

## 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 Package Insurance (3 Years 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 unfit for continuous and permanent use.

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

The conditions mentioned below are applicable to each year of the Policy Period.

### 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. The cancellation conditions and refund for this Add-on premium are as per the main policy.
7. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.
8. Manufacturing defects or irregularities are excluded

**1 Policy Wording – Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP) – Add-on : Consumables Cover**

UIN of Main Product : IRDAN139RP0037V01201819

UIN of Add-on :

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

Telephone: 080 4901 0222

www.bharti-axa.co.in

IRDAI Reg No: 139.