



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

VALUE AUTO COVERAGE FOR STAND-ALONE MOTOR OD PRIVATE CAR

Wordings

This Coverage as Add- On(s) of Standalone Motor Own Damage Policy For Private Car is evidence of the contract between You and Us. The Proposal alongwith any written statement of Yours for purpose of this Coverage forms part of this contract.

This Coverage witnesses that in consideration of Your having paid the premium, We will insure your vehicle(s) specified as operative in the Schedule during the coverage period and according We will indemnify you in respect of events occurring during the Period of Coverage of Insured vehicle(s) in the manner and to the extent set forth in the Coverage provided that all the terms, conditions and exceptions of this Coverage in so far as they relate to anything to be done or complied with by you have been met.

The Schedule shall form part of this Coverage as an “Add-On(s)” of Standalone Motor Own Damage Policy For Private Car and the term “Coverage” whenever used as shall mean as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this Coverage or of Schedule shall bear such meaning whenever it may appear.

This Coverage is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Coverage.

SECTION A: “GENERAL DEFINITIONS”

1. **Proposal**

It means any signed Proposal by filling up the questionnaires and declaration(s), written statements and any information in addition thereto supplied to Us by You or on Your behalf.

2. **Coverage**

It means the Coverage booklet, the additional Schedule for this coverage and any applicable endorsement or memoranda. Your Coverage contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Coverage is issued.

3. **Schedule**

It means the latest Schedule issued by Us as part of Your Coverage for Insured Vehicle(s). It provides details of Section(s), Part(s), Extension(s), Endorsement(s), Benefits, Additional Benefits of the Coverage which are in force, and the level of cover You have. A revised schedule will be sent at each renewal.

4. **Endorsement**
It means any alteration made to the Coverage which has been agreed to by Us in writing.
5. **Sum Insured/ Limit**
It means the monetary amounts shown as limit for Benefits/Indemnify under different Section(s),Parts(s),Benefit(s), Additional Benefit(s) and Extension(s) of the Coverage.
6. **IDV (Insured Declared Value)**
It will be as per the definition and description given under and mentioned in the schedule of Standalone Motor Own Damage Policy For Private Car.
7. **We/Our/Us**
*It means **IFFCO-Tokio General Insurance Company Ltd**, also known as **ITGI**.*
8. **You/Your/Yours**
It means the persons/entities named as the Insured in the Schedule for this Coverage.
9. **Insured Person(s)**
It means anyone on your behalf including your family, employees, directors and partners travelling in the Insured Vehicle with Your consent as per seating capacity of the Vehicle as recorded in the Registration Certificate.
10. **What is Covered**
It means the damages/perils/contingencies which are covered under the Coverage and for which We have liability in the event of claim occurrence.
11. **What is Not Covered**
It means the damages/perils/contingencies which are not covered under the Coverage and for which We have no liability in the event of claim occurrence.
12. **Damage/Damaged**
It means loss of or damage to the Insured Vehicle including accessories.
13. **Accident/ Accidental**
It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
14. **Breakdown**
It means the sudden and unforeseen failure of parts of the vehicle, but not by normal wear and tear, normal deterioration or negligence necessitating immediate repairs or replacements.
15. **Normal Wear and Tear**
It means gradual reduction in operating performance of a covered part(s) or of the whole vehicle having regard to the age of the vehicle and distance it has travelled.

16. Excess

It means the first part of any Claim for which You/Insured person(s), any beneficiary(s) under the coverage is/are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.

17. Family

It means your spouse, children, parents and other relatives normally living with You.

18. Geographical Limits

It means within Indian Territory, unless otherwise specified.

19. Coverage Period/Period of Coverage

It means the period commencing from the effective date and hour as shown in the Schedule and terminating on the expiry date as shown in the Schedule for this Coverage. This period shall be the same as the Own Damage section of the Standalone Motor Own Damage Policy For Private Car.

20. Currency of the Coverage

It means (for consideration of any claim) currency of that Section or part of Section, Extension(s), Benefit(s), Additional Benefit(s), Endorsement(s) of this coverage to which the claim relates.

21. Luggage

It means belongings excluding any contraband, livestock, hazardous and perishable goods up to a limit of 20 kg per Insured Person.

22. Accessories

It means parts of Insured Vehicle(s) which are not directly related to direct functioning of the vehicle in its drive. This includes in-vehicle entertainment, such as radios, and communication equipment which form part of Insured Vehicle(s), as well as portable phones while they are connected to a power source in Insured Vehicle(s), and also non electrical/ electrical items such as seat cover, mats and/or other likewise furnishings.

23. Event

It means any one event or series of events arising out of one common cause or source in connection with the Insured Vehicle.

