

Bundled Private Car Insurance Policy

POLICY WORDING

1. DEFINITIONS

1. **Accident** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
2. **Act** means the Insurance Act, 1938 (4 of 1938).
3. **Authority** means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999).
4. **Competent Authority** means
 - a. Chairperson, or
 - b. such whole-time member or such committee of the whole-time members or such officer(s) of the Authority, as may be determined by the Chairperson.
5. **Complaint** Grievance means written expression (includes communication in the form of electronic mail or voice based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel.
6. **Complainant** means a policyholder or prospect or nominee or assignee or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer and /or distribution channel.
7. **Cover** means an insurance contract whether in the form of a policy document or a Certificate of Insurance or any other form as may be specified to evidence the existence of an insurance contract.
8. **Distribution Channels** include insurance agents, intermediaries or insurance intermediaries, and any persons or entities authorised by the Authority to involve in sale and service of insurance policies.
9. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
10. **Policy Period** means the period commencing with the Commencement Date of the Policy and terminating with the expiry of the Policy as stated in the Policy Schedule/Schedule.
11. **Policy Schedule/Schedule** means the Schedule attached and forming part of this Policy specifying the details of the Insured Vehicle, the Sum Insured, the Policy Period and the Sub-limits to which benefits under the Policy are subject to, including any annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time
12. **Prospect** means any person who is a potential customer and likely to enter into an insurance contract either directly with the insurer or through the distribution channel involved.
13. **Prospectus** means a document either in physical or electronic format issued by the insurer to sell or promote the insurance product.
14. **Solicitation** means the act of approaching a prospect or a customer by an insurer or by a distribution channel with a view to persuading the prospect or a policyholder to purchase or to renew an insurance policy.
15. **Unfair trade practice** shall have the meaning ascribed to such term in the Consumer Protection Act, 2019, as amended from time to time.
16. **Salvage** The value of a vehicle that has met with an accident and has been damaged to such an extent that it no longer makes economic sense to repair.

2. COVERAGE

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to SBI GENERAL INSURANCE COMPANY LIMITED (hereinafter called "the Company") for the insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such Insurance to the Company and which has been realized by the Company in respect of accidental loss or damage occurring during the period of insurance as stated in the schedule.

The term private car shall include Private Car Type Vehicles used for social, domestic and pleasure purposes and also for professional purposes (excluding the carriage of goods other than samples) of the insured or used by the insured's employees for such purposes but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

a) SECTION I – LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon
 - i. by fire explosion self ignition or lightning ;
 - ii. by burglary housebreaking or theft ;
 - iii. by riot and strike;
 - iv. by earthquake (fire and shock damage);
 - v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
 - vi. by accidental external means;
 - vii. by malicious act;
 - viii. by terrorist activity;
 - ix. whilst in transit by road rail inland-waterway lift elevator or air;
 - x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- (1) For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
- (2) For fibre glass components – 30%
- (3) For all parts made of glass - Nil
- (4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF 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%

- (5) Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% 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% of total painting charges for the purpose of applying the depreciation.

2. The Company shall not be liable to make any payment in respect of:-

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- (b) Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.

And Any accidental loss or damage suffered to the vehicle whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs or driving the insured vehicle without a valid license in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989(as amended)

3. In the event of the vehicle being disabled by reason of accidental loss or damage covered under this policy the Company will bear the reasonable cost of protection and removal of the vehicle to the nearest repairer and for re-delivery of the vehicle to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorize the repair of the vehicle necessitated by loss or damage covered under this policy for which the Company may be liable under this policy provided that:

- (a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 500/-;
- (b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- (c) the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

b) SECTION II – LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of:-
 - i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
 - ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.
2. The Company will indemnify all costs and expenses incurred by the insured under this Section only with the prior written consent of the Company.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the insured, the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with the insured's permission provided that such driver shall as though he/she was the insured, observes, fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy, the Company will, in respect of the liability incurred by such person, indemnify his/her personal representative or the legal heir in terms of and subject to the limitations of this policy provided that such personal representative shall prove to the satisfaction of the Company that he/she is the personal representative or the legal heir of the insured and as though such representative or legal heir was the insured and observes, fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they apply.

