

## LONG TERM TWO-WHEELER PACKAGE POLICY ADD ON WORDING

### 1. ADDITIONAL TOWING CHARGES (UIN: IRDAN132RPMT0002V02201718/A0117V01202425)

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the Insured Vehicle being disabled by reason of loss or damage admissible under the terms and conditions of Section I of the Policy, Company will bear the reasonable cost of towing the Insured Vehicle from the spot of accident to the nearest repairer as approved by the Company, subject to a maximum limit as specified on the Schedule. The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section I of the Policy.

#### Conditions:

1. Claims made under Towing Cover by the insured against the Company are subject to the conditions set forth under the Policy:
  - a) Upon happening of an insured event which may give rise to a claim under 'Towing Cover', Insured shall immediately, inform the Company either by sending a written notice or by calling the Company's Toll-Free No. (as specified in the Schedule) of the insured event with detailed particulars as far as possible.
  - b) Without the prior oral or written consent of the Company or any authorised representative of the Company no Towing arrangement shall be made.
  - c) In the event of Insured's non-compliance with the above-mentioned conditions (a) and (b), the Company's liability under 'Towing Cover' shall be applied to \_\_\_\_\_% of the limits of liability as mentioned under this add-on cover or actual expenses incurred (whichever is less).
  - d) Subject to the maximum limit specified in policy schedule.

#### Exclusions

In addition to the exclusions mentioned under the Policy, Company will not be liable to indemnify the Insured for the following events:

1. Where the own damage claim made by Insured against the Company under Section I of the Policy is not payable under the Policy; or
2. Any consequential loss arising out of claims lodged under 'Towing Cover';

Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

### 2. ROADSIDE ASSISTANCE: (UIN: IRDAN132RPMT0002V02201718/A0118V01202425)

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services in the event of the Insured vehicle being disabled/immobilized:

1. **Minor Repairs:** In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Company shall
  - a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.

- b. Arrange for the towing of the insured vehicle to the nearest Repair shop/Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
- c. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if the Repair shop/Garage are closed due to holidays or night hours.
- d. Undertake to locate, procure and deliver small spare parts required for minor damages/repair to the Repair shop/garage within 72 (seventy-two) hours on best effort basis, if such spare parts are not available with the repair shop/garages, provided that the parts are available in the open market within the geographical limits of India.  
(Small spare parts means bulbs, fuses and tyre valves. Minor Damages means broken cables (accelerator and brake))

### Exclusions

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs are carried out on spot of breakdown.
- b. Cost of parts or replacement elements or consumables and their transportation cost to the Repair shop/ garage, in case the same is not available with them.
- c. Entire cost of Repair shop/Garage's bill, if the insured vehicle has had to be towed to any repair shop/garage for repairs.
- d. Cost of towing beyond 50 kilometres from the spot of breakdown of the insured vehicle.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on selfpropelled basis to the nearest repair shop/garage without his intervention.
- f. Any payment to a third party for on-spot repair/towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the company.

### 2. Towing of Immobilized Vehicle: In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall

- a. Arrange for towing of the insured vehicle to the nearest Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then we will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.

### Exclusions

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

### 3. Flat Tyre: In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

- a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.
- b. In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to Your Vehicle.

Provided always that

- i. We would pay the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above
- ii. We would not pay for any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

**4. Flat Battery:** In the event, that Vehicle being immobilized due to malfunctioning of battery, the Company shall

- a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.
- b. We would pay for all labour and conveyance costs towards this assistance.

**Exclusions**

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the flat battery had to be replaced by another.

**5. Keys Locked-In:** In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

**Conditions**

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

**6. Contamination/ Incorrect or Running Out of Fuel:** In the event that the insured vehicle is immobilized on a public road at least one kilometre away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will

- a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.
- b. if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.

### Exclusions

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

**7. Continuation of Journey:** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Company shall Make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

### Exclusions

- a. The hire vehicle expense within the first 50 Kilometres from the address of the insured.
- b. Any hire vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.

**8. Local Travel when on Tour:** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometres away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall Arrange for an alternate hired vehicle on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometre basis, to provide for the local travel of the Insured.

### Exclusions

- a. The hired vehicle expense beyond the first 8 (Eight) hours/80 (Eighty) kilometres in a day.
- b. Any hired vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.

**9. Overnight Accommodation Expense when on Tour :** In the event that the insured vehicle is immobilized at a place at least 100 Kilometres away from the address of the Insured as appearing in the Policy Schedule and On-the-spot repairs could not be carried out, and the vehicle has to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

- a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:
  - i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
  - ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
  - iii. This benefit will not be available, if the Insured is availing of the benefit of Local Travel when on Tour.
  - iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without oral or written prior consent of the Company, will not be reimbursed.

