



**Royal Sundaram General Insurance Co. Limited**  
Corp. Office: Vishranthi Melaram Towers, No.2/319,  
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**IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611**

## **Lifetime Road Tax Clause (Standalone Motor Own Damage Policy – Private Car)**

### **What is Covered:**

The Life-time Road Tax constitutes a sizeable amount which at present is not insurable. By opting for this cover, the Tax will be included in Your policy and in case of theft or total loss of the vehicle, we will pay insured the unexpired portion of Road Tax also along with the amount that We will be paying insured for the loss of his vehicle. The amount of Tax will be shown separately under the head 'Sum Assured' in the Policy. In case the amount of Tax Paid is not available in the Registration Certificate, and if Life-time Road Tax has been paid, the amount of Road Tax to be reimbursed to You will be assessed by us after ascertaining the life time road tax paid for your vehicle, from the concerned Transport Authority.

### **What is not Covered:**

- The amount of total deductibles as mentioned in the base Policy
- The reimbursement is restricted to Total Loss and Theft Claims only and shall not apply to Partial Loss Claims.

### **Terms and Conditions:**

- This cover will operate only when the vehicle damage claim is admitted under the policy.
- You need to subrogate the rights to claim the tax refund, if any, from the respective Government authority.
- If a vehicle is re-registered for any reason and if Life Time Road Tax is paid afresh, the same will have to be declared immediately on its payment and appropriate premium paid.
- The value declared for insurance shall be the full Road Tax paid and in case the amount insured is lower than the actual Road Tax paid, we will pay insured only the value of Road Tax that was declared for insurance in proportion of the full Road Tax.
- In case of Theft of the vehicle or in the case of the vehicle being declared a Total Loss by us, the Road Tax payable under this policy will be paid directly to You and shall not be paid to the Financier.
- Proof of payment of Road Tax must be submitted at the time of a claim for Total Loss or Theft.
- All other terms and conditions applicable to the base Policy, along with the opted add-on covers, shall apply for this cover.

### **Cover Details:**

- Cover to be opted at the inception of the policy and shall run concurrently with the base Policy.