

Add-on Wording

8. ROAD-SIDE ASSISTANCE – Bundled :

a. BASIC ROAD-SIDE ASSISTANCE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

1. **Towing due to Accident and Electrical/Mechanical Breakdown:** In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall

- a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

Exclusions

- a. Cost of towing 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

2. **Flat Tyre:** In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

- a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

Exclusions

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

3. **Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall

- a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

Exclusions

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

4. **Keys Locked-In:** In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

5. **Contamination/ Incorrect or Running Out of Fuel** : In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will
 - a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.

Exclusions

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

Exclusions applicable to Basic Roadside Assistance

Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

1. **Confiscation/ Intervention by Legal Authority**: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
2. **Natural Catastrophe** : Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.
3. **War/ Riot/ Terrorism** : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy, the above mentioned coverages (under clauses 9a. 1 to 5) will be provided by the Service provider on behalf of the Company.

b. Additional Road Side Assistance

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

- 1. Continuation of Journey :** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fail to mobilize the vehicle on its own power on self propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Company shall
 - a. Make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions

- a. The hired vehicle expense within the first 50 Kilometers from the address of the insured.
 - b. Any hired vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.
- 2. Local Travel when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall
 - a. Arrange for an alternate hired vehicle on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured.

Exclusions

- a. The hired vehicle expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
 - b. Any hired vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.
- 3. Overnight Accommodation Expense when on Tour :** In the event that the insured vehicle is immobilized at a place at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule and On-the-spot repairs could not be carried out and the vehicle has to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall
 - a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:
 - i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
 - ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
 - iii. This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour**.

- iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without oral or written prior consent of the Company, will not be reimbursed.

4. Repatriation of Vehicle: In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, and on-the-spot repairs could not be carried out and has to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle is delivered after 3 (Three) days, the Company will

- a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.

This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no authorized Repair shop/Garage of the Company is available.

Exclusions

- a. Any Repatriation expense incurred by the Insured, without oral or written prior consent of the Company.

5. Medical Coordination: In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers.

6. Urgent Message Relay: In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will

- a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

Conditions applicable:

1. Benefits under **point 2, 3 & 4 above** can individually be claimed only once during a single Policy period.
2. Benefits under **points 1 to 4 above** can in aggregate be claimed only twice during a single Policy period.
3. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:
 - a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
 - b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
 - c. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution,

insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

Applicable for: Private Car