicate Registration Certificate
c. Copy of the Original Registration Certificate.

Only one claim is permitted in a policy period.

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

7. FRANCHISE BENEFIT
IRDA BAP UIN No.IRDAN123A0005V01201213

Insured has been offered a discount on Own Damage (OD) premium as mentioned in the schedule for having agreed to a franchise of Rs. 5,000/- (Rupees Five Thousand Only) for each net assessed own damage claim up to this amount. Consequent to this, no own damage claim up to this amount will be entertained. Any Own Damage claim with assessed value in excess of franchise limit will be considered for settlement in full subject to policy excess.

Franchise amount will be considered after deducting the applicable claim excess under the policy.

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

8. WAIVER OF DEPRECIATION
IRDA BAP UIN No.IRDAN123A0003V01200910

In consideration of payment of additional premium for this benefit, the company will indemnify the insured against loss or damaged to the parts subject to a deduction of depreciation at the rates mentioned below in respect of parts replaced.

In case REINSTATEMENT VALUE BASIS FOR FIXING IDV is chosen, Option 1 of this benefit will automatically apply.

Subject to a deduction for depreciation at the rates (%s) mentioned below in respect of parts replaced						
Sl. No.	Content	Present Percentages	Option 1* (100% waiver of depreciation)	Option-2 (75% waiver of depreciation)	Option-3 (50% waiver of depreciation)	Option-3 (25% waiver of depreciation)
1	For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags	50%	Nil	12.50%	25%	37.50%
2	For fibre glass components	30%	Nil	7.50%	15%	22.50%
3	All parts made of glass	Nil	Nil	Nil	Nil	Nil
Rate of depreciation for all other parts including wooden parts will be as per the following Schedule						
	AGE OF VEHICLE	% OF DEPRECIATION				
4	Not exceeding 6 months	Nil	Nil	Nil	Nil	Nil
	Exceeding 6 months but not exceeding 1 year	5%	Nil	1.25%	2.50%	3.75%
	Exceeding 1 year but not exceeding 2 years	10%	Nil	2.50%	5.00%	7.50%
	Exceeding 2 years but not exceeding 3 years	15%	Not Applicable	3.75%	7.50%	11.25%
	Exceeding 3 years but not exceeding 4 years	25%	Not Applicable	6.25%	12.50%	18.75%
	Exceeding 4 years but not exceeding 5 years	35%	Not Applicable	8.75%	17.50%	26.25%
	Exceeding 5 year but not exceeding 10 years	40%	Not Applicable	10.00%	20.00%	30.00%
	Exceeding 10 years	50%	Not Applicable	12.50%	25.00%	37.50%

* Available only for brand new vehicles

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

9. REINSTATEMENTVALUE BASIS FOR FIXING IDV
IRDA BAP UIN No.IRDAN123A0002V01200910

In consideration of payment of additional premium for this benefit, your vehicle and the declared accessories are insured on 'REINSTATEMENT VALUE BASIS' which is the original invoice value excluding the registration charges and road tax.

This benefit is available only for brand new car and for first year renewal of Chola Policy issued for a brand new car provided there is no interruption in insurance period.

In the event of a partial loss claim, no depreciation will be applied on parts replaced and the assessed loss will be paid in full subject to policy excess.

Reinstatement Value Basis shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims. (The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the Sum Insured (SI).

In the event of availing this benefit, option 1 of WAIVER OF DEPRECIATION will automatically apply.

Maximum liability of the company will be restricted to the invoice value of the vehicle insured.

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

10. COVERAGE FOR ROAD TAX AND REGISTRATION CHARGES IN CASE OF TOTAL LOSS OF THE VEHICLE
IRDA BAP UIN No.IRDAN123A0007V01200910

In consideration of payment of addition premium for this benefit on the insured value, insured will be eligible for reimbursement of amount paid towards road tax and registration charges of the insured vehicle in the event of a total loss of any nature.

This benefit will be subject to the following terms:

- Various documentary proof of payment of charges has to be produced.
- No resale of vehicle should have happened.

Maximum liability of the company will be in proportionate to the period for which charges have been paid to the residual period.

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

11. REIMBURSEMENT OF COST OF DUPLICATE KEY
IRDA BAP UIN No.IRDAN123A0005V01200910

In consideration of payment of additional premium for this benefit, insured is eligible for reimbursement of cost of obtaining duplicate ignition key of the insured vehicle if original is lost.