24. Claim/Benefit

It means our liability to You under the Coverage arising out of Event(s) covered under the Scope of the Coverage.

25. Total loss/Constructive Total loss

It means that the Insured Vehicle is treated as Total loss/ Constructive Total loss if the aggregate cost of retrieval and/or repair of the vehicle, subject to term(s) and condition(s) of the Standalone Motor Own Damage Policy For Private Car exceed 75% of IDV (Insured Declared Value) of the vehicle as defined/described in the Standard form for Standalone Motor Own Damage Policy For Private Car.

26. Insured Vehicle

It means the Motor vehicle We are insuring for You under this coverage. This includes standard tools, options and accessories while they are in or on Your Vehicle.

27. Driver

(a) It means any person including insured person who whilst driving holds an effective driving license at the time of accident and is not disqualified from holding or obtaining such a license.

OR

(b) Any person including insured person whilst driving holds an effective learner's license and such person satisfies the requirement or Rule 3 of the Central Motor Vehicle rules 1989 or as amended thereon.

28. Terrorism

It means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid definition, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

29. Standalone Motor Own Damage Policy For Private Car

It means the Policy which covers loss of or damage to the Insured Vehicle for one year to which this coverage is an add-on.

30. Limitation as to Use

It means the use of the Insured Vehicle by You or anyone on Your behalf in accordance with the Schedule issued by Us as a part of Standalone Motor Own Damage Policy For Private Car.

31. Place of Residence/Work

It means your address as per our latest record. In case of individual insured or corporate(s) who have provided vehicles to their employees for exclusive use, it is the place of residence or office address of individual insured or employee concerned. However in case of corporate(s)/concern(s) using vehicles for general or business or professional purpose, it is the office address in the city where the vehicle(s) is/ are located.

32. Repair Shop or Garage

It means legally approved professional mechanic workshop authorised by You with our consent or authorised by Us and adequately equipped to deal with the breakdown or accident in question.

33. Reasonable and Customary charges

It means a charge for repair/replacement of the vehicle and/or its parts or medical treatment of the Insured Person(s), which is/are considered Reasonable and Customary to the extent that it does not exceed general level of charges being made by others of similar standing in the city where the charge is incurred for comparable faults, problems, services or supplies to vehicle(s) of same model, make, and capacity; For medical expenses, it means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved.

34. Medical Expenses

For the purpose of this coverage, it means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

35. Hospital/Nursing Home

It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;*
- ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;*
- iii. has qualified medical practitioner(s) in charge round the clock;*
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;*

maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

36. Medical Practitioner

It means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

37. Qualified Nurse

Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

38. Temporary Total Disablement

It means the bodily injury which as its direct consequence will prevent the insured person(s) from engaging in all types of occupation or any employment whatsoever for a period not exceeding 52 (Fifty Two) weeks since the date of injury to the time, the insured person is fit enough to resume duty or engage in any kind of occupation as certified by Registered Medical Practitioner(s).

39. Personal Effects

It means articles excluding money, jewellery and valuables which are normally worn, used or carried about by insured person(s) in everyday life.

SECTION B:

“SCOPE OF COVERAGE”

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of damage caused by Insured peril(s) listed hereunder and subject to its not being otherwise excluded, We will provide You the Benefits or Indemnification as per the terms, conditions of the Coverage against such damage to the Insured Vehicle(s).</p> <p><u>Insured Perils:-</u></p> <ol style="list-style-type: none"> 1. Fire, Explosion 2. Lightning or Self Ignition 3. Burglary, Housebreaking & / or Theft 4. Riot and Strike 5. Earthquake (fire and shock damage) 6. Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm, frost. 7. Accidental external means 8. Malicious Act. 9. Terrorist Activity. 10. Whilst in transit by Road, Rail, Inland Waterway, Lift, Elevator or Air. 11. Landslide, Rockslide 	<p>We will not be liable for:-</p> <ol style="list-style-type: none"> 1. Any Accidental Damage outside the Geographical Area. 2. Any Excess stated in the Schedule 3. Damage to tyres and tubes except being stolen unless the vehicle is damaged at the same time. 4. Any Damage to the Insured Vehicle whilst the Driver driving the vehicle with Your knowledge and consent is under the influence of intoxicating liquor or drugs. 5. Any Claim arising out of any contractual liability; 6. Any Claim unless there is a liability to us for the same event in Standalone Motor Own Damage Policy For Private Car issued by Us to You except that we have specifically agreed to do away with this exclusion for a particular benefit or indemnity or the coverage as a whole. 7. Any accidental damage to Insured Vehicle(s) whilst Insured Vehicle is. <ol style="list-style-type: none"> a) Being used for an “unlawful purpose” and/or being used otherwise than in accordance with the ‘Limitations as to Use’ by You and/or Insured Person. b) Being driven by or is for the purpose of being driven by him/her in the charge of any person other than the Driver as stated in the driver’s clause of the schedule of Standalone Motor Own Damage Policy For Private Car. 8. <u>War risk:-</u> Damage to Insured Vehicle as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith. 9. <u>Confiscation:-</u> Any Damage to Insured Vehicle due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully

