



ANNEXURE V

**Endorsement Wording for Roadside Assistance Add Cover under
Private Car Insurance Policies**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN PRIVATE CAR INSURANCE POLICY IS PROVIDED WITH ADD ON ROADSIDE ASSISTANCE ADD ON COVER.

ROADSIDE ASSISTANCE ADD ON COVER ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.

Additional Premium: _____

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company shall arrange to provide the following services through third party service provider(s) within India, except the Island areas, during the policy period :

BASIC COVER

1. **Mechanical & Electrical Breakdown:** In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Service Provider shall;
 - a. Arrange assistance over phone and try to resolve the problem then and there.
 - b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
 - c. Arrange for the towing of the insured vehicle to the nearest Repair shop / Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
 - d. Provide for custody and storage of the insured vehicle until the Repair shop / Garage re-open, if the Repair shop / Garage are closed due to holidays or night hours.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs which would not be possible without replacement of parts/elements on the spot of breakdown.
- b. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
- c. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
- d. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.



- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
 - f. Any payment to a third party for on-spot repair/towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the company.
2. **Towing due to Accident:** In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the policy, the Service Provider 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 beyond 25 kilometers from the spot of breakdown of the insured vehicle.
 - b. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
 - c. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
 - d. Any payment to a third party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.
3. **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 Service Provider 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. The Technician or Service Provider will recuperate the spare key at a place designated by the customer and deliver it to the place where the covered vehicle is immobilized. This service is limited to delivery within the same city and the distance between the place that the spare keys stored and the delivery location specified by the customer or parking location of the covered vehicle is less than 50 kms.
 - 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.



Exclusions:

Cost of key in case Insured needs assistance in making a new key.

4. **Flat Tyre Support:** 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 Service Provider shall; 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. In case the tyre needs to be repaired or a puncture needs to be fixed, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to 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 not carried out on spot of immobilization.
 - b. Charges of Garage/Workshop, transportation cost "to and from" the site of immobilization if the flat tyre has to be taken to any Garage/Workshop for repair.
5. **Battery Jump Start:** In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Service Provider shall; 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.
6. **Fuel Delivery:** In the event that the insured vehicle is immobilized, due to the insured vehicle running out of fuel, the Service Provider shall arrange for an automobile technician with an emergency tank of fuel up to 5 litres on the spot where the insured vehicle stands immobilized.

Exclusions:

- a. Delivery charges of fuel beyond 50 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.



GOLD COVER

Under this cover, the Insured will get the following assistances in addition to the assistances mentioned in Basic Cover:

7. **Wrong Fuelling:** In the event that the insured vehicle is immobilized due to wrong fuelling (i.e. petrol for diesel or diesel for petrol), the Service Provider shall arrange for an automobile technician to assist the insured for draining, flushing and replenishing of the fuel system. The emptying of the fuel tank in case of fuel contamination shall always be under consultation and approval from the insured for repair on site or the vehicle shall be towed to the nearest workshop of whichever is suitable.

Exclusions:

- a. Delivery charges of fuel beyond 25 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

8. **Cab Assistance:** In the event that the insured vehicle is immobilized on a public road, 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 Service Provider shall 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. Cost of taxi fare

9. **Medical Assistance:** In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including Ambulance service providers.

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

10. **Hotel accommodation and ticketing:** In the event that the insured vehicle is immobilized on a public road 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 Service Provider shall arrange for hotel accommodation on the best effort basis in the nearest hotel from the incident location under consultation and approval from the Insured and also arrange for ticketing to reach the Insured's destination.



Exclusions:

Cost of hotel accommodation and ticketing.

General Exclusions to all the services:

1. Breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
2. Driver of the vehicle is found to be in any of the situations that are indicated below:
 - i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle movement, road safety or similar ones in the country where the incident occurs.
 - ii) Lack of permission or corresponding license for the category of the covered vehicle or violation of the sanction of cancellation or withdrawal of them.
 - iii) Does not hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989.
3. Accidents/Breakdown happened while illegitimate removal of the insured vehicle.
4. Accidents or breakdowns has resulted when the insured or the authorized driver have infringed upon the regulatory ordinances as far as the requisites.
5. Insured vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
6. Insured vehicle is involved in or is liable to be involved in legal case prior to or post immobilization.
7. Fuel, mineral essences, and other inflammable, explosive or toxic materials transported in the insured vehicle.
8. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other similar vehicle is used for private use.
9. Accident or breakdown has resulted due to usage of the car for racing, rally and criminal activity purposes.
10. Insured vehicle is not rendered immobilized but need repair at the workshop.
11. Loss is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
12. Improvements and/or extra fittings in the Private Cars.
13. The services under this Add on cover will not be available outside the geographical limits of India even if geographical extension is taken for the basic Motor policy.

Conditions

1. The cover shall cease for the policy period after first four services during the policy period admissible under the Add-on. However, renewal shall be allowed, subject to eligibility.
2. If the insured vehicle has been immobilized due to any covered condition and assistance is required, the insured shall call the toll free number provided for the purpose and communicate complete details about the covered condition known to him/her to the service provider. The service provider shall arrange



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड, मुंबई, (प्र.का.)

THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

for the covered services required to mobilize the insured vehicle/other services, as mentioned above, required by the Insured. Any additional service not mentioned in the Policy shall not be provided / arranged.

3. Any cost which is not covered shall be borne by the Insured and settled on spot using the payment mode suggested by the service provider.
4. This cover is not applicable for short period basis policies.
5. The Company may cancel the Policy along with the Add-on by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy along with the Add-on may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.
6. In certain adverse weather conditions such as floods, thunderstorms, heavy rains and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc., it may become physically impossible to provide prompt assistance.
7. In case it is found at any stage that false information has been furnished by the Insured or in case the Add-on is misused or abused, the services may be refused to the Insured and the Insured in such cases, shall not have any right of claim against the Company or the Service provider.

Subject otherwise to terms, exclusions, conditions and endorsements of the Policy.