



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड, मुंबई, (प्र.का.)

THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-1

PRIVATE CAR PACKAGE POLICY –ENHANCED COVER
(Endorsement Wording for Add on cover – NIL Depreciation
– UIN - IRDAN190A0002V01201112)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY –ENHANCED COVER” IS PROVIDED WITH ADD ON COVER –NIL DEPRECIATION.

PRIVATE CAR PACKAGE POLICY –ENHANCED COVER ENDORSEMENT
ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium : Rs.

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy no depreciation shall be deducted, except on tyres and tubes which are damaged in the accident and are replaced.

Subject to the condition that the above said coverage shall be applicable only for the two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

Further this endorsement is not applicable :

1. For any extra fittings and/ or any internal improvements other than provided by the manufacturer in the vehicle originally.
2. In relation to any accident occurring in any geographical area outside India.
3. For payment of depreciation after two admissible claims under the Add-on Cover.

All other terms and conditions of the within-mentioned policy shall remain unaltered.

Duly Constituted Attorney



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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-2

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – Road Tax
- UIN NIA-MO-A00-00-37-V01-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – ROAD TAX.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium: Rs. _____

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of any Total loss claim admissible under this policy Road Tax to the extent covered in the policy shall be admissible and payable under the Total Loss claim settlement.

Subject to the condition that the above said coverage shall be applicable only for total loss claim admitted and payable under the policy relating to an accident during the policy period.

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

Duly Constituted Attorney



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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-3

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – Return to Invoice cover
UIN – NIA-MO-A00-00-38-V01-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – RETURN TO INVOICE COVER.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT
ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium: Rs. _____

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of any total loss claim admissible under this policy the amount of claim payable shall be the difference between the IDV of the vehicle as per policy and the latest dealer listed selling price (Ex-showroom price) of same make & model as captured in database in Company's IT system on the date of accident and at the place of registration of insured vehicle. The dealer listed selling price shall be reckoned to be the latest dealer listed selling price on the date of accident irrespective of the date of settlement of the total loss claim.

Subject to the condition that the above said coverage shall be applicable only for total loss claim admitted and payable under the policy relating to accident during the policy period.

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

Duly Constituted Attorney



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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-4

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – No Claim Bonus Protection
cover - UIN – NIA-MO-A00-00-39-V01-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – NO CLAIM BONUS PROTECTION COVER.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. _____

Additional Premium: Rs. _____

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of a partial Motor Own damage loss being settled on the current policy the insured's NCB will remain protected and he will be entitled for the next slab of No Claim Bonus in percentage terms as per GR 27 of IMT 2002 on the Own Damage section of the policy only on its renewal, subject to the policy being renewed with our Company.

Subject to the condition that the protection of NCB is limited to maximum two number of claims admissible / paid under the policy.

The applicability of this Add on cover is subject to the current policy being in force for minimum 12 months.

No claim Bonus protection is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

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

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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-5

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – Engine Protect cover
UIN – NIA-MO-Aoo-oo-40-Vo1-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – ENGINE PROTECT COVER.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT
ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium: _____

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy towards the loss or damage to the vehicle including its engine and / or its parts due to hydrostatic losses shall be payable. The term hydrostatic loss or damage will include the loss or damage caused to any parts of engine due to ingress of water in the car or any part of it.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

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

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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-6

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – Additional Towing Charges
- UIN – NIA-MO-A00-00-41-V01-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – ADDITIONAL TOWING CHARGES.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium: Rs. _____.

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy if the vehicle is disabled by reason of loss or damage covered under this Policy the Company will reimburse the reasonable and actual cost of protection and removal of the vehicle (arranged by or on behalf of the insured) to the nearest repairer subject to Insured submitting the receipt for the actual expenses incurred on such towing. The amount payable under this Add on cover shall not exceed Rs.10,000/- in respect of each policy period. This Add on cover shall come into effect only if the car is being repaired as a result of an accidental claim admissible under the policy.

Subject to the condition that the above said coverage shall be applicable only for any two claims admitted and payable under the policy relating to accident during the policy period. The limit of Rs. 10,000/- is applicable for both claims put together.

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

Duly Constituted Attorney



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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

PC EC-7

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER
(Endorsement Wording for Add on cover – Loss of Contents cover
- UIN – NIA-MO-A00-00-42-V01-15-16)

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY – ENHANCED COVER” IS PROVIDED WITH ADD ON COVER – LOSS OF CONTENTS COVER.

PRIVATE CAR PACKAGE POLICY – ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. _____

Additional Premium: Rs. _____

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to the effect that in the event of loss of contents of the insured it is hereby understood and agreed that insurer undertakes to pay a sum upto Rs. 20,000/- subject to a 20% sum insured cap on each item or actual value of lost item whichever is less towards loss of contents lost on account of an accident to the insured vehicle due to the insured perils. Contents for the purpose of this Add on shall mean items such as clothing and other articles of personal nature likely to be worn by the Insured including jewellerys and / or used or carried by him like **vehicle key, mobile, laptop, audio / video tapes, CDs but shall exclude money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.**

Further the theft or burglary claims under this Add-on cover shall become admissible only on submission of FIR lodged with police in respect of loss of contents. Police complaint has to be in FIR and not a GD or DDR etc.

Subject to the condition that the above said coverage shall be applicable only for any two claims admitted and payable under the policy relating to accidents during the policy period.

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

Duly Constituted Attorney