5. The Company may at its own option:

- a. arrange for representation at any inquest or fatal inquiry in respect of any death which may be the subject of indemnity under this policy.
- and
- b. undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

c) SECTION III – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale, for bodily injury/ death sustained by the owner-driver of the insured vehicle, whilst the owner-driver was mounting into/dismounting from the insured vehicle or traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

- A. compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver of the insured vehicle arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakh during any one period of insurance.
- B. no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person has consumed alcohol or is under the influence of intoxicating liquor or drugs.
- C. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

This cover is subject to

- (a) the owner-driver is the registered owner of the vehicle insured herein;
- (b) the owner-driver is the Insured named in this Policy.
- (c) the owner-driver holds a valid driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989(as amended), at the time of the accident.

3. SUM INSURED – INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the insured vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side car/accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model of the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of total loss/constructive total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the insured.

IDV shall be treated as the 'Market Value' throughout the Policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

4. AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person, to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions of the Motor Vehicles Act.

5. APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person, any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

6. GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

- Any accidental loss damage and/or liability caused, sustained or incurred outside the Geographical Area as stated in the Schedule.
- Any claim arising out of any contractual liability;
- Any accidental loss/damage and/or liability caused, sustained or incurred whilst the vehicle insured herein is
 - being used otherwise than in accordance with the 'Limitations as to Use' as stated in the Schedule or
 - being driven by or is for the purpose of being driven by or in the charge of any person other than a driver as stated in the Driver's Clause mentioned in the Schedule.
- any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

- Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.
- The Policy does not cover any accidental loss or damage caused to the Insured vehicle caused by or arising from or aggravated by any willful act or omission or gross negligence of the Insured.

7. DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this policy in respect of the deductible stated in the Schedule.

8. CONDITIONS

This policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear.

- Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and in any case within 14 days of such occurrence and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter, claim, writ, summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately upon the insured having knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence of accidental loss or damage which may give rise to a claim under this policy. In case of theft or criminal act which may be the subject matter of a claim under this policy, the insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
- No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires, to take over and conduct in the name of the insured the defense or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
- The Company may at its own option repair, reinstate or replace the insured vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - For total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as stated in the schedule against the year in which the loss falls less the value of the wreck.
 - For partial losses, i.e. losses other than total loss /constructive total loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
- The insured shall take all reasonable steps to safeguard the insured vehicle from accidental loss or damage and to maintain it in efficient condition and the Company shall have, at all times,

free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the such vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to such vehicle shall be entirely at the insured's own risk.

5. Cancellation

- The insured can cancel the policy at any time during the term, by informing the company.. The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.
- Under no circumstances can the company cancel statutory Motor Third Party Liability insurance, or any other compulsory insurance mandated by law except in case of double insurance or total loss subject to ensuring vehicle was not kept uninsured as per Motor Vehicle act provisions.
- The Company shall -
 - a) refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
 - b) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- Where the ownership of the insured vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

Total Loss/ CTL/ Theft

In case of total loss/ CTL/ theft of the insured vehicle during the 1st year of the policy, premium refunded shall be as per below illustration;

Claim Year	1st Year	2nd Year	3rd Year
1	Full Year OD & TP Premium retained	2nd & 3rd year TP Premium refunded.	
2	1st year OD and TP & 2nd Year TP premium Retained	3rd year TP Premium refunded	
3	No Refund		

Yearly Premium for Third Party shall be calculated as below:

Yearly Premium= Policy Premium / Policy Tenure (in Years)

In the event of OD Section cancellation initiated by Insured refund will be on pro rata basis, provided no claim has been made or reported TP Section refund will be made for the unexpired annual term on the date of cancellation on prorata basis

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.
8. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) or the personal representative of the insured to whom the custody and use of the insured motor vehicle passes may apply to have this policy transferred to the name(s) of the heir(s) or the personal representative or obtain a new insurance policy for the such Motor Vehicle.

Where such legal heir(s) or the personal representative desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured.
 - b) Proof of title to the insured vehicle.
 - c) Original policy.
9. No Claim Bonus
- No Claim Bonus (NCB), wherever applicable, will be as per the following table, which will be applicable on renewal of the policy term. A No Claim Bonus will only be allowed if the Policy is renewed within 90 days of the expiry date of the previous policy.