	<p>constituted authority.</p> <p>10. <u>Nuclear Risk:-</u> Any Damage to Insured Vehicle, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from:</p> <p>c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>d) the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.</p> <p>11. <u>Wear and tear:-</u> Damage caused by Wear and Tear, depreciation and/or gradual deterioration.</p> <p>12. <u>Mechanical/ Electrical Breakdowns, failure or breakages.</u></p> <p>13. Any reduction or increase in value of Insured Vehicle i.e. Amount payable in Total Loss/ Constructive Total Loss claims beyond what is covered as per term & conditions of Standalone Motor Own Damage Policy For Private Car, unless otherwise covered in the Section C “Benefit”.</p> <p>14. <u>Consequential loss:-</u> Consequential loss of any kind or description including any reduction of Market Value beyond the cost of repair or replacement</p> <p>15. <u>Existing Damage:-</u> Any damage, injury, accident, disease or illness occurring before the cover commences under the Coverage.</p> <p>16. <u>Matching of Items:-</u> The cost of repair or replacement of any undamaged or unbroken items or item forming part of a set of items or other items of uniform nature, colour or design when the damage or breakage occurs within a clearly identifiable area or to a specific part and replacement can not be matched</p>
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SPECIAL CONDITION(S) UNDER SECTION B “SCOPE OF COVERAGE”

1. The Scope of Coverage is subject to the same level of deduction for the depreciation at the rates mentioned below in respect of parts replaced as per Standalone Motor

Own Damage Policy For Private Car:

- a) For all rubber/nylon/plastic parts, tyres and tubes, batteries and airbags - 50%
- b) For all fiber glass components - 30%
- c) For all parts made of glass - Nil
- d) Rate of Depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

e) Rate of depreciation for Painting: In the case of painting, the depreciation rate of 50% (Fifty Percent) shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% (Twenty Five Percent) of total painting charges for the purpose of applying the depreciation.

2. It is hereby provided, agreed and understood that the Scope of Coverage under this Coverage is valid and applicable for all the additional benefits, extensions, endorsements, condition(s), provision(s) of Standalone Motor Own Damage Policy For Private Car issued by Us for the Insured Vehicle such as Extension of Geographical Area, Coverage for Accessories, CNG/LPG kits with Bi-fuel system, Reliability Trials, Limited Coverage of Fire and/or Theft etc. for which additional premium have been paid to Us or the necessary discount in the premium has been given and such endorsement(s) are mentioned on the schedule of Standalone Motor Own Damage Policy For Private Car; unless We have specifically agreed to exclude, alter, modify any provision(s) under relevant parts of Section 'C' Benefits.

SECTION C:**“BENEFITS”****PART 1****DEPRECIATION WAIVER FOR STAND-ALONE MOTOR OD PRIVATE CAR**

UIN: IRDAN106RP0002V01201920/A0014V01201920

In the event of Damage to the Insured Vehicle(s) as per Section B ‘Scope of Coverage’, We will provide the benefits of ‘Depreciation Waiver’ provided that You have paid the additional premium and subject to the following:

- a) We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report approved by Us in case of partial loss claim settlement, as per Condition No. 3) a) under Standalone Motor Own Damage Policy For Private Car insured with Us by You.
- b) The Replacement of parts(s) is/are considered necessary only if part(s) are irreparable in the opinion of the Surveyor appointed by Us notwithstanding Your choice of replacing the parts(s).

What is not Covered

We will not be liable for:

- a) Any excess of Standalone Motor Own Damage Policy For Private Car or any excess of this Coverage.
- b) Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section ‘B’ ‘Scope of Coverage’ unless we have decided to provide the limited coverage of depreciation waiver.

PART 2**NEW VEHICLE REPLACEMENT FOR STAND-ALONE MOTOR OD PRIVATE CAR**

UIN: IRDAN106RP0002V01201920/A0015V01201920

In the event of Damage to the Insured Vehicle as per Section ‘B’ “Scope of Coverage’, We will provide the benefit of “New Vehicle Replacement’ provided that You have paid the additional premium and subject to the following:-

- 1) If the Insured Vehicle becomes a Total Loss within the prescribed age of the vehicle as stipulated by Us in the schedule, We will pay for the actual amount difference between the IDV (Insured Declared Value) of the Insured Vehicle and the current Ex-showroom price of New Vehicle of same make, model, features, specification.
- 2) The Insured Vehicle is available for sale as New Vehicle in India and is not out of production, otherwise We will settle the claim as per Condition No. (3)(a) i. e. Total Loss claim settlement of Standalone Motor Own Damage Policy For Private Car.
- 3) If the insured vehicle goes out of production after commencement of insurance; then

We will pay for the difference between last available Ex-Showroom Price of the Insured Vehicle and IDV (Insured Declared Value).

