

List of Motor Add-On covers Proposed to be filed with IRDA

Important

- I. All the Add ons listed herein are available only to those buying a Motor Package Policy from USGIC .
- II. The Add on is applicable only if it is mentioned on the Policy Schedule/attached as an endorsement issued on inception of and effective abinitio with the Policy
- III. All premium cited are exclusive of Service tax which shall be chargeable as per prevailing rate
- IV. Corporate Office –Retail Underwriting Head can consider special discount of upto 25% while devising a package of the add ons .
- V. The Corporate Office may delegate to the Regional Underwriters any authority for deviation from the book rates within above mentioned limit.
- VI. Except for the change brought about the Add on all terms and conditions as applicable to a Motor Package Policy shall hold good

Add on - 1

Insurance at Manufacturers Selling Price (Insured's Declared Value ie equal to Manufacturers' Selling Price)

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

The Sum Insured for the Add On shall be the difference between the IDV and the Manufacturers' Selling Price of the vehicle as supported by the invoice of original purchase issued to you by dealer .

Conditions :

1. The addon is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier
2. The addon is available to all classes of Motor Vehicles

Premium :chargeable at applicable basic rate for OD shall be charged on the Sum insured which will be the difference of MSP and IDV as per current applicable scale

Add on - 2

Return to Invoice Value (Insured's Declared Value ie equal to On Road Price)

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

The IDV shall be taken as the On Road Price which is defined as Manufacturers' Selling Price of the vehicle+ Road Tax +Registration Charges as applicable for the class/make model of the vehicle as supported by the invoice of original purchase issued to you by the insured and documents in support of the charges payable under the head Road Tax and Registration Charges .

In event of a claim for your vehicle being a Total Loss /Constructive Total Loss due to an accident or theft during the period of insurance and not being recovered, we will pay the lowest of the On Road Price of the vehicle at the time of original purchase or the IDV as defined above or the current replacement price (on road) in case exactly the same make / model is available .

Conditions : You are the registered owner of the motor vehicle

1. Claim is deemed to be Constructive Total Loss if aggregate cost of repairs and retrieval exceeds 75% of the IDV .
2. The addon is available subject to the **vehicle not being older than 60 months** counting from the date of invoice or the date of registration of the vehicle whichever is earlier
3. The financiers' "No Objection" shall be available for above
4. The Add on shall prevail only if the Total Loss /Constructive Total Loss claim is admissible under the Policy
5. Not available for Imported vehicles ie fully built up units imported from overseas
6. The new vehicle should be insured with USGIC

Specific Exclusions:No coverage under this add on is available if stolen vehicle is recovered within 90 days of theft

1. Cost of accessories(electrical/ electronic /non electrical) installed by You and or installed bi-fuel kits not insured at inception of the policy
2. This shall not include any facilitation charges paid to any intermediary/ dealer for getting the vehicle registered.

3. Models declared obsolete (out of production) shall not be provided the Add on .

Premium :As per Rating Document (at applicable basic rate chargeable for OD on the difference of On Road Price and IDV as per prevailing scale)

Add on – 3

Depreciation Waiver

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

In the case of an accident leading to a partial loss,

Plan a :there will be **No depreciation** charged on the cost of the parts to be necessarily replaced .

Plan b:75% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts

Plan c 50% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts-applicable for vehicles above 5 years of age and not above 7 years

Conditions :

1. The add on as per Plan a, Plan b is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle , whichever is earlier.
2. The add on as per Plan c is available for vehicles over 5 year old subject to the vehicle not being older than 84 months counting from the date of invoice or date of registration of the vehicle , whichever is earlier
3. The add on is available to all classes of Motor Vehicles
4. Applicable only for repairs undertaken at designated authorized garages of manufacturers
5. Obsolete vehicles shall not be provided the add on covers .However ,Corporate Office may allow providing the same in exceptional cases by charging a loading of 20%

Deductible: Compulsory excess and Voluntary excess shall prevail as per provisions of erstwhile Indian Motor Tariff

Premium :As per Rating Document

Add-on - 4

Daily Cash Allowance Benefit

Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

We will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage .The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims

In case of theft of vehicle the allowance is available upto 10 days with an excess of one day only