All Types of Vehicles	% of Discount on Own Damage Premium
No claim made or pending during the full preceding full 1 year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Sun Set Clause: If at the renewal of the policy falling due at any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to NIL at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

9. ENDORSEMENTS

(Attached to and forming part of Policy)

IMT.1. EXTENSION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of Rs.... by the Insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that notwithstanding anything contained in this policy to the contrary, the Geographical Area as stated in the schedule of this policy shall from the/... to the/... (both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

*Insert Nepal, Sri Lanka, Maldives, Bhutan, Pakistan, Bangladesh as the case may be

IMT. 3. TRANSFER OF INTEREST

It is hereby understood and agreed that as from .../.../..... the interest in the policy is transferred to and vested in of carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated.. /.../.... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this Policy has been vested in any

previous insured shall accrue to the benefit

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

IMT 4 Change of Vehicle

It is hereby understood and agreed that as from .../...../ the vehicle bearing Registration Number is deemed to be deleted from the Schedule of the policy and the vehicle with details specified hereunder is deemed to be included therein-

Regd. No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV Rs

In consequence of this change, an extra / refund premium of Rs..... is charged/ allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that(hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of a Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle Insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this Policy is issued to the Insured namelyas the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this Policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the Company in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the

Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with(hereinafter referred to as the "Pledgee") and it is further understood and agreed that the "Pledgee" is interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Company respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS

(Private Cars and Motorized Two Wheelers Only)

It is hereby understood and agreed that in consideration of the insured's membership of. **a discount in premium of Rs.....* is allowed to the insured hereunder from/.....

It is further understood and agreed that if the insured ceases to be a member of the above-mentioned association during the currency of this policy, the insured shall immediately notify the Company accordingly and refund to the Company, a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

*For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period to be inserted.

** Insert name of the concerned Automobile Association.

IMT.10. INSTALLATION OF ANTI-THEFT DEVICE

(Not applicable to Motor Trade Policies)

In consideration of certification by* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle Insured herein a premium discount of Rs.....** is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy

*The name of the certifying Automobile Association is to be inserted.

**Premium discount calculated is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of discount for the unexpired period is to be inserted.

IMT.11.A. VEHICLES LAID UP**(Lay up period declared)**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../.../..... to.../.../..... the vehicle insured is laid up in garage and not in use and during this period all liability of the Company under this Policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

- a) # the Company will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
- b) # the period of insurance by this Policy is extended to/...../..... in view of the payment of an additional premium of Rs**

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

- NB.1. # To delete (a) or (b) as per option exercised by the Insured.
- NB.2. * The proportionate full Policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.
- NB.3. ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted.
- NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.
- NB.5. In case of policies covering Liability Only and
- (a) Fire risks, the words "BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;
- (b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING " are to be deleted.
- (c) Fire and Theft risks no part of the words in capitals are to be deleted.

IMT.11.B. VEHICLES LAID UP**(Lay up period declared)**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from / /..... the vehicle no. insured hereunder is laid up in garage and not in use and liability of the Company under this Policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

- NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.
- NB.2. In case of policies covering Liability Only and
- (a) Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;
- (b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.
- (c) Fire and Theft risks no part of the words in capitals are to be deleted.

IMT.11.C. TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP

It is hereby understood and agreed that the insurance by this Policy

in respect of vehicle no. insured hereunder is reinstated in full from/...../..... and the Endorsement IMT 11(B) attaching to this Policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. has been out of use

- a) # The Company will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
- b) # the period of insurance by this Policy is extended to/...../..... in view of the payment of an additional premium of Rs**

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

- NB.1. # To delete (a) or (b) as per option exercised by the insured.
- NB.2. * The proportionate full Policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.
- NB.3. ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted.

IMT.12. DISCOUNT FOR SPECIALY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

IMT.13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the Insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on Insured's premises to which public have no general right of access.

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs. * during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

*The Capital Sum Insured (CSI) per person is to be inserted.

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver, attendant or cleaner and/or a person in the employment of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car/vehicle and caused by violent accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :-

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) not more than ...** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

*The Capital Sum Insured (CSI) per person is to be inserted.

** The registered sitting capacity of the vehicle insured to be inserted.

IMT.17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS:

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employment of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs * during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

*The Capital Sum Insured (CSI) per person is to be inserted.

IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the Company exercising the option under, * to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

- (a) (i) the price quoted in the latest catalogue or the price list issued by the manufacturer or his agent for the country in which the vehicle insured is held for repair less depreciation applicable;
OR
(ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and
- (b) the reasonable cost of fitting such parts.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy, the Company's liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured.