The total amount payable will be restricted to a maximum of Rs.1, 000/- (Rupees One Thousand Only) and only one claim is entertainable in a policy period. This is subject to submission of the following papers:

a) Duty acknowledged copy of report filed with the Police Authorities.
b) Original bill for expenses incurred to obtain duplicate key from key maker / manufacturer.

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

12. DAILY CASH ALLOWANCE:
IRDA BAP UIN No.IRDAN123A0001V01200910

In consideration of payment of additional premium, the company will pay a fixed allowance of Rs.500/- per or Rs.1000/- per day as per the 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 claim under the policy and will be subject to one day time excess for each and every claim.

Option	Cash allowance per day (Rs)	Maximum eligible number 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	8
3	500	10
4	500	12
5	500	15
6	1000	5
7	1000	8
8	1000	10
9	1000	12
10	1000	15

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

13. WRONG FUELLING (UIN No. CHM-MO-A00-00-92-V01-14-15) IRDA BAP UIN No.IRDAN123A0023V01201415

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to flush out the wrong type of fuel filled at fuel filling station including replacement of parts subject to depreciation. Additionally, cost incurred on wrong fuel upto Rs.1000/- will also be reimbursed. This coverage is subject to the following terms:

1. Maximum number of claims permissible in a policy period is restricted to two (2).
2. Cover is available only with package policy.

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

14. HYDROSTATIC LOCK COVER (UIN No. CHM-MO-A00-00-93-V01-14-15) IRDA BAP UIN No.IRDAN123A0024V01201415

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replacement of engine, gear box, transmission or differential assembly and parts damaged due to ingress of water or due to leakage of lubricating oil or coolant due to any accidental means. This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Only one claim will be entertained in a policy period.
3. Immediate intimation of claim to the insurance company.
4. All reasonable precautions are taken to protect the engine, assembly and the vehicle to avoid aggravation of damages / loss.
5. The replacement value which is the cost of a new engine shall be subject to depreciation based on age of the vehicle as per policy terms. If depreciation waiver cover is also opted, percentage of deduction towards depreciation will be subject to the terms of this cover.

Specific exclusions:

Insurance company is not responsible for payment of any claims of the following nature:

1. Cost of Lubricating oils or coolant used in the assembly.
2. Losses or damages covered under Manufacturer warranty or recall campaign
3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area.

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

15. KEY REPLACEMENT COVER (UIN No. CHM-MO-A00-00-94-V01-14-15) IRDA BAP UIN No.IRDAN123A0025V01201415

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle. Liability of the company is restricted to only one claim in the policy period. Maximum liability of the company is dependent on the option exercised by the insured:

Option	Limit of liability per policy period (Rs.)
A	10,000
B	20,000
C	50,000
D	1,00,000

This is subject to submission of:

a) Original First Information Report (FIR) filed with the Police Authorities for verification in case of burglary or theft.
b) Original bill for expenses incurred to obtain duplicate key(s) from manufacturer / authorized dealer of manufacturer on material and labour.

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

16. AUTO EXTENSION OF POLICY IRDA BAP UIN No.IRDAN123A0003V01201314

In consideration of payment of 20% extra premium it is hereby declared and agreed that the existing policy covering the insured vehicle will be extended for a further period of 30 days from the expiry date on renewal terms. Premium for cover offered for 30 days extension will be charged on pro-rata basis and excess amount (if any) will be refunded if renewed with us for a further period of 12 months on comprehensive basis without any break in insurance. However, no refund or adjustment of premium is allowed if any claim has been lodged in the extended cover period of 30 days.

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

17. PERSONAL BELONGINGS [INSIDE THE VEHICLE]
IRDA BAP UIN No.IRDAN123A0004V01200910

In consideration of payment of additional premium for this benefit, the company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire or accident whilst they were inside your insured vehicle or locked inside the boot subject to the following terms and conditions:

- Laptop, I-Pod, electronic items, mobile phone, jewellery, cash, cheque, stamps, curios, work of art, paintings and other valuables are excluded from this insurance cover.
- Amount of compensation will be decided based on the market value of the item lost on the date of loss.
- Maximum of only 2 (Two) claims will be entertained under this cover in a policy period.
- The liability of the company will be restricted to Rs.10, 000/- per claim and for the policy period with a compulsory excess of 10% of the nett assessed amount or Rs.500/- whichever is higher for each and every claim.

