

**RETURN TO INVOICE -ADD ON COVER FOR STANDALONE MOTOR OD  
FUTURE SECURE PRIVATE CAR POLICY –ADDON WORDING**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. TOTAL LOSS,
2. CONSTRUCTIVE TOTAL LOSS,
3. THEFT OF THE INSURED VEHICLE,

Despite whatever is mentioned as IDV of the vehicle in the Policy schedule, the Company will:

- A. Pay the Invoice value for or replace with a NEW vehicle of same make and model (or a similar model with similar specification available locally in India, in case the insured model is unavailable in India)
- B. Pay the Original customs duty, if any OR the customs duty applicable for the new vehicle (whichever is less),
- C. Pay the Registration charges and Road-Tax applicable for the RTO that the registered address belongs to as per the Motor Policy,

Provided that the vehicle is not more than                      years old from the date of manufacture.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

**Applicable For:** Private Car