	Allowance per day	
IDV	Metros	Non Metro
Upto Rs 5 lacs	750	500
Above Rs 5 lacs but less than Rs 10 lacs	1000	750
Above Rs 10 lacs	1500	1000

Conditions:

1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only

Exclusions:

Benefit for period of delay in taking delivery by the insured

Deductible :

(a)3 days in case of accidental repairs

(b)1 day in case of theft of vehicle

Premium :As per Rating Document

Add on - 5

Protection of NCB –

(Available for Pvt Cars and 4 wheeled vehicles registered as Taxis)

In event of a claim for

1. accidental damage to windshield by breakage and
2. theft of vehicle or theft of electronic /electrical/non electrical accessories or
3. in case you go for repair of a rubber/plastic or fibre part damaged in an accident instead of replacement ,

subject to no other claim for damage to vehicle under the Policy , while determining the renewal premium these claims shall not be counted (taken as not happened) and NCB shall be protected

Conditions :

1. The insured is entitled to NCB of at least 25% with the last 2 years of insurance being with USGIC only without any break.
2. Coverage of not more than 1 claim of any of above type in a Policy year
3. Repair of rubber/ plastic / fibre parts /windshield being undertaken only at designated authorised garages
4. Subject to invoice of the installed accessory is submitted while insuring the same
5. FIR and Final Untraced report are a must for theft losses
6. Not available for imported and CBU(completely built up units)

Premium –Nil (free cover)

PS:In case we find that the experience due to offering of the Add on cover makes the free offering non viable we will withdraw the cover

Add on - 6

Universal Sampo Road Side Assistance

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, can be offered to selected Commercial vehicles once the Assistance company has the necessary setup)

Universal Sampo Road Assistance Cover				
S.No	Scope of Service	Call Cordination/ Access	Cost to customer	Additional Chargeable to the customer if applicable
1	Emergency Towing Assistance (Break-down)			
	In the event if the insured vehicle breaks down and becomes immobilized while on the road, we will arrange assistance in making arrangement for the vehicle to be towed to the nearest authorized /designated garage if immediate repair on the spot is not possible.	Included	Towing Free up to 50 KMs	. Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
2	Emergency Towing Assistance (Accident)			
	In the event of insured vehicle meets with an accident and is immobilized while on the road, we will arrange assistance for the user by arranging for the vehicle towing service to tow the vehicle to the nearest authorized / designated garage of repairs.	Included	Towing Free up to 50 KMs	. Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
3	Repair on the spot (Includes Battery Failures)			

	In the event of insured vehicle breaks down due to any mechanical / electrical fault and immediate repair on the spot is deemed possible, we will arrange for assistance for the user by arranging for a vehicle technician to reach the breakdown location.	Included	Included	Free within distance covered in our scope of services across India
4	Flat Tyre Service (puncture)			
	In the event of insured vehicle being immobilized due to flat tyre (puncture) , we will arrange for assistance by organizing for a vehicle technician to replace the flat tyre with a spare Stepney tyre at the location of breakdown.	Included	Included	Free within distance covered in our scope of services across India
5	Emergency Fuel Delivery			
	In the event of insured vehicle running out of fuel, we will arrange for assistance for the user by organizing for a vehicle technician to supply emergency fuel (up to 5 litres on chargeable basis) at the location of breakdown.	Included	up to 5 litres on chargeable basis	NIL
6	Vehicle Key Service			
	In the event the insured car is immobilized due to vehicle keys locked inside / misplaced, we will arrange for assistance by organizing for a vehicle technician to open the car without keys at the location of the event or will organize the spare key from the insured's place within the same city to the location of the event.	Included	Included	Free upto distance covered in our scope of services across India
7	Pick up of Vehicle in case of Driver Disability			
	If the driver suffers a disability and cannot continue the journey, we will arrange assistance for the insured by picking the vehicle from the location of such event and transport it to the desired location by road on its own power .	Included	Free up to 50 KM distance	. Additional will be charged @ Rs.100/- per hour of use
8	Cab Service			

	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing a cab as an alternate mode of transport.	Included	Chargeable	Chargeable @ Rs.500/- for 5 hours. Beyond will be charged @ Rs.100/- hour / Rs.8/- per KM
9	Accommodation			
	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing for an accommodation (star rated at the nearest point possible, subject to availability)	Included	Chargeable	Accommodation @ Actuals
10	Shipment of Spares			
	In the event if the insured vehicle needs critical spares to be repaired on the spot, we will arrange assistance for the user in shipment of spare parts to the location of event.	Included	Chargeable	Spares cost @ Actuals

