HDFC ERGO General Insurance



ENDORSEMENT WORDING - EMI PROTECTOR

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than* days, Insurerwillpay______Equated Monthly Installment Amount (EMI) to insured as mentioned in the policyschedule.

Special conditions:-

- a) Hypothecation/Lease clause is endorsed in the policyschedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/leaseagreement.
- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partialloss).
- d) Benefit available only once during each policyyear
- e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policyschedule.
- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from theday insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions

- a) If spare parts are not available then those number of days would not be accountedfor.
- This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)
- *30 days in case of one Equated Monthly Installment Amount (EMI)
- *60 days in case of two Equated Monthly Installment Amount (EMI)
- *90 days in case of three Equated Monthly Installment Amount (EMI)

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