

Road Side Assistance – Endorsement Wordings

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of two claims related to any one or more of the following emergency assistance services in any area where the Company through the network of the service provider:

1. Breakdown Support Over Phone:

In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.

2. On site Minor Repairs:

In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 45 minutes, Company will proceed with on-site repair of the breakdown. Neither supply of parts; consumables and replacement elements; nor materials in general are included in this coverage.

3. Delivery of Duplicate Keys:

If the keys necessary to access or operate the Vehicle are lost or misplaced, the Customer may request urgent forwarding of another set from his/her place of residence. Keys must be given by a person designated by the Customer to a designated representative of the Company. Identity proof of the Customer shall be required for delivery of the keys. This service is applicable within a radius of 50 kms from Customer's/Policyholder's registered address. In case such an incidence happens beyond 50 kms, the Company shall arrange for sending the same through courier, wherever possible.

4. Locked/Lost Keys:

In case the keys of the covered vehicle are locked-in, the Company shall help the customer as much as possible to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account. In case the keys are lost, the Company shall transfer the vehicle to a nearest safe place. The customer shall have to arrange for a duplicate set on their own cost and efforts (unless it can be covered under 'Loss of Keys Add On Cover'). To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents.

5. Flat Tyre Support:

In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would 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 in the event of repairs not being possible at the place of breakdown

b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

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

6. Battery Jumpstart:

In the event of immobilization of the Covered Vehicle due to rundown battery, the Company will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will have to be borne by the Customer.

7. Services Fuel Delivery:

In the event If the Covered Vehicle runs out of fuel the Company will deliver agreed quantity of fuel (petrol and Diesel only) maximum up to 5 liters. This service is applicable within a radius of 50 km from nearest fuel bunk (petrol bunk). Amount of fuel should be borne by customer.

8. Wrong Fuelling :

In the event if fuel tank of the Covered Vehicle is filled with the wrong fuel, the Company will bear the cost of emptying it with approved technicians. In case this service is not feasible, the vehicle will be transferred to the nearest dealership location.

9. Towing for Mechanical, Electrical Breakdown one way up to maximum distance of 25 km:

In event that Covered Vehicle is immobilized due to the breakdown or accident and "On-site" repair is not possible, the Company will arrange for transfer of the Covered Vehicle to the nearest workshop or Customer Preferred Workshop one way up to maximum distance of 25 km.

10. Towing for Accidental Breakdown one way up:

In event that Covered Vehicle is immobilized due to the Accidental breakdown, the Company will arrange for transfer of the Covered Vehicle to the nearest workshop one way up to maximum distance of 25 km. For accidental cases with frontal damage or cases where vehicle cannot be loaded onto a flatbed, the vehicles shall be transferred to the nearest approved garage / workshop using suitable equipment.

11. Taxi Benefit in case of major breakdown up to maximum distance of 50 km:

In the event that breakdown occurs, and the vehicle is transferred to the workshop, the Company shall help in providing local taxi to the customer, wherever required and requested by the customer. This service is to enable the customer to accompany the vehicle

to the workshop or travel to the nearest convenient place up to 50 kms from Breakdown Location. These services are subject to availability in that area.

12. Medical Assistance:

In case of any medical problem arising due to breakdown or accident, the Company will provide contact details of the nearby professionals in related field, in order to provide convenience to customers, especially the ones travelling outstation. In this area co. will merely be a facilitator and will not be liable for quality of services. All monetary or other transactions will be directly between the customer and service provider. Our role will end as soon as we provide contact details to the customer. These services are subject to availability in that area.

13. Arrangement of Accommodation and Ticketing:

In In case there is a major breakdown, and stay provision needs to be made, the same will be arranged. The charges have to be borne by the customer.

14. Extrication or Winching Services:

In the event of vehicle being stuck in ditch, pit or valley, the Company shall coordinate to provide facilities for Extrication or Winching Services wherever possible. Cost to be borne by Customer. Any consequential damage during the process will be borne by the Customer.

EXCLUSION

The Company would not be liable for:

1. Where the Insured Vehicle can be safely transferred on its own power to nearest dealer/workshop
2. Any Accident, loss, damage and/or liability caused, sustained or incurred whilst the Insured Vehicle is being used otherwise than in accordance with the limitations as to use
3. Any consequential loss arising out of claims lodged under this Add On including but not restricted to.
4. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
5. Replacement cost of battery and/or any associated repair cost.
6. Cost of supply of parts or replacements elements or consumables.
7. Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer.
8. Any taxes, levy and expenses incurred in excess of the limit described under the plan opted.
9. Loss of valuables and personal belongings kept in the Insured Vehicle.
10. Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trial runs.
11. Where it is proved that the benefit under this Add on is misused.
12. Any loss or damage caused due to pre- existing damages

13. Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the Insured Vehicle
14. Additional cost incurred in towing the Insured Vehicle to a dealer/workshop after the prescribed distance limit under this Add On
15. Services organized without Our prior consent for the various assistance services
16. Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops
17. 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.