



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for 'Private Car Act & Comprehensive Policies'
Wording

Pay as You Use for Private Car Act & Comprehensive

UIN: IRDAN106RP0005V01200001/A0027V01202223

COVERAGE

This Add-on will provide coverage as per standard Own Damage cover upto the kilometers band*, as opted and specified in the policy schedule. Based on the kilometer band opted, You are eligible for a discount on the premium of the Own Damage Section of your motor insurance policy.

In the event You expect to exceed the kilometer opted during the policy period, You have the option to purchase top-up kilometers from the options available for coverage of Own Damage Section.

* Total loss arising out of theft and/or fire will be covered even if kilometers of the band opted have exhausted (including all top-ups).

OPTIONS AVAILABLE

Kilometer Usage Band**	Upto 2500	Upto 5000	Upto 7500	Upto 10000	Upto 12500	Upto 15000
Top-up options** –	1000	1000	1000	1000	1000	1000
	1500	1500	1500	1500	1500	1500
	2000	2000	2000	2000	2000	2000
	2500	2500	2500	2500	2500	2500

**All figures in Kilometers

COVERAGE TENURE

- Cover shall incept from the start date mentioned on the schedule.
- The Own Damage cover and associated other opted add-ons shall expire the earlier of:
 - a) Policy end date mentioned on the schedule.
 - or
 - b) Exhaustion of kilometers opted (inclusive of all top-ups) ***

***Total loss arising out of fire and/or theft stands covered till the policy end date, irrespective of exhaustion of kms opted (inclusive of all top-ups).

TERMS AND CONDITIONS

1. Kilometer reading of odometer/ telematics device or any other tool capturing the distance travelled shall be required at the inception of this cover.
2. Mid-term change of kilometers band is not allowed.

3. The top-up(s) may be opted any time prior/ upon expiry of the kilometer band.
4. Whenever the kilometers (initial band & top-up) gets exhausted, and the top-up plan is not opted prior to the exhaustion of kilometers, vehicle inspection shall be carried out. In such cases, the top-up shall be granted upon Our discretion.
5. No limit on the number of top-ups till the policy end date.
6. Any claim under Own Damage section of your motor policy will only be payable if the insured vehicle has not exceeded the opted kilometres band (including all top-ups). However, this condition will not be applicable in case of total loss of vehicle arising out of theft and/or fire of the vehicle.
7. Other optional add-on covers associated with the Own Damage cover will also expire with exhaustion of the opted kilometres band (including all top-ups).
8. Expiry of OD coverage upon exhaustion of kilometers (including all top-ups) will not impact the coverage or validity of Third Party Liability or Personal Accident covers.
9. **Cancellation:** We may cancel the Own Damage section at any time on grounds of mis-representation, non-disclosure of material facts, fraud under this Add-On by the Insured Person, by giving seven days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

You may cancel the Own Damage section of the policy where this add-on has been opted by giving a seven days' cancellation notice to Us by recorded delivery. In such cases the refund shall be calculated as per the policy terms and conditions, provided no claim has arisen during the policy period.

10. Grace Kilometers:
 - a. If during an ongoing trip, the kilometers are exhausted and You are unable to purchase a top-up, grace kilometers depending on the initial kilometer band shall be granted in case there is a claim.
 - b. This shall be granted only once during the policy period and shall be adjusted from the next top-up. Grace kilometers do not absolve Your responsibility to purchase the top-up(s).
 - c. The top-up should be purchased at the earliest to maintain continuity of the coverage.

Opted Kilometer Band	Upto 2500	Upto 5000	Upto 7500	Upto 10000	Upto 12500	Upto 15000
Grace Kilometers (max upto)	25	50	75	100	100	100

EXCLUSIONS

We will not be liable for any claim –

1. Upon exhaustion of kilometer band opted (including all top-ups) except total loss claims arising out of fire and/or theft.
2. If the kilometer tracking device is tampered to adjust the kilometer reading.

YOUR OBLIGATIONS

1. You have to allow inspection of the Insured vehicle and the kilometer tracking device anytime during the policy period.
2. You have to provide us the proof of kilometers utilized upon purchase of top up or in case of cancellation.
3. You are required to keep odometer/ telematics device or any other tool capturing the distance travelled, in working condition at all times.
4. Damage/ malfunctioning/ stoppage of the kilometer tracking device shall be informed to Us immediately.