

## **Road Side Assistance (IRDAN108RP0003V02200001/A0057V01201920)**

(This cover is applicable if it is shown on *Your* schedule)

These services will be offered to you during the policy period as mentioned on *Your* Policy Schedule or Certificate of Insurance.

### **Repair and Towing Assistance**

#### **Service for Flat Tyre**

In the event insured Vehicle is immobilized due to a flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the Vehicle at the location of breakdown. In case the spare tyre is not available in the insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

#### **Flat Battery – Jump Start Service**

In the event insured Vehicle is immobilized, due to rundown battery, you will get the assistance of a Vehicle technician to jump start the Vehicle with appropriate means. If the run down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by you. All costs involved in charging of the run down battery will also be borne by you.

#### **Repair on the spot**

In the event insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

#### **Spare Key Retrieval / Service for Keys Locked Inside**

If the keys of the insured vehicle are locked inside the vehicle, lost, or misplaced, and in case you need and request to arrange for another set from *Your* place of residence or office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same. You may be requested to submit an identity proof at the time of delivery of the keys. Alternatively, at *Your* request, you will be assisted by a car technician to attempt to open the car with normally available tools at the location of the event. Identity proof for matching with car ownership information on record will be required prior to attempting this service.

#### **Fuel Support (Emergency Fuel Delivery)**

In the event insured Vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 ltrs on a chargeable basis) at the location of breakdown.

#### **Arrangement of Alternate Vehicle**

In case of breakdown of the covered vehicle where repair requires immobilization longer than 72 hours, the *service provider* on receipt of service request from the insured shall arrange a suitable alternate vehicle for the insured. The service is on payable basis and the insured has to pay the applicable *service charges* directly to the *service provider*. The vehicle shall be of same class (or

lower as may be available) depending on availability of such vehicles around place and time of breakdown.

### **Emergency Towing Assistance**

#### **In case of Break-down:**

In the event insured Vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 25 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at vendor's actual rates.

#### **In case of an Accident:**

In the event insured Vehicle suffers an immobilizing break down due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 25 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor's actual rates.

#### **Towing in case of incorrect fuelling:**

In the event insured vehicle being immobilized due to incorrect fuelling you will get assistance in making the arrangement for the vehicle to be towed to the nearest garage using the appropriate towing mechanism within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor's actual rates.

#### **Load Transfer (For MCV/HCV only):**

In case the breakdown vehicle is loaded and requires unloading of the goods, the *service provider* on receipt of service request from the insured shall coordinate and provide contact details of nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such Insured. The *service provider* shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the insured and the *service provider*. The service provider's role shall end as soon as contact details are provided to the Insured. In case such services are not available in that area, the *service provider* shall not be held responsible in any manner, whatsoever.

#### **Concierge Services:**

#### **SMS Relays/Emergency Message Service**

In the event of breakdown or accident to *Your* insured vehicle under *Our* policy *Your* urgent messages will be relayed to a person of *Your* choice.

#### **Continuation / Return Journey (Taxi Support)**

In the event the insured vehicle is immobilized due to a breakdown, outside the municipal/corporation limits of *Your* home city, and the vehicle cannot be repaired the same day, you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey

or return to *Your* home town from the location of the breakdown. In the normal course “C” Class vehicles (as per widely used categorization of the automobile industry) will be arranged on a best effort basis. However, in case the same is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

#### **Hotel Accommodation**

In the event insured vehicle is immobilized due to a breakdown which has taken place and cannot be repaired the same day, you will get the assistance in organizing for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel.

#### **Pick up of repaired vehicle**

In the event insured Vehicle suffers an immobilizing breakdown/accident which is outside the limits of *Your* home city, and the vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to the desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

#### **Medical and Legal Co-Ordination:**

In case of any medical or legal problem arising due to breakdown or accident, the *service provider* shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such insureds. The *service provider* shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the Insured and *service provider*. The service provider's role shall end as soon as they provide contact details to the Insured over Phone. In case such services are not available in that area, the *service provider* shall not be held responsible in any manner, whatsoever.

**Important Note:** You will not be required to pay for labour cost and round-trip conveyance costs of the *service provider* except cost of material/spare parts and conveyance/transportation cost to obtain them, if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

Further, If *Your* insured vehicle is immobilized due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the insured Vehicle to the nearest garage not exceeding Rs.2000/- per event for towing or Rs.250/- per event for other services.

The reimbursement for such event described above will be made by the company on production of documents justifying actual costs borne.

#### **Geographical territory:**

These services are available on National highways, state highways and motorable roads of cities within mainland India within a radius of distance provided below from a place of breakdown to nearest available vendor/repairer, except in the states of Mizoram, Nagaland, Tripura, Arunachal Pradesh, Sikkim.

- Light Commercial Vehicles (3W PCV/ 3W GCV/ 4W GCV upto 7.5 ton GVW – 25 kms
- Taxies (Upto 6 pax) / Maxi Cab (7 to 11 pax) - 50 kms
- Mid / Heavy commercial Vehicles GCV above 7.5 ton GVW / Bus - 75 kms

#### **LIMITATIONS:**

1. The Services will be provided on a best effort basis, subject to regulations in force locally.

2. The services would not be provided under following conditions:

Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial authorities.

3. loss of or damage to luggage or other personal effects that might occur during the services performance.

4. Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.

5. Not covered events: Any service not-covered here, if provided shall be at *Your* own expense.

6. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), perishable goods, research and scientific equipment etc. shall not be transported.

7. You can avail of these services for maximum of 4 times during the course of the policy period.