**10. Repatriation of Vehicle:** In the event that the insured vehicle is immobilized at a place, at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, and on-the-spot repairs could not be carried out and has to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle is delivered after 3 (Three) days, the Company will Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule. This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no authorized Repair shop/Garage of the Company is available.

### Exclusions

Any Repatriation expense incurred by the Insured, without oral or written prior consent of the Company.

**11. Medical Coordination:** In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

Provide for a conference call with nearest Medical Service Provider including Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers.

**12. Urgent Message Relay:** In case the insured vehicle is immobilized at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, the Company will Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

### Conditions applicable:

1. Benefits under 'Roadside Assistance' cover can be utilized for maximum of 1 time during the policy period except for "Medical Coordination" and "Urgent Message Relay" for which utilization limit is 3 times during the policy period.
2. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:
  - a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
  - b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
  - c. War/ Riot/ Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

### **3. DAILY CASH BENEFIT / INCONVENIENCE ALLOWANCE (UIN: IRDAN132RPMT0002V02201718/A0119V01202425)**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company will pay the insured, in excess of the amount of the deductible, as is herein provided:

The Company will pay for transportation cost during the repair period due to non-availability of Insured Vehicle for accidental loss or damage claim under the policy, in either of the ways mentioned below:

- a. Pay a fixed allowance per day; or
- b. Provide a standby Vehicle;

The Company will pay the named insured – daily cash benefit as specified in the schedule subject to maximum amount and maximum number of eligible days for which it is applicable during the policy period as mentioned in the policy schedule, the days under 'Time Excess' shall be reduced from the eligible days of benefit for each and every claim under the policy.

1. This add-on cover is valid only if the claim is admissible under the said Policy's terms and conditions.
2. Daily cash benefit as prescribed in the schedule is payable only for the time taken for repair of the damage caused by an accident covered under the Policy subject to maximum eligible days mentioned in the schedule. The time taken for repairs is calculated from the time starting of accidental repairs to the completion of accidental repairs covered under the policy or time as mentioned in the job card of the authorized repairer whichever is earlier and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days.
3. The Company shall not be liable in respect of time taken for repairs which are not covered under the Policy and time taken for repairs which are not allowed by the Company and hence shall be deducted from the eligible days for working out the benefit payable.
4. The total daily cash benefit payable for each incident is calculated by multiplying the per day cash benefit mentioned in the schedule by the number of eligible days allowable under this add on cover.
5. In case of theft claim, the Company shall compensate for transportation cost from the date of intimation of claim up to the maximum eligible number of days and subject to Time Excess opted as mentioned in the Policy Schedule.
6. The daily cash benefit/ the daily allowance shall be payable only if the accidental damage to the car is repaired at the insured Vehicle's manufacturer's authorized workshop or the Company's approved workshop.



7. This cover is not applicable for any loss or damage occasioned by or through or in consequence directly or indirectly due to catastrophic perils/natural calamities like storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, torrential rains, tsunami, earthquake, volcanic eruption or other convulsions of nature etc.,
8. Standby Vehicle Provided may not necessarily be of the same make model. It could be of same class or a class lower than that of Insured Vehicle as per the availability.
9. The Company will not be responsible for Operating cost including cost of fuel and/or cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.
10. The cover is applicable only for maximum \_\_\_\_ accidents during the policy period.

#### 4. HOSPITAL CASH COVER (UIN: IRDAN132RPMT0002V02201718/A0120V01202425)

##### a. Accidental hospital cash cover for the Insured

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule up to a maximum period of 30 (thirty) days for the Insured's Period of Confinement in a hospital out of accidental injuries sustained by the Insured in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means, **subject to event of a loss admissible under the terms and condition of the Policy.** The Company will pay such Daily Allowance for each day of the Period of Confinement due to the said accidental injuries subject to the deductible and the following conditions: A. The accident occurs within the Republic of India.

B. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the above-mentioned accident only. C. The total Period of Confinement will be subject to a deductible of one day.

D. The benefits can be utilized only once during the Policy Period.

##### Definitions:

- A. **Daily Allowance** - means the amount payable for each day spent in the hospital.
- B. **Period of Confinement** - means a period of consecutive days of confinement as an inpatient, caused by an accidental injury in direct relation of the Insured Vehicle. However, successive confinements as an inpatient caused by or attributable to the same accident, or injury, are considered to be part of the same Period of Confinement.

##### Exclusions:

Coverage under this Endorsement section shall not cover:

- A. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of female reproductive system.
- B. routine physical examination and pre-existing disease, if any.