- 4) The last available Ex-Showroom price for the Replacement Vehicle cannot be considered for a date after the settlement of Total Loss Claim for Insured Vehicle under Standalone Motor Own Damage Policy For Private Car.
- 5) **Insurance Cost:** - We will also pay for insurance cost of contracting a new Insurance Policy on the same terms of insurance for the same make, model as that of insurance of the Insured Vehicle which is subject to the Total Loss. This payment of Insurance cost will be made after deducting the pro-rata premium of Insurance Policy of Insured Vehicle for the period of insurance from the inception till the date of accident on which the Insured Vehicle has become subject to the Total Loss.
- 6) **Registration Cost:** - We will also pay for the On-Road cost i.e. including Registration and Road Tax cost for the New Replacement vehicle on the same terms including make, model as that of the Insured Vehicle after accounting for any refund obtained from Registration authority for the Insured Vehicle.

What is not Covered

We will not be liable for:

- a) More than actual Amount of difference between Ex-Showroom price of New Vehicle of same make, model, specification as that of Insured Vehicle and the IDV (Insured Declared Value) for Your Insured Vehicle meaning thereby that We are not liable for the difference between the lower IDV (Insured Declared Value) than the prescribed IDV (Insured Declared Value) under Your Standalone Motor Own Damage Policy For Private Car for Your vehicle and New Replacement cost of the Vehicle.
- b) Any Claim for Insurance cost unless the New Replaced Vehicle is insured with Us.
- c) Any Claim on account of difference in amount due to change in location of Registration Authority or of insurance zone for the purpose of premium computation from the place for which Registration fees, Road tax and insurance premium was paid in respect of the insured vehicle.

PART 3

DAILY RENTAL/TRAVEL COST FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0016V01201920

In the event of Damage to the Insured Vehicle as Section 'B' "Scope of Coverage", We will provide you the benefits of Daily Rental/Travel Cost provided that You have paid the additional premium and subject to the following.

- l) **Total Loss Claim(s):** - If the Insured Vehicle is stolen, damaged and is subject to Total Loss Settlement as per Condition No: 3(a) within the Scope of Standalone Motor Own Damage Policy For Private Car, then We will pay You for the arrangement of a rental vehicle or give daily travel cost subject to the following.

- a. Until We settle the claim as per total loss claim settlement in accordance with the Condition No (3) (a) of Standalone Motor Own Damage Policy For Private Car

OR

- b. A maximum of 30 days from the date of accident resulting into loss/damage,

Whichever is earlier of a) or b).

Limit of Liability

The Maximum Daily Rental or Travel cost, We will pay as per following table:-

Table 3A (Private Cars)	
IDV (Insured Declared Value)	Daily Rental Cost*
(i) Upto Rs. 4 Lacs	Rs. 600/-
(ii) Above Rs. 4 lacs and upto 8 lacs	Rs. 900/-
(iii) Above Rs. 8 lacs and upto Rs. 12 lacs	Rs. 1,200/-
(iv) Above Rs. 12 lacs and upto Rs. 20 lacs	Rs. 1,500/-
(v) Above Rs. 20 Lacs	Rs. 2,000/-
(vi) As mentioned in the schedule of Standalone Motor Own Damage Policy For Private Car.	As opted by You but not exceeding 1% (one percent) of IDV (Insured Declared Value) of insured vehicle.

***The limit for Daily Rental/Travel Cost is for each 24 hours.**

- II) **Partial loss settlement:** - If the Insured Vehicle is stolen, damaged and is subject to partial loss settlement as per Condition No 3(b) i.e. losses other than Total/Constructive Total Loss, within the Scope of Standalone Motor Own Damage Policy For Private Car, then We will pay You for arrangement of a rental vehicle or give daily travel cost subject to the following:-

- a) This daily rental travel cost will be provided
- i. From the date and time, repairs to the Insured Vehicle(s) is/are authorised by the workshop Manager as per the job card

OR

- ii. The date the Insured Vehicle is made available for repair to be commenced;

Whichever is later of a (i) or a (ii) of above.

