

ADD-ONS FOR BUNDLED - PRIVATE CAR POLICY

Garage Cash

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to:

- Pay a daily allowance, as stated in the schedule, to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage, due to loss/damage to the vehicle on account of a peril covered under the Policy, subject to the maximum number of days as specified in the schedule
- Pay the lump-sum amount as stated in the schedule, in the event of Total loss/Constructive Total Loss of the Insured's vehicle

Provided always that:

1. Such claim is admitted by the Company under Section I -“Loss or Damage to the Vehicles Insured” of the Policy
2. The insured vehicle has been under repair for a minimum number of days, as stated in the schedule, post which the claim under this add-on will be payable from the day such vehicle was delivered to the garage
3. In case of theft of the vehicle, the vehicle is not recovered within 90 days from the day of the theft.
4. Not more than three claims will be payable under this add-on, per year
5. Claim under this add-on is intimated to the Company within 24 hours of loss or damage
6. Claim under this add-on is serviced in the authorized garages of the Company
7. The duration for which the Insured's vehicle is under repair in a garage due to loss/damage to the vehicle, and for which the Company will be liable for claim in respect of this add-on will be reckoned from the day after the insured vehicle is delivered to the Garage till the day immediately preceding the date of discharge or date of invoice for such repair as prepared by the garage, whichever is earlier
 - a) The company will not be liable for any further payment under this add-on for the specific accidental loss or damage once the vehicle is removed from the garage
8. Company will not be liable for any delays on account of-
 - a) Delay of more than 24 hours, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss
 - b) Non-availability of spare parts required for repair

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