- C. elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered accident while the Policy is in force.
- D. Any mental, nervous or emotional disorder or rest cures.
- E. intentional self-injury, attempted suicide.
- F. any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e, that all the other terms, conditions and exclusions of the Policy remain unchanged.

#### **b. Hospital Cash cover for the immediate family of the Insured**

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty) days for the Period of Confinement in a hospital out of accidental injuries sustained by the Immediate Family members (hereinafter referred to as Insured Persons) in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means, **subject to event of a loss admissible under the terms and condition of the Policy**. The Company will pay a Daily Allowance for each day of the Insured Person/s' Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions,

- A. The accident occurs within the Republic of India.
- B. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only.
- C. The total Period of Confinement will be subject to a deductible of one day.
- D. The benefits can be utilized only once during the Policy Period.

#### **Definitions:**

**Immediate Family** – means, spouse, children, parents or parents-in-law of the insured travelling by the Insured Vehicle, who is/are neither the Owner Driver of the Insured Vehicle or its Paid Driver. The number of such Immediate Family members covered should be less than or equal to the Registered Carrying Capacity of the insured vehicle.

**Daily Allowance** - means the amount payable for each day spent in the hospital.

**Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

#### **Exclusions:**

Coverage under this Endorsement shall not cover:

- A. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or disease of the female reproductive system.
- B. routine physical examination and pre-existing disease, if any.



- C. elective cosmetic or plastic surgery, except as a result of an injury caused by a covered accident while the Policy is in force.
- D. Any mental, nervous or emotional disorders or rest cures.
- E. intentional self injury, attempted suicide.
- F. any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

**Provided that**

Such Allowance shall be payable to or with the approval of the Insured named in the Policy directly to the Insured Person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Insured Person.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

**c. Hospital Cash cover for the Paid Driver of the Insured Vehicle**

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty ) days for the Insured Vehicle's Paid Driver's Period of Confinement in a hospital out of accidental injuries sustained by the Paid Driver in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or driving the Insured Vehicle and caused by violent accidental external and visible means, **subject to event of a loss admissible under the terms and condition of the Policy**. The Company will pay the Daily Allowance for each day of the Paid Driver's Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions A. The accident occurs within the Republic of India.

B. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only. C. The total Period of Confinement will be subject to a deductible of one day.

D. The benefits can be utilized only once during the Policy Period.

**Definitions:**

**Daily Benefit** - means the amount payable for each day spent in the hospital.

**Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

**Exclusions:**

Coverage under this Endorsement shall not cover:

- A. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of the female reproduction system.
- B. routine physical examination and pre-existing disease, if any.

- C. elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while our policy is in force.
- D. Any mental, nervous or emotional disorders or rest cures.
- E. intentional self-injury, attempted suicide.
- F. any accident or injury happening whilst such Paid Driver is under the influence of intoxicating liquor or drugs. **Provided that** such Allowance shall be payable only with the approval of the Insured named in the Policy directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

#### **d. Hospital Cash cover for the unnamed passenger of the Insured Vehicle**

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty) days for the Period of Confinement in a hospital out of accidental injuries sustained by the unnamed passengers of the Insured Vehicle in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means, **subject to event of a loss admissible under the terms and condition of the Policy.** The Company will pay the Daily Allowance for each day the unnamed passenger's the Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions.

- A. The accident occurs within the Republic of India.
- B. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only.
- C. The total Period of Confinement will be subject to a deductible of one day.
- D. The benefits can be utilized only once during the Policy Period.

#### **Definitions:**

**Daily Benefit** - means the amount payable for each day spent in the hospital.

**Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

#### **Exclusions:**

Coverage under this Endorsement shall not cover:

- A. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of the female reproduction system.
- B. routine physical examination and pre-existing disease, if any.
- C. elective cosmetic or plastic surgery, except as a result of an injury caused by a covered Accident while our policy is in force.
- D. Any mental, nervous or emotional disorders or rest cures.

- E. intentional self-injury, attempted suicide.
- F. any accident or injury happening whilst such Paid Driver is under the influence of intoxicating liquor or drugs.
- G. any accident or injury happening whilst more than....\*\* persons/passengers were in the vehicle insured at the time of occurrence of the accident or injury. **Provided that** such Allowance shall be payable only with the approval of the Insured named in the Policy directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

#### **5. INCREASED PROPERTY DAMAGE LIABILITY BENEFIT (UIN: IRDAN132RPMT0002V02201718/A0121V01202425)**

The Company will cover the legal liability of Insured including the legal cost, expenses as approved by the Company for damage to property of third party by Insured Vehicle covered under the Policy. This property will be other than property belonging to Insured, his family or in his/her/their trust, custody and control, or carried in the Insured Vehicle.