- b) The Maximum daily rental cost We will pay the benefit(s) is as per table 3A mentioned for Total Loss Settlement as per the following provision(s)
- i. For a maximum of 14 days OR
 - ii. Until the repairs have been completed OR
 - iii. Until We settle the claim by paying You or Repair shop OR
 - iv. The delivery of insured vehicle taken by You or Your representative,

Whichever happens first of b (i) to b (iv).

What is not Covered

We will not be liable for:

- a) First 24(Twenty four) hours, of period of our liability in accordance with the coverage.
- b) The cost of fuel and other running, maintenance cost, driver fees for the rental vehicle.
- c) Damage to rental vehicle and/or any liability arising out of use of said vehicle.
- d) More than 50% (Fifty Percent) in respect of Private car(s) of daily rental charge/travel cost unless the bills, receipt towards hiring and use of rental vehicle are submitted to Us.
- e) Unless there is a claim lodged and liability accepted under Standalone Motor Own Damage Policy For Private Car, except stated otherwise.

Special Condition:- This coverage is subject to the condition the vehicles will be repaired in Preferred garage, Authorized garage, Dealers approved by us unless we have agreed to do away with this condition.

PART 4
PERSONAL EFFECT AND BELONGINGS FOR STAND-ALONE MOTOR OD
PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0017V01201920

On the payment of additional premium We will pay for personal effects, belongings and clothings belonging to Insured person(s), which are in/on the insured vehicle and:-

- 1) Damaged as a result of insured perils operating upon the Insured Vehicle.
- 2) Stolen from the locked Insured Vehicle.
- 3) Stolen at the same time as Insured Vehicle.

Basis of Claim Settlement

However We will not pay for more than actual value of property stolen/damaged i. e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation.

Limit of liability

The maximum amount payable in any one event is as per the following limits.

Table 4A	
Private Car	
Cubic Capacity	Limit
i) Upto 1000 CC	Rs. 7,500/-
i) Above 1000 CC upto 1750 CC	Rs. 10,000/-
iii) Above 1750 CC	Rs. 15,000/-

What is not covered

We will not be pay for:

- a) Money, stamp, debit or credit cards, tickets, vouchers, documents, securities.
- b) Any jewellery items including gems, stones.
- c) Goods or samples carried in connection with any trade or business.
- d) Mobile phones, Radio cassette or CD Players, laptops and/or any accessory of the Insured Vehicle.
- e) Property stolen unless the Vehicle is locked and all doors and windows properly

- fastened while unattended.
- f) Any Claim unless Coverage complaint of items lost/stolen is registered with Authorities and report copy obtained.
 - g) Any Claim in respect of paid passengers or for other than insured person(s).

Special Provision(s)

The benefits under this part are not subject to our liability under Standalone Motor Own Damage Policy For Private Car for You.

PART 5

MEDICAL EXPENSES FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0018V01201920

On the payment of additional premium We will cover the Medical Expenses upto the limit shown in the schedule of this Coverage for each insured person(s) who sustain(s) bodily injury in direct connection with the insured vehicle or whilst mounting into/dismounting from or travelling in/on the insured vehicle as a result of occurrence of insured peril(s) as mentioned in the Section “B” of the coverage.

Additional Benefits

- 1) **Special Expenses for Female Insured Persons:** - We will pay for expenses incurred towards keeping housemaid or housekeeper, tuition fees for children for the period of disability in respect of female insured person(s) who are injured and for whom the liability for medical expenses have been accepted by us under this coverage. The maximum amount payable will be 0.25% (one fourth of a percent) of limit for anyone insured person as mentioned in the table 5 below, for each day of disability.

Limit of liability

The limit for Medical Expenses will be as under:

Table 5		
	Limit for Anyone Insured Person	Limit for All Insured persons
a) Private Cars	As opted by You	Twice the limit for anyone Insured Person

Special Provision(s)

It is understood and clarified that if You opt to choose the Limit of Liability on named basis, or any other basis as specifically agreed by Us, then the limit will be as per the option chosen against each person, and the total limit will be the limit any one person multiplied by total number of persons for whom the limits have been opted, but the total limit can not exceed the seating capacity of vehicle multiplied by limit for Individual person opted by You.

What is not covered

We will not be liable for:

- a) Medical expenses whilst the Driver driving the Insured Vehicle is under the influence of intoxicating liquor or drugs.
- b) Medical Expenses for more than number of passenger(s) legally entitled to travel in the Insured Vehicle and also more than actual number of insured person(s).
- c) Any Claim unless there is liability under own damage section of Standalone Motor Own Damage Policy For Private Car by same peril(s) as that of in this part except for operation of insured peril(s) of Theft, Robbery, Burglary where the occupant(s) of the vehicle get(s) injury whilst attempting to resist the act of Robbery, Dacoity, Burglary and in such an event a written complaint with the Police must be filed and the copy of report obtained
- d) Any cost of Medicine, Vitamins, Tests not supported by Doctor's prescription.
- e) Medical Expenses unless the treatment to injury is not started being obtained within 24(Twenty Four) hours of act or attempted act of Burglary, Robbery, Dacoity upon the Insured Vehicle.
- f) Medical expenses of insured person(s) beyond 30(Thirty) days of the date of injury for normal treatment and beyond 60 (Sixty) days if the insured person(s) is/are hospitalized as an In-patient for more than 7 (Seven) days in the Hospital following injury.
- g) Any Claim in respect of any person including paid passenger other than Insured Persons.
- h) Any claim unless the bills, receipts towards medical expenses and the certificate for the period of disability following injury by the Registered Medical Practitioner are submitted to us.
- i) Additional benefits of Special expenses of female insured person(s) for a period exceeding 60 (Sixty) days since the date of injury.

PART 6
PERSONAL ACCIDENT COVERAGE FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0019V01201920

On the payment of additional premium, We undertake to pay compensation for bodily injury/death sustained by the insured person(s) in direct connection with the Insured Vehicle whilst mounting into/ dismounting from traveling in/on the Insured Vehicle caused by violent, accidental external means which independent of any other cause shall within six calendar months of such injury result in death a disablement as described in the table 6 of benefits below.

Table 6 - Benefit	
Nature of Injury/Facility	Scope of Compensation as percentage of Sum Insured
1. Death	100
2. Loss or Inability of	
a) An arm at the shoulder joint	70
b) An arm to a point above the elbow joint	65
c) An arm below the elbow joint	60
d) A hand at the wrist	55
e) A thumb	20
f) An index finger	10

g) Any other finger	5
h) A leg above the centre of the femur	70
i) A leg upto a point below the femur	65
j) A leg to point below the knee	50
k) A leg upto centre of tibia	45
l) A foot at the ankle	40
m) A big toe	5
n) Some other toe	2
o) An Eye	50
p) Hearing in one ear	20
q) Sense of smell	10
r) Sense of taste	5
3. Temporary Total Disablement Benefit at the rate of per week	1% or Rs. 10,000 (Rupees Ten Thousand) whichever is lower

Additional Benefit(s)

- 1) **Funeral Expenses/Transportation of Dead Body:** - We will pay for Funeral Expenses or Expenses for Transportation of dead body following death of Insured Person as per liability under this benefit of Personal Accident subject to a limit of Rs. 3000 (Rupees Three Thousand) any one insured person for anyone event provided that the accident takes place more than 100 (One Hundred) Kilometers from the Place of Residence/Work.
- 2) **Rehabilitation Program Benefit:** - If the Insured Person is entitled to compensation for permanent total disablement benefit(s) within the Scope of Compensation as percentage of Sum Insured for 50% (Fifty Percent) and above as per the Table 6 of Benefits, then We will pay upto 10% (Ten Percent) of the Capital Sum Insured (CSI) or Rs. 50000 (Rupees Fifty Thousand) whichever is lower in addition to CSI for the cost incurred by Insured Person(s) to undergo Rehabilitation program to adjust to the injuries sustained. This limit is per Insured Person per event.
- 3) **Cost of Supporting Items:** - We will pay for cost of purchase of supporting items such as crutches, stretcher, tricycle, wheel chair, spectacles or any other item(s) which is/are necessary for insured person(s) in the opinion of Registered Medical Practitioner due to bodily injuries sustained provided that we are liable in Part 5 (Medical Expenses Coverage) and/or Part 6 (Personal Accident Coverage). The maximum amount payable for anyone insured person for anyone event would be limited to Rs. 10,000/- (Rupees Ten Thousand) only.

What is not covered

We will not be liable for:

- 1) Any Claim arising from or due to
 - a) Any willful, malicious or unlawful act.
 - b) Insanity, the use of any alcohol/drugs (except as medically prescribed) or drug addiction.
- 2) Any Claim arising from or resulting from intentional self injury, suicide or attempted suicide, physical defect or infirmity
- 3) More than 100% (One Hundred Percent) of the Sum Insured stated in the schedule after adding degree of disablement in the Table 6 of benefits, even if accident impairs a number of physical or mental functions.

- 4) Any Claim in respect of any person including paid passengers other than the Insured Person(s).
- 5) Any Claim for more than number of passenger(s) legally entitled to travel in the Insured Vehicle(s) and also more than actual number of insured person(s).
- 6) Any Claim for expenses under additional benefit(s) under the bills, receipts are submitted to us.

