



**Policy Wording:  
Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on –  
Roadside Assistance**

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

**Scope of cover**

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in Policy schedule, in any area where the Company has its presence through its network garages or through the network of the service providers:

- 1. Towing on breakdown/accident:** In the event of the Insured Vehicle is immobilized or rendered unfit for the purpose of driving on the road, the Company shall provide appropriate towing services to the nearest garage (within a radius of XX 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 Vehicle or any part thereof, the Company shall provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured Vehicle.
- 3. Arrangement/ Supply of fuel:** In the event of the Insured Vehicle is immobilized due to emptying of fuel tank, the Company shall arrange for supply of up to five litres of fuel, at the location of the

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**UIN of Main Product: IRDAN139RP0001V01201920**

**UIN of Add-on: IRDAN139RP0001V01201920/A0017V01201920**

**CIN: U66030KA2007PLC043362**

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19<sup>th</sup> Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

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breakdown. Provided always that all labour costs and conveyance costs shall be borne by the Company and all expenses on fuel shall be borne by the Insured.

4. **Emptying of fuel tank:** In the event of the fuel tank of the Insured Vehicle is filled with a wrong type of fuel, the Company shall arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured Vehicle to nearest garage for the purpose of emptying the fuel tank.
5. **Arrangement of keys:** In the event of the Insured losing the keys of the Insured Vehicle, the Company shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Alternatively, the Company shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Company and the Insured shall be required to submit an identity proof to prove his ownership of the Insured Vehicle, before availing such service. Provided always that this service shall be provided only within a range of XX kms from the location where the loss has occurred.
6. **Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Company shall arrange for a vehicle technician to jump start the Insured Vehicle with appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Company.
7. **Message Relay:** In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Company shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

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8. **Flat Tyre:** In the event of the Insured Vehicle is immobilized due to a flat tyre, the Company shall 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

b. In the event of repairs not is possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown and attaching it to the Insured Vehicle.

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

9. **Minor Repairs:** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical fault, the Company shall 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 shall be borne by the Company

b. Minor Repairs, for the purpose of this Add-on, shall 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 Vehicle is immobilized due to a breakdown/accident, the Company shall 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 shall intimate the Insured of all charges payable to the rental vehicle and all such charges shall be borne by the Insurer up to XX kms.

11. **Arrangement of Accommodation:** In the event of the Insured Vehicle is immobilized due to a breakdown/accident, the Company shall facilitate arrangement for hotel accommodation in a

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place near the place of breakdown /accident. The Company shall intimate the Insured of all charges payable for such accommodation and all such charges shall be borne by the Insured.

12. **Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Company shall 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:
- The breakdown/accident has taken place at least XX kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance
  - The Company shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured.
13. **Referring a Hospital:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Company shall 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 at least XX 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 Vehicle is immobilized due to an accident/ breakdown, the Company shall provide free travel of the occupants of the Insured Vehicles for XX number of occupants and up to a distance of XX kilometers. Provided always that:
- The event has occurred XX kms away from the Insured's place of residence as declared by the Insured at the time of Policy issuance.
  - Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.
  - The cover under this Add-on shall remain restricted to cover the actual number of occupants of the Insured Vehicle or the maximum seating capacity of the Insured Vehicle, subject always to the maximum of XX number of occupants as mentioned above.

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In the unlikely event of the Company is 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 Vehicle is 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 Rs. XX per individual, for X number of individuals. 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.

In the unlikely event of Company is 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.

**16. Extraction or Removal of Vehicle:** In event of vehicle is stuck in a ditch/pit/valley, the arrangement to get the vehicle retrieved and towed to the nearest BAGICL authorized service centre at no cost to the Insured.

**17. Onward / Return Journey (Rail / Air Ticket):** In the event of the vehicle breakdown, occupants of the vehicle will be provided with the Train or Air Tickets for onward / return journey provided the event has occurred beyond 100 kilometers from city of Insured's residence and the time to repair the vehicle will exceed 12 hours from the time of reporting the incident. Arrangement for necessary economy class air / train tickets up to a maximum of Rs. XX per person for X persons.

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During the Policy Period, the Insured may choose to opt for any one or more of these services at the time of Policy issuance. The Insured would be able to claim only for the services opted by him at the time of Policy issuance.

**Assistance services will not be available in following cases:-**

1. Providing the above mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, and act of government /government agencies/judicial/quasi P judicial authorities.
2. Any claims where the Insured 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 Vehicle can be safely transferred on its own power to the nearest garage/workshop.
4. Any claims triggered by theft of entire vehicle; 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 Vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.
8. Any claims where services have been availed of without the prior consent of the Company.
9. Mid-term inclusion or removal of this cover shall not be allowed.
10. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
11. General exclusions as applicable under section I (Loss of or damage to the vehicle insured) of the Policy are also applicable to this Add-on Cover.

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