In consideration of this reduction in the limit of liability a reduction in premium of Rs* is hereby made to the insured. Subject otherwise to the terms conditions limitations and exceptions of the Policy.

*To insert Rs.50 for Two wheelers, Rs.100 for private cars, Rs.150 for Commercial Vehicles – three wheelers and taxis or Rs.200 for Commercial Vehicles (excluding three wheelers and taxis).

IMT.22. COMPULSORY DEDUCTIBLE

Notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs. *(or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the Company in the exercise of its discretion under Condition no ...** of this Policy .

If the expenditure incurred by the Company shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*(i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Private Car

IMT.22A. VOLUNTARY DEDUCTIBLE

It is hereby declared and agreed that the insured having opted a voluntary deductible of Rs* , a reduction in premium of Rs** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the Policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.....*** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the Company in the exercise of its discretion under Condition no ...# of this policy .

If the expenditure incurred by the Company shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*to insert voluntary deductible amount opted by the insured under

Private Car ** to insert appropriate amount relating to the voluntary deductible opted as per the provision of the tariff for Private car / tariff for motorized two wheelers

***to insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured

#to insert policy condition No. 3 of the private car

IMT.24. ELECTRICAL / ELECTRONIC FITTINGS

(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle – Package Policy only)

In consideration of the payment of additional premium of Rs by the insured as mentioned in the schedule and realization thereof by the Company, notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that the Company will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The Company shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Company hereunder shall not exceed the Insured's Declared Value (IDV) of the item. Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

IMT.25. CNG / LPG KIT IN BI-FUEL SYSTEM (Own Damage cover for the kit)

In consideration of the payment of additional premium of Rs* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the insured in terms, conditions, limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*To insert sum.

IMT.26. FIRE AND/OR THEFT RISKS ONLY

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the policy is deemed to be cancelled and under Section I thereof the Company shall only be liable to indemnify the insured against loss or damage by fire, explosion, self ignition, lightning and/or burglary, housebreaking, theft and riot strike, malicious damage, terrorism, storm, tempest, flood, inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

NB. (i) In case of Fire Risk only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Theft Risk only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT.27. LIABILITY AND FIRE AND / OR THEFT

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the policy the Company shall not be liable there under except in respect of loss or damage to the insured vehicle by fire, explosion, self ignition, lightning and/or burglary housebreaking, theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the policy.

NB. (i) In case of Liability and Fire Risks only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT.28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

In consideration of an additional premium of Rs. 50/- and realization thereof by the Company, notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that the Company shall indemnify the Insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a policy of insurance in respect of liability as herein defined for insured's general employees;
- (2) The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- *(3) the insured shall keep record of the name of each paid driver, conductor, cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.
- (4) In the event of the policy being cancelled at the request of the insured, no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorized two wheelers (not used for hire or reward) delete this Para.

IMT.29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR

In consideration of the payment of an additional premium @ Rs.50/- and realization thereof by the Company per employee insured notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that the Company will indemnify the insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents

Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than.....* employees of the insured (including the driver) the insured shall repay to the Company a ratable proportion of the total amount payable by the Company by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy. NB.

* To insert the number of employees for which the premium has been paid.

IMT. 30. TRAILERS.

In consideration of the payment of an additional premium, it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No)" Provided always that -

- *(a) the IDV of such Trailer shall be deemed not to exceed* *
- (b) the term "Trailer" shall not include its contents or anything contained thereon.
- (c) such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contract of employment.

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

IMT.31. RELIABILITY TRIALS AND RALLIES

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that in the indemnity granted by this policy is extended to apply whilst the vehicle insured is engaged in* to be held at ** on or about the date of .././.... under the auspices of #

Provided that -

- (a) No indemnity shall be granted by this Endorsement to #
- (b) This policy does not cover use for organized racing, pace making, or speed testing.
- (c) During the course of the*, the Company shall not be liable in respect of death of or bodily injury to any person being

carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured is engaged in*, the insured shall bear the first Rs..... @ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this policy.

Provided that if the Company shall make any payment in exercise of its discretion under condition No. 3 of the policy in settlement of any claim and such payment includes the amount for which the Insured is responsible by reason of this Endorsement the Insured shall repay to the Company forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event. Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*To insert the name of the event

** To insert the venue of the event.

@ To insert Rs 5000/- for Private Cars or Rs 2500/- for motorized two-wheelers. For the duration of the event the deductible under Section 1 of this Policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

To insert the name of the promoters of the event.