GENERAL EXCLUSIONS TO SERVICE COVERAGE

- a) Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
- b) In any case, if the client / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle will be disqualified or will not be eligible for the service for minimum one year.
- c) Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - 1) The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
 - 2) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- d) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- e) Any customer history where customer has twice on prior occasions misused or abused the services.
- f) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- g) Those accidents or breakdowns that are produced when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
- h) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.

- i) Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads in the country where the Covered Vehicle is found.
- j) Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
- k) Any public vehicle like ambulances, taxis, police vehicles and/or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
- l) Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
- m) Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
- n) Any animals carried in the Covered Vehicle.
- o) The following vehicles are not covered:
 - 1) Those used for hire or reward, except if expressly included above.
 - 2) Those used for the transportation of goods.
 - 3) Those with more or less than 4 wheels.
 - 4) Those not powered exclusively by an internal combustion engine.
 - 5) Those with an authorized maximum weight exceeding 3,500 Kg.
 - 6) Those with dimensions greater than:
 - (a) 2.5 meters in height.
 - (b) 2.5 meters in width.
 - (c) 5.1 meters in length.
- p) Events not covered under the program :
 - 1) Boot cannot be opened
 - 2) Non-functional horn. If the horn is activated incessantly, the Services will be provided
 - 3) Faulty fuel gauge
 - 4) Non-functional Speedometer
 - 5) Non-functional sunroof operation
 - 6) Non-functional Air-conditioning.
 - 7) Non-functional demisters
 - 8) Vehicle headlights not functional during day time.
 - 9) Non-functional Seat adjustor but the vehicle can be driven safely
 - 10) Illumination warning lamp of ABS, airbag warning or traction control or any such non-safety related lights/service warnings lights which do not render the vehicle immobilized.
 - 11) In the event of passenger doors not opening or seatbelts not functioning and there are no passengers except the driver
 - 12) Damaged door glasses or non-functional windows when there are no security or weather risks.

- 13) Broken rear-view mirror not obstructing driver's view.
- 14) Damaged or faulty fuel cap but vehicle has sufficient fuel to reach the nearest authorized dealer
- 15) Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.
- 16) Electronic Vehicle security system are faulty but do not render it immobilized and the alarm is not hooting continuously

The problems / situations mentioned above shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is our endeavor to provide best customer support our ACs are trained to assess situation. In any such case if an AC feels that customer's safety might be at risk or he may be in adverse situation, he shall activate assistance as a goodwill measure

Premium :As per Rating Document

PS :The RSA shall be providing the services and in some cases acting as a facilitator,we will ensure delivery of services through the RSA and will take responsibility that no deficiency of services happens

The RSA 's listed as of now are M/s India Assistance and M/s My TVS , we may add more depending on the regional requirements to ensure availability of efficient services

Add on - 7

Loss of Driving Licence / Registration Certificate

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

In the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, we will provide compensation of upto Rs 500 to obtain a duplicate License or RC

Conditions:

A First Information Report should be filed with Police in respect of such a loss

Premium:As per Rating Document

Add on - 8

Additional Expense Coverage Clause (Emergency Hotel or Transportation Expenses)

(Available for Pvt Cars)

We shall reimburse you the cost of expenses incurred for accommodation for overnight stay and /or those for travel to your place of residence or nearest city on your itinerary, necessarily incurred in the event of your vehicle meeting with an accident en route and it is impossible to drive the insured vehicle due to an accident and the vehicle had to be towed or if the vehicle is stolen, subject to your being over 100 miles away with the vehicle from your address. The reimbursement under the 2 heads shall be subject to limits of Rs 2500 each person with Rs 5000 per such accident limit and an aggregate of Rs 10,000 in a policy period in event of more than one accident /theft claim.

Conditions :

Benefit payable only if the claim for accidental damages or theft claim is payable under the Policy

Premium:As per Rating Document

Add on – 9

Additional Accidental Injury Compensation Clause for -Owner Driver

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

You are covered for an amount of Rs 1 lacs/2 lacs/ 3 lacs upto 8 lacs against the risks of assault or any other accidental injury leading to Death/Permanent total in any accident when you are travelling in the insured vehicle .This is in addition to the Compulsory Personal Accident cover for Owner Driver of Rs 2 lacs available under the Policy.

