

Policy Wording : Consumables Cover

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 hereby extends the Policy to cover consumable items which are not covered under the Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP).

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unit for continuous and permanent use.

Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, bearings, engine oil, oil filter, fuel filter, break oil and the like.

This add on cover is applicable only if it is mentioned in the Policy Schedule.

Special Conditions applicable to this benefit :

1. Such claim is admitted by the Company under Section I of the Policy.
2. Mid-term inclusion or removal of this cover shall not be allowed and refund of this Add-on Premium in case of cancellation shall be same as Policy.
3. Claims are subject to depreciation as per Section I of the Policy unless Depreciation cover is purchased along with this Add-on cover.
4. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy.
5. Consumables pertaining to any part / sub part / accessories not approved for replacement by the Company under the Policy.
6. Manufacturing defects or irregularities are excluded.
7. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.

1 | Policy Wording – Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP) – Add-on - Consumables Cover

UIN of Product : IRDAN139RP0039V01201819

UIN of Add-on :

CIN : U66030KA2007PLC043362

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

Telephone: 080 4901 0222

www.bharti.axa.com

IRDAI Reg No: 139.