**Limit of liability:** - It will be the limit in excess of limit of liability mentioned under liability to third party property damage as per relevant section of the Policy. The limit will be for any one event.

#### **Important Points:**

The terms, conditions and exclusions will be as mentioned in liability to third party section of the Policy. This property damage liability will be only for accidents caused by or arising out of use of the insured vehicle. It excludes third party property damage liability arising out of pollution or falling goods where the vehicle has not met with an accident.

#### **6. LOAN PROTECTOR (UIN: IRDAN132RPMT0002V02201718/A0122V01202425)**

##### **Scope of cover**

In consideration of the payment of additional premium mentioned in the Policy Schedule, Company agrees to pay the total outstanding loan amount on the Insured Vehicle as mentioned in the Schedule or actual amount outstanding at the time of claim, whichever is lower, if the Insured dies due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured Vehicle during the policy period as mentioned in the Schedule for which a claim is admissible under the terms and conditions of the Policy.

##### **Specific Exclusions**

Any arrears on loan amount including any interests payable on such arrears as on date of accident.

#### **7. LOSS OF DRIVING LICENCE / REGISTRATION CERTIFICATE (UIN: IRDAN132RPMT0002V02201718/A0123V01202425)**

Notwithstanding anything contrary contained in the policy, the company hereby agrees to pay the insured, with the payment of extra premium, in case where the insured suffers a loss of valid original

Driving Licence or the valid original Registration Certificate, a compensation of upto Rs. 5,000 or actual whichever is less to obtain duplicate licence or Registration Certificate.

**Condition Applicable:**

The insured is required to file a First Information Report with Police Authority in respect of such loss.

**8. LOSS OF PERSONAL BELONGINGS (UIN: IRDAN132RPMT0002V02201718/A0124V01202425)**

In consideration of Insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company will indemnify the Insured as is herein provided:

**Coverage**

The Company will indemnify the insured and/or unnamed passenger (applicable for commercial Vehicle) in respect of physical loss during the period of this Policy to personal effects and belongings specified in the Schedule and belonging to Insured or Insured's immediate family member and/or unnamed occupant (applicable for commercial Vehicle) and in personal custody of Insured and/or unnamed occupant (applicable for commercial Vehicle) as per the conditions mentioned below:

1. This cover is available for the personal effects and belongings of the Insured or Insured's immediate family member and/or unnamed occupant (applicable for commercial Vehicle).
2. The cover is available only if the personal effects and belonging is burgled or stolen from a locked insured vehicle.
3. The limit of liability for the personal effects and belonging will be its market value subject to the maximum of the amount specified in the Policy Schedule.
4. If the personal effects and belongings covered under the Policy, as on the date of loss, are greater in value than the sum insured, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateables proportion of the loss accordingly. Every item, if more than one of the Policy shall be separately subject to this condition.
5. This add on cover is valid only if the Policy issued by the Company is valid at the time of the incident.

**Definitions:**

**Immediate Family** – means, spouse, children, parents or parents-in-law of the insured.

**Exclusion(s)**

The Company will not pay for:

- a. Money; stamps; debit or credit cards; tickets; vouchers; documents; securities;
- b. Any jewellery items including gems, stones.
- c. Goods and samples carried in connection with any trade or business.

- d. Property stolen unless the vehicle is locked
- e. Any claim unless the complaint of items lost/stolen is registered (daily diary/ FIR) with the police and a report copy is obtained.
- f. Any claim in respect of paid passengers or for other than insured person(s).

**Additional Conditions:**

- 1. An excess of Rs. \_\_\_\_\_ will be applicable for mobile phones and laptops.
- 2. An excess of Rs. \_\_\_\_\_ will be applicable for any other insured personal effects and belongings.

For claim amount exceeding Rs. 5000 FIR would be required and for claim amount less than Rs. 5000, only police intimation is required for the settlement of claims.

**9. PERSONAL ACCIDENT COVER (UIN: IRDAN132RPMT0002V02201718/A0125V01202425)**

In consideration of Insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the Company will pay the Insured and/or such other injured person as covered in the primary covers, as is herein provided:

**Definitions**

Following words or phrases whenever they appear in this wording have special meanings as defined below against each of them:

<b>You, Your, Yourself</b>	The <b>Policy holder</b> shown in the <b>Schedule</b>
<b>We, Our, Us, Insurer</b>	<b>Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)</b>
<b>Schedule</b>	That portion of the <b>Policy</b> which sets out <b>Your</b> personal details, the type of insurance cover in force, the period and the sum insured. Any Annexure or Endorsement to the <b>Schedule</b> shall also be a part of the <b>Schedule</b> .
<b>Proposal</b>	The application ( <b>Proposal</b> ) form for insurance cover submitted to <b>Us</b> along with all information which has enabled <b>Us</b> in considering whether and on what terms to offer this insurance
<b>Policy</b>	The complete documents consisting of the <b>Proposal</b> , <b>policy wording</b> , <b>Schedule</b> and endorsements and attachments, if any.
<b>Occupation</b>	<b>Occupation of Insured Persons</b> as shown in the <b>Schedule</b> or as declared to <b>Us</b> in the <b>Proposal</b>
<b>Policy Period</b>	The period commencing with the start date mentioned in the <b>Schedule</b> till the end date mentioned in the <b>Schedule</b>

<b>Injury/ Accidental Bodily Injury</b>	means accidental physical bodily harm excluding <b>Illness</b> or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a <b>Medical Practitioner</b> .
<b>Medical Practitioner</b>	<b>Medical Practitioner</b> is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his licence. The registered practitioner should not be the insured or close family members.
<b>Accidental Death</b>	Death due to <b>Accident</b> .
<b>Permanent Total Disablement</b>	Means disablement which entirely prevents an <b>Insured Person</b> from attending any Business or <b>Occupation</b> of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
<b>Permanent Partial Disablement</b>	A <b>Medical Practitioner</b> certified total and continuous loss or impairment of a body part or sensory organ specified in the "Table of events."
<b>Total Sum Assured</b>	The amount stated in the <b>Schedule</b> , is the maximum amount <b>We</b> will pay for claims made by <b>You in one Policy Period</b> irrespective of the number of claims <b>You</b> make or the number of years that <b>You</b> have had Personal <b>Accident Policy</b> with <b>Us</b> .
<b>Principal Sum Insured</b>	The highest of the sum insured mentioned for <b>Accidental Death</b> or <b>Permanent Total Disablement</b> or <b>Permanent Partial Disablement</b> Benefit.
<b>Reasonable &amp; Customary Charges</b>	Means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the <b>Illness/ Injury</b> involved.



<b>Hospital</b>	<p>Means any institution established for in-patient care and <b>Day Care Treatment of Illness</b> and/ or injuries and which has been registered as a <b>Hospital</b> with the local authorities under Clinical Establishments (Registration and Regulation) Act, 2010 or under enactments specified under the <b>Schedule</b> of Section 56(1) of the said Act OR complies with all minimum criteria as under:</p> <ul style="list-style-type: none"> <li>□ has qualified nursing staff under its employment round the clock;</li> <li>□ has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;</li> <li>□ has qualified <b>Medical Practitioner</b> in charge round the clock;</li> <li>□ has a fully equipped operation theatre of its own where surgical procedures are carried out</li> <li>□ maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.</li> </ul>
<b>Fingers or Toes</b>	Whether in the singular or plural, means the digits of a hand or foot
<b>Insured Person</b>	Whether in singular or plural means the person(s) who come within the description of Insured <b>Persons</b> stated in the <b>Schedule</b> , who are nominated by <b>You</b> from time to time and for whom premium has been paid.
<b>Policy Holder</b>	Organization stated in the <b>Schedule</b>
<b>Limb</b>	Whether in singular or plural, means an arm at or above the wrist or a leg at or above the ankle
<b>Day Care Treatment</b>	refers to medical treatment, and/ or surgical
	<p>procedure which is:</p> <ol style="list-style-type: none"> <li>a. undertaken under General or Local Anesthesia in a <b>Hospital/ day care center</b> in less than 24 hrs because of technological advancement, and</li> <li>b. which would have otherwise required a <b>Hospitalization</b> of more than 24 hours.</li> </ol> <p>Treatment normally taken on an out-patient basis is not included in the scope of this definition</p>

<b>Intensive Care Unit</b>	Means an identified section, ward or wing of a <b>Hospital</b> which is under the constant supervision of a dedicated <b>Medical Practitioner</b> , and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
<b>Inpatient Care</b>	Means treatment for which the <b>Insured Person</b> has to stay in a <b>Hospital</b> for more than 24 hours for a covered event.
<b>Emergency Care</b>	<b>Emergency Care</b> means management for a severe <b>Illness</b> or <b>Injury</b> which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a <b>Medical Practitioner</b> to prevent death or serious long-term impairment of the <b>Insured Person's</b> health.
<b>Grace Period</b>	Means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a <b>Policy</b> in force without loss of continuity benefits such as waiting periods and coverage of preexisting diseases. Coverage is not available for the period for which no premium is received.
<b>Pre-Existing Disease</b>	Any condition, ailment or <b>Injury</b> or related condition(s) for which <b>You</b> had signs or symptoms, and/ or were diagnosed, and/ or received <b>Medical Advice/</b> treatment within 48 months to prior to the first <b>Policy</b> issued by the <b>Insurer</b> .
<b>Qualified Nurse</b>	<b>Qualified Nurse</b> is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
<b>Medical Advice</b>	<b>Medical Advice</b> means Any consultation or advice from a <b>Medical Practitioner</b> including the issue of any prescription or repeat prescription.
<b>Medical expenses</b>	<b>Medical expenses</b> mean those expenses that an <b>Insured Person</b> has necessarily and actually