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

18. LICENSE LOSS COVER
IRDA BAP UIN No.IRDAN123A0006V01200910

In consideration of payment of additional premium for this benefit, the company would pay a fixed amount of Rs. 500/- (Rupees Five Hundred Only) to obtain duplicate license if original driving license is lost by the Insured due to any reason.

This is subject to submission of the following papers:

a) Duly acknowledged copy of Report filed with the Police Authorities.
b) Copy of the receipt obtained on payment of fee to the Transport Authority for getting duplicate license
c) Copy of the Original Driving License
d) Copy of the Duplicate Driving License.
e) Self-declaration that no claim has been made for the same loss with any other Insurer.

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

19. DISCOUNT FOR REPAIRS IN PREFERRED WORKSHOP
IRDA BAP UIN No.IRDAN123A0008V01200910

In consideration of the Insured agreeing to repair the damaged vehicle in any of the Company's preferred list of workshop available with the company as updated from time to time, a discount of 5% is allowed on the net own damage premium after No Claim B onus (if any) subject to a maximum of Rs.500/-.

In case the insured prefers to repair the vehicle at any workshop not listed in the company's preferred workshop list, each claim will be subject to an excess up to Rs.2000/- (Rupees Two thousand only) in addition to any other excess levied under any other clause(s) under the policy. This additional excess will not be applied if Preferred Garage of Chola MS is not available in the centre in which vehicle has to be repaired.

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

MECHANISM FOR COMPLAINTS / GRIEVANCE REDRESSAL

As an esteemed customer of our company, you can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office is given below for your reference.

(A) Cholamandalam MS General Insurance Company's customer services helpline numbers:
Address : H.O: Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001.
Toll free : 1800 200 5544
SMS : "CHOLA" to 56677
E-MAIL : customercare@cholams.murugappa.com
WEBSITE : http://www.cholainsurance.com/

1. If you haven't received any reply from us within one month from the date of the lodgment of compliant or
2. If you are not satisfied with the reply of the Company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and Contact Details	Areas of Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014, Ph(O) 079-27546150, 27546139 Fax: 079-27546142, E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	Office of the Insurance Ombudsman, 1st Floor, 117, Zone-II, Above D.M. Motors Pvt. Ltd, Maharana Pratap Nagar, Chhattisgarh, BHOPAL - 462 011, Ph(O): 0755-2769200, 2769202, 2769201, Fax: 0755-2769203, E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
3	BHUBANESWAR	Office of the Insurance Ombudsman, 62 Forest Park, BHUBANESHWAR – 751009, Ph (0): 0674-2535220,2533798, Fax: 0674-2531607, E-mail: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH – 160017, (0) 0172-2706196, 2705861, EPBX: 0172-2706468, Fax: 0172-2708274, E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, No 453(old no 312), Anna Salai, Teynampet, CHENNAI -600 018, (0) 044-24333678, 24333668, Fax: 044-24333664, E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
6	DELHI	Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI - 110 002, (0) 011-23239611, 23237539, 23237532, Fax: 011-23230858 E-mail : iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	Office of the Insurance Ombudsman, Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021, (0) 0361-2413525, EPBX: 0361-2415430, Arunachal Pradesh, Fax: 0361-2414051 E-mail: omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
8	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. (0) 040-23325325, 23312122, 65504123, Fax: 040-23376599, E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh Karnataka and UT of Yanam - a part of the UT of Pondicherry

9	KOCHI	Office of the Insurance Ombudsman 2nd Floor, CC 27/ 2603, Pulinat Building Opp. Cochin Ship-yard, M.G. Road, ERNAKULAM - 682 015, (0) 0484-2358734, 2359338, 2358759, Fax: 0484-2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe - a Part of UT of Pondicherry
10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N. S. Road, 3rd Floor, KOLKATA - 700 001. (0) 033-22134869, 22134867, 22134866, Fax: 033-22134868, E-mail : iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001 (0) 0522-2201188, 2231330, 2231331, Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052, Email: ombudsman@vsnl.net	Maharashtra, Goa