

Engine Seizure Plus: UIN 1RDAN123A0001V01201718

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly including packing kit & under body damage due to ingress of water into the vehicle covered under this policy or due to leakage of lubrication or loss or damage to engine cooling system. 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. Claim has to be intimated to the insurance company within seven (7) days from the date of loss.**
- 3. All reasonable precautions are taken to protect the vehicle to avoid aggravation of damages / loss.**
- 4. The reasonable cost of Repairs / Replacement of engine or gear box or differential assembly shall be subject to depreciation based on age of the vehicle as per policy terms.**

Specific Exclusions:

Insurance company is not liable 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 of claim beyond seven (7) days from date of loss.**
- 4. Any claims related to loss or damage due to normal wear and tear.**

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

EMI Protection Cover: UIN 1RDAN123A0002V01201718

In consideration of payment of additional premium, the insured will be paid regular Equated Monthly Instalment (EMI) payable 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:

Special Conditions:

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.**
- B) Number of monthly installments payable will depend on option exercised by the insured and is subject to repair time exceeding the Time Excess specified for each option.**
- C) Time Excess will be reckoned from the date of intimation of claim to the Insurance Company to the time of completion of repairs by repairer for Partial Loss.**
- D) Time Excess will not be applicable in case of Total Loss / Constructive Total Loss/ Theft Claim and EMI(s) will be paid as per option exercised by the Insured.**
- E) Benefit under this cover is payable even if there is no default on payment of EMI on the due date.**
- F) To be eligible for benefit under this cover, damaged vehicle should be brought to repairers within 3 days of accident excluding the date of accident.**

Specific Exclusion:

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

The following options are available to the insured to select:

Option	Number of monthly installment payable by the Company	Time excess in days beyond which company is liable to pay. Time excess will be reckoned from the date of intimation of claim to the Insurance Company to the time of completion of repairs by repairer	Limit of liability (Rs.)
A	1	10 days	1*EMI
B	1	15 days	1*EMI
C	1	20 days	1*EMI
D	1	25 days	1*EMI
E	1	30 days	1*EMI
F	2	30 days	2*EMI
G	2	35 days	2*EMI
H	2	40 days	2*EMI
I	2	45 days	2*EMI
J	2	50 days	2*EMI
K	2	55 days	2*EMI
L	2	60 days	2*EMI

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

Add-on covers for PCCV upto 6

Consumables Plus Cover: UIN 1RDAN123A0003V01201718

In consideration of payment of additional premium, 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 nuts and bolts, screw, oil filter, fuel filter, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear-box oil, power steering oil, AC gas oil, air conditioner refrigerant, battery electrolyte, wind-shield washer fluid, radiator coolant, oil filter, fuel filter, air filter element, brake oil, coolant and items of similar nature.

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Section -1 (Own Damage Section) of the policy.

Specific exclusions:

Insurance Company is not liable for payment of any claims of the following nature:

- 1. Losses or damages covered under Manufacturer warranty or recall campaign**
- 2. Any claims related to loss or damage due to normal wear and tear.**

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

Vehicle Replacement Cover: UIN 1RDAN123A0004V01201718

In consideration of payment of additional premium for this cover, it is hereby agreed that the insured vehicle and the declared accessories are insured for the value of new replacement cost with all applicable taxes and charges paid for the insured vehicle on the date of total loss including registration charges incurred for the vehicle, Road Tax and total insurance cost of this policy availed with us and in force on the date of accident. This cover is subject to the following terms and conditions:

- 1. Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.**
- 2. It is not mandatory to replace the vehicle.**
- 3. Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and in force on the date of accident, road tax and registration cost incurred with the transport authorities for the insured vehicle and the new replacement cost of brand new vehicle with all applicable taxes and charges of same make, model and variant with identical features and specifications on the date of loss.**
- 4. In the event of non production of the insured vehicle, the last available ex-showroom price of the vehicle will be paid to the insured alongwith registration charges and Road-tax incurred for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.**
- 5. In the case of short supply due to any reason whatsoever, the price of the vehicle as available with the manufacturer shall be paid to the Insured alongwith registration charges and Road-tax incurred for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.**
- 6. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.**
- 7. This benefit is available for the vehicles less than 5 years of age.**
- 8. No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).**
- 9. Any disbursement will be full and final settlement of our liability and Motor Insurance Policy shall expire on settlement of the claims under this cover.**

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover (s) premium and Service Tax paid for **the Motor Commercial Vehicle Package Policy - For Passenger Carrying Vehicles upto 6** availed with us and is in force on the date of accident.

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