	incurred for medical treatment on account of <b>Illness</b> or <b>Accident</b> on the advice of a <b>Medical Practitioner</b> , as long as these are no more than would have been payable if the <b>Insured Person</b> had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
<b>Co-Payment</b>	A <b>Co-Payment</b> is a cost-sharing requirement under a health insurance <b>Policy</b> that provides that the policyholder/ insured will bear a specified percentage of the admissible claim amount. A <b>CoPayment</b> does not reduce the Total Sum Assured.
<b>Deductible</b>	A <b>Deductible</b> is a cost-sharing requirement under a health insurance <b>Policy</b> that provides that the <b>Insurer</b> will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/ hours in case of <b>Hospital</b> cash policies which will apply before any benefits are payable by the <b>Insurer</b> . A <b>Deductible</b> does not reduce the sum insured.
<b>Dependent Child</b>	refers to a child (natural or legally adopted), who is financially dependent on the Insured person specified in the Schedule and does not have his/ her independent sources of income
<b>Medically Necessary</b>	<p><b>Medically Necessary</b> treatment is defined as any treatment, tests, medication, or stay in <b>Hospital</b> or part of a stay in <b>Hospital</b> which</p> <ul style="list-style-type: none"> <li>□ is required for the medical management of the <b>Illness</b> or <b>Injury</b> suffered by the insured;</li> <li>□ must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity; □ must have been prescribed by a</li> </ul> <p><b>Medical Practitioner</b>, must conform to the professional standards widely accepted in international medical practice or by the medical community in India</p>
<b>Network Provider</b>	Means hospitals or health care providers enlisted by an <b>Insurer</b> or by a TPA and <b>Insurer</b> together to provide medical services to an insured on payment by a cashless facility.
<b>Non- Network</b>	Any <b>Hospital</b> , <b>Day care centre</b> or other provider that is not part of the network.

<b>Surgery</b>	Means manual and/ or operative procedure (s) required for treatment of an <b>Illness</b> or <b>Injury</b> , correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or
	prolongation of life, performed in a <b>hospital</b> or <b>Day care centre</b> by a <b>Medical Practitioner</b> .
<b>OPD treatment</b>	<b>OPD treatment</b> one in which the Insured visits a clinic/ <b>Hospital</b> or associated facility like a consultation room for diagnosis and treatment based on the advice of a <b>Medical Practitioner</b> . The Insured is not admitted as a day care or inpatient.
<b>Hospitalisation</b>	Means admission in a <b>hospital</b> for a minimum period of 24 <b>Inpatient Care</b> consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
<b>Illness</b>	Means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the <b>Policy Period</b> and requires medical treatment.
<b>Day care centre</b>	Means any institution established for <b>Day Care Treatment of Illness</b> and/ or injuries or a medical set-up within a <b>Hospital</b> and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified <b>Medical Practitioner</b> AND must comply with all minimum criteria as under:- <ul style="list-style-type: none"> <li>□ has qualified nursing staff under its employment</li> <li>□ has qualified <b>Medical Practitioner</b> in charge</li> <li>□ has a fully equipped operation theatre of its own where surgical procedures are carried out maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.</li> </ul>
<b>Unproven/ Experimental treatment</b>	<b>Unproven/ Experimental treatment</b> including drug experimental therapy which is not based on established medical practice in India, is <b>Unproven/ Experimental treatment</b> .
<b>Condition Precedent</b>	shall mean a <b>Policy</b> term or condition upon which the <b>Insurer's liability</b> under the Policy is conditional upon.

