

**Total Cover for Private Cars- 3 Years**

In consideration of the payment of an additional premium of Rs....\*, and notwithstanding anything to the contrary contained in Section I of this policy it is hereby understood and agreed that the company will indemnify the insured for an amount of Rs....\* towards amount spent on registration fee, Octroi and/ or any other charges levied by the Government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:

- a) The indemnity shall be payable only in case of total loss/ constructive total loss/ theft claims.
- b) Road tax and insurance premium will be payable on pro- rate basis for the unexpired duration of policy period only.

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

\*To insert the premium as per the premium table

\*\*To insert the Sum Insured as per the premium table