



Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai - 600 097
Tel : 044-7117 7117 Web: www.royalsundaram.in
IRDAI Reg No. 102 | CIN: U67200TN2000PLC045611

**MOTOR INSURANCE PRIVATE CAR ADD ON COVER – Stand-Alone Motor Own
Damage Policy – Depreciation Waiver Clause**

What is Covered:

The parts and materials those need to be replaced, following an accident covered under Your policy/admissible claims on repair basis, will normally attract depreciation depending on the age of the vehicle and the material used to produce parts. By choosing the 'Removal of Depreciation Clause', You need not pay this amount towards depreciation. We will pay the cost of those parts that need replacement, following an accident arising out of an insured peril, in full without deduction towards depreciation.

What is not Covered:

- 1) The amount of total deductible mentioned in the policy schedule.
- 2) Damage caused by an uninsured peril including mechanical breakdown.
- 3) Damage to uninsured items including electrical, non-electrical accessories and bi-fuel/gas kit.
- 4) Claims made for theft of parts and/or accessories.
- 5) Claims made under Self Authorisation Mode.

Deductibles: As per the base Private Car Package Policy

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-

Other Conditions:

1. The Cover will be offered on annual basis and will run concurrently with the Package policy of the vehicle.
2. Mid-term inclusion or removal of this cover shall not be allowed.
3. Cover available only for vehicles up to 10 years of age.
4. The Cover is not available for imported vehicles and obsolete models that are no more in production and whose parts are not available off the shelf.

Pricing: Based on the vehicle's IDV, Age, engine size and Make