

ADD-ONS FOR BUNDLED - PRIVATE CAR POLICY

Road Side Assistance

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of four claims per year, related to any one or more of the following emergency assistance services in any area where the Company has its presence through its network garages or through the network of the service provider:

1. **Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of 50 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.
2. **Breakdown support over phone:** In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.
3. **Arrangement/Supply of fuel:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to five liters of fuel, at the location of the breakdown. Provided always that all labor costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.
4. **Emptying of fuel tank:** In the event of the fuel tank of the Insured's vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.
5. **Arrangement of keys:** In the event of the Insured losing the keys of the Insured's vehicle, the Company would arrange for pick up and delivery of the spare keys of the Insured's vehicle to the place where the Insured's vehicle is located. Alternatively, the Company would provide the service of unlocking the Insured's vehicle with the help of vehicle technicians at the location of the Insured's vehicle. Provided always that all labour and conveyance costs would be borne by the Company and the Insured would be required to submit an identity proof to prove his ownership of the Insured's vehicle, before availing such service. Provided always that this service would be provided only within a range of 100 kms from the location where the loss has occurred.

6. **Battery jump start:** In the event of the Insured's vehicle being immobilized due to a run down battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means. Provided always that any cost of charging/replacement of battery would be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, would be borne by the Company.
7. **Message Relay:** In the event of the Insured's vehicle getting immobilized as a result of an accident and/or breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
8. **Flat Tyre:** In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:
 - a) Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown
 - b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.

9. **Minor Repairs:** In the event of the Insured's vehicle being immobilized due to a minor mechanical/electrical fault, the Company would assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. Provided always that
 - a) The expenses on labour cost and conveyance cost would be borne by the Company
 - b) Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares and less than 45 minutes of labour time.

10. **Arrangement of rental vehicle:** In the event of the Insured's vehicle being immobilized due to a breakdown/accident, the Company would facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident, to the destination, as desired by the Insured at the time of breakdown/accident. The Company would intimate the Insured of all charges payable to the rental vehicle and all such charges would be borne by the Insured.

11. **Arrangement of Accommodation:** In the event of the Insured's vehicle being immobilized due to a breakdown/accident, the Company would facilitate arrangement for hotel accommodation in a place near the place of breakdown/accident. The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.

12. Referring a Legal Advisor: In the event of an accident involving the Insured's vehicle as a result of which the Insured requires the services of a legal advisor, the Company would arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

- a) The breakdown/accident has taken place atleast 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance
- b) The Company would intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.

13. Referring a Hospital: In the event of an accident involving the Insured's vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Company would arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/accident has taken place atleast 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

14. Taxi Benefits: In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Company shall provide free travel of the occupants of the Insured vehicles upto a distance of 50 kilometers. Provided always that:

- a) The event has occurred 50kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
- b) Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.

In the unlikely event of the Company being unable to arrange for this service, the Company may request the Insured to arrange for the taxi on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

15. Accommodation Benefits: In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Company shall provide occupants of the Insured vehicle with a hotel accommodation for one day, for a maximum of ` 5000.

16. Special services provided to women driver/passenger: From 8pm to 5 am, with extension of RSA service - Live monitoring of the women driver/passenger till she reaches destination, Custodian service in the event of not reaching quickly & Refreshment

Provided always that:

- a) The breakdown/accident has taken place at least 100 kms away from the Insured's place of residence, as declared by the Insured at the time of Policy issuance.
- b) The required time of repair of the Insured vehicle exceeds 12 hours from the time of the accident/breakdown.
- c) The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

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In the unlikely event of Company being unable to arrange for this service, the Company may request the Insured to arrange for accommodation on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

The Company would not be liable for:

1. Providing the abovementioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
2. Any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
3. Any claim where the Insured's vehicle can be safely transferred on its own power to the nearest garage/workshop.
4. Any claims triggered by theft; any kind of consequential losses.
5. Any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
6. Any expenses for supply or replacement of parts/consumables.
7. Any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/maker's manual.
8. Any claims where services have been availed of without the prior consent of the Company.