Special Provision(s)

- 1) If the accident affects any physical or mental function, which was already impaired beforehand, a deduction will be made equal in amount to this prior disablement.
- 2) In the event of permanent disablement, the Insured person will be under obligation.
 - a) To have himself/herself examined at our cost by doctors on our behalf.
 - b) To authorise doctors providing treatments or giving expert opinions, other authorities including Insurers to supply Us any information that may be required. If the obligations are not met with due to whatsoever reason, We are not liable to pay the claim.
- 3) The benefits under this part are not subject to our liability under Standalone Motor Own Damage Policy For Private Car and is/are payable over & above personal accident coverage benefits under any other policy except for those mentioned in Additional Benefit(s).

PART 7

NO CLAIM BONUS (NCB) PROTECTION FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0020V01201920

On the payment of additional premium as required by Us, We will protect Your entitlement of No Claim Bonus under the Standalone Motor Own Damage Policy For Private Car Policy for Your Insured Vehicle subject to the following:-

- 1) The NCB will not be affected and the discount as per table given in the Schedule of Standalone Motor Own Damage Policy For Private Car will continue, as if no claim has been made provided that the claim is on account of "Damage to Windscreen Glass or any other Glass(s)" items alone of the insured vehicle and payable within the terms, conditions of the Standalone Motor Own Damage Policy For Private Car
- 2) The NCB can be earned, retained or reduced in the following period of Insurance on renewal, as per the following Table 7A:-

Table 7A			
Percentage of NCB for the Insured vehicle you have	For 1 claim, your NCB on renewal	For 2 claims, your NCB on Renewal	More than 2 claims your NCB on Renewal
65%	65%	45%	Nil
55%	55%	45%	Nil
50%	50%	35%	Nil
45%	45%	35%	Nil
35%	35%	25%	Nil
25%	25%	20%	Nil

20%	20%	Nil	Nil
0%	20%	Nil	Nil

3) The NCB Protection is not available for the Claim made up to the Amount mentioned in the following Table 7B according to the category(s) of the Vehicles:-

Table 7B	
Category of Vehicles	Claim amount upto which the NCB protection is not available
1. Private Cars upto 1500 CC	Rs. 3,000/-
2. Private Cars more than 1500 CC	Rs. 5,000/-

All the other provision(s) relating to the No Claim Bonus as mentioned in the Standalone Motor Own Damage Policy For Private Car will remain unaltered.

PART 8
WRECKAGE/DEBRIS REMOVAL COST FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0021V01201920

On the payment of additional premium, We will pay the cost, expenses, charges incurred in respect of the cleaning and removal of debris and wreckage following an event covered under Section B “Scope of Coverage” of this policy, which involves the Insured Vehicle or caused by or arising from goods falling from the Insured Vehicle.

Limit of Liability

Our liability under this benefit is restricted to the percentage of the IDV (Insured declared value) according to the following table:-

Table 8	
Class of the Vehicle	Maximum limit as percentage of IDV under Standalone Motor Own Damage Policy For Private Car
a. Private Cars	4.0%

What is not covered

We will not be liable for:

- a) Any cost if the Vehicle is parked or located in their residential premises/business, office premises where the vehicle is parked normally.
- b) Any Claim arising out of any exclusion mentioned under “What is not covered” of Section B “Scope of Coverage”.
- c) Any transshipment cost.

PART 9
TOWING AND/OR REMOVAL/STORAGE OF THE INSURED VEHICLE FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0022V01201920

On the payment of additional premium We will cover You by way of payment or arrangement of service, for the reasonable cost of towing, removal including storage, protection of the Insured Vehicle to the nearest garage, repairer or place of safety or any other place at our choice provided that the Insured Vehicle(s) is/are damaged as per Section B the "Scope of Coverage".

Limit of Liability

The maximum amount covered under this benefit is as per the limit mentioned in the schedule.

What is not covered

We will not be liable for

- a) Any amount payable under any other policy or the coverage or benefits of this coverage unless the amount has already been accounted for while settling the claim.
- b) Any claim unless the bills, receipts for amount incurred is/are submitted to us.
- c) Any claims if the Insured vehicle is able to be driven on its own power on self propelled basis unless in our opinion it could increase or aggravate the damages sustained by the insured Vehicle.

PART 10
ACCOMODATION AND TRAVELLING EXPENSES FOR STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0023V01201920

If the Insured Vehicle is stolen/damaged in accordance with Section B "Scope of Coverage" and the place of theft/accident is 100 (One Hundred) Kilometers or more then We will provide the benefit in following way:

- 1) If the repair to the vehicle is taking more than 12(twelve) hours; then We will provide the Accommodation for a maximum of 3 nights subject to the limit of Rs. 2000 (Rupees Two Thousand) per person but not exceeding Rs. 24000 (Rupees Twenty four thousand) for all Insured persons for anyone single event.
- 2) In case of theft of the entire vehicle and FIR being lodged, We will provide the Accommodation for a maximum of one night subject to the limit of Rs. 2000 (Rupees Two Thousand) per person per night but not exceeding Rs. 8000/- (Rupees Eight Thousand) only in all Insured persons for a single event.
- 3) Return Travel:- At your option, We will pay reasonable costs incurred in transporting You and other occupants of the vehicle to the place of residence/work which was point of departure subject to the limit of Rs. 3000 (Rupees Three Thousand) per person but not exceeding Rs. 12000 (Rupees Twelve Thousand) in all for anyone single event.

