

Consumables Protect Add-on

Whereas the Insured by a Proposal and declaration, as stated in the Schedule, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (hereinafter called the Company) for the Insurance hereinafter set forth and has paid the premium as consideration for such Insurance in respect of the vehicle as described in the Schedule (hereinafter called the Insured Vehicle).

1 Operative Clause

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby agreed and declared that, in consideration of payment of additional premium, if the Insured Vehicle is damaged by a covered peril mentioned under the own damage section of the Policy and the loss is eligible for Repair Basis Settlement, the Company will cover cost of Consumables which are necessarily required to be replaced/ replenished during the repair of the Insured Vehicle up to INR 50,000/- which shall be the maximum liability of the Company under this add-on during a policy period.

2 Definitions

- 2.1 Consumables** means those items or substances which requires compulsory replacement/replenishment for repair of the damaged component of a vehicle. Consumables are not covered under the basic own damage section of the Policy. The items covered under this Add-on are grease, sealant, gasket, lubricants, clips, air conditioners coolant/ gas, bearings, engine oil, gear box oil, power steering oil, differential oil, refrigerant, oil filter, fuel filter, brake fluid, nuts, bolts, screws, washers, but excluding fuel.
- 2.2 Policy** means **Commercial Vehicle Package Policy (UIN: IRDAN058RP0038V01100001)** to which the Add-on is attached.
- 2.3 Repair Basis Settlement** is when the item wise repair loss assessment does not exceed 75% of the Insured's Declared value (IDV) of the Insured Vehicle.
- 2.4 Schedule** means a document forming part of the Policy containing details including Insured's particulars, period of insurance, Insured Declared Value (IDV), premium paid, Insured Vehicle details including vehicle make, type of body, engine number.

3 Exclusions

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

- 3.1** Consumables pertaining to any part/ sub-part/ accessories not approved for repair by the Company under the Policy.
- 3.2** Routine Repairs, Service incidents and Maintenance bills against Consumable items.
- 3.3** Losses covered under any other Insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.

4 Conditions

- 4.1** Claim Procedure of the Consumables Protect Add-on shall follow the Claim Procedure of the underlying Policy
- 4.2** Cancellation of the Consumables Protect Add-on shall follow the Cancellation clause of the underlying Policy.
- 4.3** For any claim to become payable under this add-on, it should be admitted under Own Damage Section of the Policy.

5 Redressal of Grievance

Grievance Level 1 – In case of any grievance relating to servicing the Policy, the insured person may submit in writing to the Policy issuing office or regional office for redressal.

Grievance Level 2 – If the grievance remains unaddressed, insured person may contact us one of the methods

Website: <https://nationalinsurance.nic.co.in/>

Toll free: 1800 345 0330

E-mail: customer.relations@nic.co.in

Phn : (033) 2283 1742

Post: National Insurance Co. Ltd.,

6A Middleton Street, 7th Floor,

CRM Dept.,

Kolkata - 700 071.

Grievance Level 3 – If the insured person is not satisfied, the grievance may be referred to "Motor Insurance Dept.", National Insurance Company Limited, 3 Middleton Street, Kolkata - 700071.

IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

Insurance Ombudsman – The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman are available in IRDAI website.

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