<b>Notification of Claim</b>	<b>Notification of Claim</b> is the process of notifying a claim to the <b>Insurer</b> or TPA by specifying the timelines as well as the address/ telephone number to which it should be notified.
<b>Disclosure to information norm</b>	The <b>Policy</b> shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
<b>Subrogation</b>	<b>Subrogation</b> shall mean the right of the <b>Insurer</b> to assume the rights of the <b>Insured Person</b> to recover expenses paid out under the <b>Policy</b> that may be recovered from another source.
<b>Contribution</b>	<b>Contribution</b> is essentially the right of an <b>Insurer</b> to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a ratable proportion of the Total Sum Assured This clause shall not apply to any benefit offered on fixed benefit basis.
<b>Renewal</b>	<b>Renewal</b> defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of <b>Grace Period</b> for treating the <b>Renewal</b> continuous for the purpose of all waiting periods.
<b>Room rent</b>	<b>Room rent</b> means the amount charged by a <b>Hospital</b> for the occupancy of a bed on per day (24 hours) basis and shall include associated <b>medical expenses</b> .
<b>Alternative treatments</b>	<b>Alternative treatments</b> are forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
<b>Portability</b>	<b>Portability</b> means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/ she chooses to switch from one <b>Insurer</b> to another.

### Coverage

Following an Accidental Death or Accidental Bodily Injury to Insured/Occupant/Paid Driver, out of any Accident involving the insured vehicle, and claim for repair of the same vehicle is admitted by the Company and which results in any of the events listed under the respective Primary Covers (in the Table of Events), the Company will pay the Insured or his nominee such percentage, stated against the event in the Table of Events, of the Principal Sum Insured stated in the Schedule provided that

the Schedule mentions that the Insured has opted for coverage against that event and paid premium for the same.

**Primary Cover:-**

1. Accidental Death OR
2. Permanent Total Disablement OR
3. Permanent Partial Disablement

**A. Personal Accident Cover to the Insured or Any Named Insured other than the Paid Driver or Cleaner**

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 Accidental Death or Accidental Bodily Injury 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:-

**Table of Events**

<b>Details of Injury</b>	<b>Scale of Compensation</b>
<b>1. Accidental Death</b>	100%
<b>2. Permanent Total Disablement</b>	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
<b>3. Permanent Partial Disablement:</b>	<b>As follows</b>
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%



vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claims/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable directly to the Insured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such Insured person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person

6. 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.

**B. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury 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 vehicle 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:

**Table of Events**

Details of Injury	Scale of Compensation
<b>1. Accidental Death</b>	100%
<b>2. Permanent Total Disablement</b>	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
<b>3. Permanent Partial Disablement:</b>	<b>As follows</b>
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%

vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. 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.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person

6. 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.

### C. Paid Driver:

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by the paid driver 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 :-

#### Table of Events

Details of Injury	Scale of Compensation
<b>1. Accidental Death</b>	100%
<b>2. Permanent Total Disablement</b>	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
<b>3. Permanent Partial Disablement:</b>	<b>As follows</b>
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%

ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. 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.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. 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.

#### **10. ZERO DEPRECIATION COVER (UIN: IRDAN132RPMT0002V02201718/A0126V01202425)**

In consideration of insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company, will indemnify the Insured as is herein provided:

1. The cost incurred by the Insured towards bearing the depreciation amount applicable under the the Policy for the insured vehicle following an identifiable and admissible partial loss claim under Section I of the Policy subject to the following special provisions.
  - a. This add-on cover is valid only if the Policy issued by the Company is valid at the time of the accident and the claim is admissible under the said Policy terms and conditions.
  - b. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
  - c. The deductible amount mentioned in the schedule shall be reduced from the total depreciation amount for each and every claim under the Policy.

#### **11. CONSUMABLE COVER (UIN: IRDAN132RPMT0002V02201718/A0127V01202425)**

In consideration of the payment of extra premium paid by the insured as mentioned in the Policy schedule, it is hereby understood and agreed subject to the terms, conditions exclusions and limitations of the Policy that the Company agrees to cover expenses incurred towards consumables which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the Policy.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses in a vehicle, are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like excluding fuel.

#### **12. RETURN TO INVOICE: (UIN: IRDAN132RPMT0002V02201718/A0128V01202425)**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. TOTAL LOSS,
2. CONSTRUCTIVE TOTAL LOSS,
3. THEFT OF THE INSURED VEHICLE,

The Company will pay the difference between claim amount receivable under 'Section I' and the



'value of vehicle' as per the first invoice of sale of insured vehicle along with the first-time registration charges and road tax which was incurred on the insured vehicle. The Company will also reimburse the original customs duty paid / customs duty applicable for the new vehicle (whichever is less)

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

**13. ENGINE AND GEAR BOX PROTECT (UIN: IRDAN132RPMT0002V02201718/A0129V01202425)** It is hereby understood and agreed that the Company undertakes to provide coverage for engine of Insured vehicle including its block and child parts along with the gear box provided, the loss or damage is due to the water ingress in the engine or leakage of lubricating oil from the engine/assembly due to accidental damage.