Special Provision(s)

It is clearly provided and agreed that:

- 1) You and other occupants can avail either (i) Accommodation Expenses or (ii) Return Travel Expenses of this Part “10” in case of the repair of the vehicle. Further all Insured persons will avail the same benefit of Accommodation expenses or Return Travel, notwithstanding different destinations or requirements.
- 2) You and other occupants can avail both the (ii) Accommodation Expenses for one night and (iii) Return Travel, of the benefits as mentioned above if the Insured Vehicle is stolen in case of theft.

What is not covered

We will not be liable for:

- a) Any Expenses for any person other than Insured person.
- b) More than 2 (Two) events in the coverage period.
- c) More than 50% (Fifty Percent) of limit mentioned under this benefit in respect of paid driver, cleaner and other employees responsible for operation, running and maintenance of the Insured Vehicle.
- d) Any expenses more than actual seating capacity of the vehicle as per Registration Certificate or actual number of insured person at the time of accident/theft.
- e) Any expenses unless incurred and supported by bills, receipt, vouchers.
- f) Any Accommodation expenses or Return Travel expenses unless it is necessary to meet the emergency situation for accommodation or Return Travel without which in our opinion, the insured person(s) would be left stranded.

PART 11
TRANSPORT, REDELIVERY OR REPATRIATION OF REPAIRED VEHICLE FOR
STAND-ALONE MOTOR OD PRIVATE CAR

UIN: IRDAN106RP0002V01201920/A0024V01201920

On the payment of additional premium, We will pay for the Transport, Redelivery or Repatriation of Repaired/Recovered insured Vehicle subject to the following:-

- 1) a. Following the loss or damage to the vehicle in accordance with Section B “Scope of Coverage”, the repair of the Insured Vehicle is taking in excess of 72 hours.
 b. In case of operation of theft perils leading to the entire vehicle being stolen and the vehicle is recovered after You, the driver having left the place of incident.
- 2) We will cover you for reasonable costs of repatriating the recovered/repaired vehicle to your place of residence/work where the vehicle is normally parked.
- 3) We will pay You the travel expenses of Yours or of Your representative if You decide to drive the repaired/recovered vehicle at your end.
- 4) This benefit is applicable only if the place of accident/theft is more than 100 (One Hundred) Kilometers.

Limit of Liability

The maximum amount payable for each event for each Insured Vehicle is as follows:

Table 11		
	Limit for Repatriation, Transport of the	Travelling Expenses

	Vehicles	
a) Private Cars	Rs 10,000	Rs. 5,000

What is not covered

We will not be liable for:

- a) If You or Your personal representative is already at the garage for the delivery of the vehicle or at the place of recovery in case of theft.
- b) If the vehicle is recovered by Police Authorities and transferred to the Police Station.
- c) More than 2 (Two) events in the coverage period.
- d) More than 50% (Fifty Percent) of limits mentioned for travelling expenses in respect of paid driver, cleaner and other employees involved in maintenance, operation of the vehicle.
- e) Unreasonable travel expenses with intention to gain undue benefit.

SECTION D: "GENERAL CONDITIONS"

This will follow the General Conditions of the Standalone Motor Own Damage Policy For Private Car

WARRANTIES

It is warranted

1. That Our liability for any one Claim/Benefit specified in the Schedule for this Coverage including any additional costs, services payable in connection with that Insured Vehicle (unless specifically expressed as being payable in addition to the limit) shall not exceed the Sum Insured/Limit set against such benefit or in the whole the total Benefit/Limits or such other sum(s) as may be substituted for it by Endorsement signed by on Our behalf.
2. That whenever Your vehicle is left unattended, all doors and windows shall be properly secured and all keys for the vehicle shall be kept in safe custody. It is provided that breach of this warranty shall not be a bar to any claim, benefit for loss or damage caused other than by Insured peril (No.3, Theft Perils under "what is covered").
3. The Insured Vehicle including accessories:
 - a) maintained in a good and substantial state of repair.
 - b) used in accordance with the description under "limitation as to use" in the schedule
4. All the coverages including those mentioned in the Benefits, Extension are subject to perils, the terms, conditions, definitions, warranties, exclusion(s) unless mentioned otherwise.