

16. Discount for repairs in preferred workshop for Standalone Private Car OD

UIN: IRDAN123RP0002V01201920/A0011V01201920

In consideration of the Insured agreeing to repair the damaged vehicle in any of the Company's preferred list of workshop available with the company as updated from time to time, a discount of 5% is allowed on the net own damage premium after No Claim Bonus (if any) subject to a maximum of Rs.500/-.

In case the insured prefers to repair the vehicle at any workshop not listed in the company's preferred workshop list, each claim will be subject to an excess up to Rs.2000/- (Rupees Two thousand only) in addition to any other excess levied under any other clause(s) under the policy. This additional excess will not be applied if Preferred Garage of Chola MS is not available in the centre in which vehicle has to be repaired.

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