**Conditions:**

1. Water damage cover will commence only when the raisin evidence of vehicle is being submerged or having stopped in waterlogged area.
2. Leakage of lubricating oil cover (peril) will commence provided there is visible evidence of accidental damage to the engine or respective assembly.
3. All reasonable precautions are taken to avoid any loss or damage and also to prevent aggravation of loss.
4. The benefit will be available for not more than one claim paid or pending during each policy year

**Exclusions:**

The Company will not be liable for

1. Cost of Lubricating oils used in the assembly.
2. Loss or damage covered under Manufacturer's Warranty or recall campaign.
3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from waterlogged area by the Insured.

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

**14. TYRE PROTECTION (UIN: IRDAN132RPMT0002V02201718/A0130V01202425)**

In consideration of payment of additional premium, it is hereby agreed and declared that the Private Car Package Policy is extended to cover loss or damage to tyre(s) of the Insured Vehicle arising out of

- a) Bulge / Bursting / Cut in tyre due to accidental external means
- b) an operation of an insured peril due to which the Insured vehicle is also damaged,

The Company will indemnify you for the cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of similar make, model, and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

**Basis of Loss Settlement:**

- Where the Loss or Damage to Tyre(s) is caused by accidental external means, the liability of the Company shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:

Mean Residual Tread Depth of the Tyre(s) at the Time of Loss & Admissible Claim Amount as below:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
$\geq 7$ mm	100% of the cost of new tyre(s)
$\geq 6.5$ mm and $\leq 6.9$ mm	85% of the cost of new tyre(s)
$\geq 5$ mm and $\leq 6.4$ mm	75% of the cost of new tyre(s)
$\geq 3$ mm and $\leq 4.9$ mm	50% of the cost of new tyre(s)
$< 3$ mm	Nil

#### **Inspection Conditions:**

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

- Where the Loss or Damage to Tyre (s) is caused by an operation of an insured peril due to which the Insured Vehicle is also damaged and covered under Own Damage section of the Motor Insurance Policy, the liability of the Company shall be restricted to the difference between admissible claim amount under the add on cover based on Residual Tread Depth of the Tyre (s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the Own Damage section of Motor Insurance Policy.

The benefits under Tyre Protection can be utilized only for a maximum of two (2) tyre(s) of the Insured Vehicle during the Policy Period.

#### **Specific Exclusions:**

- Any loss or damage occurred prior to inception of the policy.
- Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
- Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule.
- Tyre(s) with scratches, noise and vibrations that do not affect product function or performance and/ or damages which are consequential in nature.
- Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
- Any loss or damage that results from poor workmanship and running of the vehicle with deflated tyre(s) and /or due to improper storage and/or transportation of insured vehicle.
- Any loss or damage arising due to theft of tyre(s) and/ or illegal activities and are fraudulent in nature.
- Any loss or damage resulting from hard driving due to race or rally.

9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the Insured Vehicle.
10. Expenses related to personal injury or property damage arising out of damage to the tyre(s) of the Insured Vehicle.
11. Any expenses incurred on towing, safeguarding and/or repair and replacement labour charges of the Insured Vehicle arising out of damage to the tyre(s) of the Insured Vehicle.
12. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle.

#### **15. EMI COVER (UIN: IRDAN132RPMT0002V02201718/A0131V01202425)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than 30/60/90 days, Insurer will pay 1/2/3 Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

##### **Special conditions: -**

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- c) Accidental damage to the insured vehicle should be admissible under Section I.
- d) Benefit available \_\_\_\_\_ during policy period.
- e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

##### **Specific Exclusions**

1. If spare parts are not available, then those number of days would not be taken into account.
2. This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)

#### **16. BATTERY GUARD (UIN: IRDAN132RPMT0002V02201718/A0132V01202425)**

It is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/Short circuit causing loss or damage to battery, drive Motor/electric Motor, whether it forms part of or taken & fitted separately to the insured vehicle.

Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".

2. Battery would mean an electric-vehicle battery (EVB) (also known as a traction battery) is a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries and are typically lithiumion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep cycle batteries.
3. Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. In case of short circuit while mounting, dismounting or vehicle in charging port resulting in damage/failure to covered parts as mentioned above.
5. The Company would not be liable for:
  - a) Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
  - b) Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
  - c) Any claim where the repair has been carried out without prior approval from the Company
  - d) Any claims related to loss or damage due to wear and tear
  - e) Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer)
  - f) Any claim where battery is already dead due untimely charging or any other purpose.
  - g) Maximum \_\_\_\_\_ claim(s) will be payable under this Add on cover per policy tenure.
  - h) Vehicle stopped due to over discharge of batteries and is not plugged in for charge within 24 hrs from the time of stoppage.

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800