Conditions :

As per conditions of the existing compulsory PA cover for Owner Driver

Table of Benefits:

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2. Permanent Total Disability:	
a) Loss of sight (both eyes) or Loss of two limbs	100

Loss of one limb and one eye	
b) Loss of one limb or loss of sight of one eye	50
c) Permanent Total and absolute disablement as certified by Medical Practitioner.	100

Premium: As per Rating document

Add on - 10

Additional Accidental Injury Compensation Clause-Family

(Available to Pvt Cars and Two Wheelers)

Your named family members whilst travelling in the insured vehicle are covered against the risks of assault or any other bodily injury leading to Death/Permanent total/Permanent Partial disability in any accident involving the vehicle .

Conditions :

The Table of benefits are as follows:

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2. Permanent Total Disability:	
a) Loss of sight (both eyes) or Loss of two limbs	100

Loss of one limb and one eye	
b) Loss of one limb or loss of sight of one eye	50
c) Permanent Total and absolute disablement as certified by Medical Practitioner.	100

3. Permanent Partial Disability

a) Loss of sight of one eye	50
b) Loss of one limb	50
c) Loss of toes-all	20
d) Great-both phalanges	5
e) Great-one phalanx	2
f) Other than great, if more than one toe lost each	1
g) Loss of hearing – both ears	50
h) Loss of hearing – one ear	15
i) Loss of Speech	50
j) Loss of four fingers and thumb of one hand	40
k) Loss of four fingers	35
f) Loss of thumb-both phalanges	25
g) Loss of thumb-one phalanx	10
h) Loss of index finger	
i) Three phalanges	10

ii) Two phalanges 8

iii) One phalanx 4

i) Loss of middle finger

i) Three phalanges 6

ii) Two phalanges 4

iii) One phalanx 2

j) Loss of ring finger

i) Three phalanges 5

ii) Two phalanges 4

iii) One phalanx 2

k) Loss of little finger

i) Three phalanges 4

ii) Two phalanges 3

iii) One phalanx 2

l) Loss of Metacarpals

i) First or second (additional) 3

ii) Third, fourth or fifth (additional) 2

m) Any other permanent partial disablement % as assessed by Medical Practitioner
appointed by us

Premium : Rate as per Rating Document

Add on – 11

Wider PA Benefit Clause for -Owner Driver

(Available to Pvt Cars and Two Wheelers)

You are covered 24X7 for an amount of Rs 3 lacs/4 lacs/ 5 lacs/10 lacs against the risks of assault or any other bodily injury leading to Death/Permanent total disability in any accident when you are travelling in the insured car or not .This is in addition to the restricted Compulsory Personal Accident cover for Owner Driver.

Conditions :

As per conditions of the existing compulsory PA cover for Owner Driver

Available for Private Cars upto maximum CSI of Rs 10 lacs

Available for 2 wheelers upto maximum CSI of Rs 5 lacs

Table of Benefits:

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2. Permanent Total Disability:	
a) Loss of sight (both eyes) or Loss of two limbs Loss of one limb and one eye	100
b) Loss of one limb or loss of sight of one eye	50
c) Permanent Total and absolute disablement as certified by Medical Practitioner.	100

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Premium: Rate as per Rating Document

Add on - 12

Accidental Hospitalisation Clause for Family

(Available to Pvt Cars and Two Wheelers)

This is a special clause for reimbursement of inpatient hospitalisation expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members .

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000
3. Family shall mean –self , spouse and upto 2 dependent children of age not greater than 25 years
4. Age limit for family members 65 years
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for , only excess expenses(not paid under the other Policy) can be covered herein .The Payment is irrespective or independent of the liability under the main Motor Package Policy .

<u>WHAT WE EXCLUDE</u>
<ol style="list-style-type: none">1. Hospitalisation/Domiciliary Hospitalisation expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.<ul style="list-style-type: none">• Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident2. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).

3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids.
5. Dental treatment or surgery of any kind
6. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self injury and use of intoxicating drugs/alcohols.
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation
8. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material.
10. Any expense on treatment of Insured Person as outpatient only in a Hospital.
11. Any expense on Naturopathy, non allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports.
12. External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamic condition, etc.
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment

Premium :As per rating document

Add on – 13

Child Education Support Clause

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

We shall pay for the education fee of the named child/children in the case the owner of the insured vehicle meets with an accidental death or permanent total disability specified subject to the dependent being under the age 21 years and pursuing studies .The claim proceeds shall be remitted in a bank account of the Child .

Conditions :

1. Coverage upto Rs 5 lacs in multiples of Rs 1 lacs for registered owner only- Death and PTD coverage
2. The insured is travelling in the insured vehicle at time of accident
3. The accident claim for damages to vehicle is payable under the Policy
4. The PA accident claim is admissible under the Accidental Bodily Injury Clause
5. Cover available for Private cars only
6. Maximum Liability of insurers shall be sum insured chosen irrespective of number of children named
7. Permanent Total Disability is defined as;

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100

2. Permanent Total Disability:	
a) Loss of sight (both eyes) or Loss of two limbs Loss of one limb and one eye	100
b) Loss of one limb or loss of sight of one eye	50
c) Permanent Total and absolute disablement as certified by Medical Practitioner.	100

Premium :As per Rating Document

Add on - 14

Electrical and Mechanical Breakdown Coverage Clause

(Available to for Pvt Cars only)

In event of an electrical breakdown of any of the following 3 items due to ingress of flood waters without the vehicle meeting with an accident we shall pay you cost of necessary repairs subject to the same not being payable in manufacturers warranty

1. Wiring harness
2. Engine assembly
3. Driving train

Condition:

1. maximum of Rs10,000
2. Vehicle is not over 3 years old and not having breached any of the prescribed usage guidelines prescribed by the manufacturer
3. The cost of the electrical part which has broken down is not covered

Excess :Rs 2500 each claim

Premium;As per Rating Document

Add on - 15

Key Replacement Clause

(Available for Pvt . Cars only)

Covers the (a) cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered (b)the labour charge for opening the car if you have lost the keys or (c) cost of the replacing your car keys which are stolen or lost

Conditions:

1. Sum Insured choices Rs. 25,000/- and Rs 50,000(cost of procuring new set lock and key from manufacturers only) for cars with IDV UPTO Rs 5 lacs and more than Rs 5 lacs respectively.
2. Subject to submission of bills of services rendered
3. A Police report filed after a break in is a must to support your contention/claim under this section should be immediately filed s is essential for case of break in .
4. For the claims on account of loss of keys/ locked out , you have to necessarily call our call centre and lodge the claim immediately giving full details .The duly completed claim form should be submitted within 5 working days from the date of the call

Excess

1. Rs 250 for opening the car if you are Locked out.
2. Excess of 25% for replacement of keys sourced from manufacturer only for Protection against possibility of Break in

Premium:As per Rating Document

Add on - 16

Loss of Personal Belongings Clause

(Available to Pvt Cars only)

Covers loss of personal belongings viz baggage ,clothes , bag etc belonging to you and your dependant family members from the car by breaking into the locked car by visible means or by any peril as insured under the Motor Vehicle Policy

Conditions :

1. Coverage of Rs10,000
2. FIR shall be an essential requirement for break in / theft from vehicle cases.
3. Family shall mean your dependants limited to spouse and children
4. The loss should be intimated immediately to our call centre immediately and duly completed claim form for the loss be submitted 5 days from the date of the call.

Exclusions;

1. Mobiles, laptops
2. Money/cheques/bankdrafts/credit/debit cards
3. Watches ,Jewellery,travel tickets, manuscripts , paintings and similar items
4. Samples

Excess-Rs 500 each claim

Premium:As per Rating Document

Add on - 17

Hospital Daily Cash Cover

(Available to all Classes of vehicles ie Pvt Cars,Two Wheelers, all Commercial vehicles including Misc D)

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum upto 30 days .The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalisation

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. There is an Option to include named family members by payment of additional premium for each member named
3. Family shall mean –self , spouse and upto 2 dependant children
4. Age limit for family members 65 years
5. Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for , only excess expenses(not paid under the other Policy) can be covered herein .

Premium :As per rating document