To delete the entire paragraph in case of liability only policies.

IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPLOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/-* and realization thereof by the Company, it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defense under the respective Regulations.

Subject otherwise to the terms, conditions limitations and exceptions of this policy.

*This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this Endorsement.

10. CLAIM SETTLEMENT

The Company will settle the claim under this Policy within 7 days of receipt of the surveyor report and necessary documents ie. Driving license, FIR, fitness certificate, permit, claim form and any other related documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of twenty-two days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2024.

11. GRIEVANCE REDRESSAL PROCEDURE

If the Insured has a grievance that the Insured wishes the Company to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of their grievance.

Process of Grievance Redressal

Stage 1

If you are dissatisfied with the resolution provided or for lack of response, you may write to head.customercare@sbigeneral.in We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm)

Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal officer at : gro@sbigeneral.in. or at: 022-42412070 Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>.

List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, Please refer to website www.irdaindia.gov.in

Annexure I

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.

Names of Ombudsman and Addresses of Ombudsmen Centres

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu	Shri Collu Vikas Rao Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
Karnataka	Mr Vipin Anand Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in
Madhya Pradesh, Chhattisgarh	Shri R. M. Singh Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in
Odhisa	Shri Manoj Kumar Parida Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in
Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	Mr Atul Jerath Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).	Shri Somnath Ghosh Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in
Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	Ms Sunita Sharma Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Shri Somnath Ghosh Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	Shri N. Sankaran Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in

Rajasthan	Shri Rajiv Dutt Sharma Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	Shri G. Radhakrishnan Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Ms Kiran Sahdev Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in
Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi,	Shri. Atul Sahai Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in
Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	
Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).	Ms Susmita Mukherjee Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in
State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri Bimbardhar Pradhan Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in

Bihar, Jharkhand.	Ms Susmita Mukherjee Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in
Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).	Shri Sunil Jain Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in
The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in , on the website of General Insurance Council: www.gicouncil.in , our website www.sbigeneral.in	

Source:- CIO (cioins.co.in)

12. ADD ONS

The Add On shall be applicable as mentioned in the Annexure-III

INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION**ANNEXURE III**

LIST OF ADD ON COVERS (Bundled Private Car Insurance Policy)

The covers listed below are Add On Covers and are available to the Insured on payment of additional premium, subject to below mentioned terms, conditions, and exclusions

1. DEPRECIATION REIMBURSEMENT

In consideration of payment of the additional premium mentioned in the Schedule, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts which were allowed to be replaced for approved partial loss claims under Section I of the Policy, specified in the Policy Schedule.

Provided that

1. No reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover.
2. This cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.
3. This cover shall be limited to number of admissible partial own damage claims as specified in the Policy Schedule for each block of annual period,.

Specific Exclusions

1. Where the Own Damage Claim made by Insured against the Company under this Policy is not payable.
2. Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by the Company under this Policy .
3. The cost of repairs equaling or exceeding its insured value.

2. PROTECTION OF NCB

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case the Insured lodges for and is allowed a claim under Section 1 of the Policy, it will not affect the NCB eligibility at the time of Renewal, provided always that

- a) The vehicle is Renewed with us.
- b) There was only one single such claim lodged in the entire Policy period.
- c) The insured vehicle is repaired in a Company Authorised Garage.
- d) The rate of NCB allowed at the time of renewal will be same that he was enjoying prior to the loss.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

3. COVER FOR CONSUMABLES

In consideration of the payment of an additional premium by the Insured, it is hereby agreed that this Policy extends to cover expenses incurred by the Insured towards consumable items in the event of damage to the vehicle insured and/or its accessories, arising out of perils covered under the Policy.

For the purpose of this addon cover, consumable items will mean nut and bolt, screw, washers, grease, lubricants clips, Gear box oil, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, and break oil.

4. ENGINE GUARD

Notwithstanding anything contained in the Policy, in consideration of payment of additional premium as mentioned in the Policy, it is hereby agreed that this Policy extends to cover the damage to the internal child parts of the engine and/or gear box of the insured vehicle arising out of

- 1) Water ingress.
- 2) Leakage of lubricating oil due to accidental external means.

Scope of this Add On Cover will be restricted to;

- 1) Repair and / or replacement of internal child parts of engine such as pistons, connecting rods, crank shafts, cylinder head and labour cost incurred to overhaul these parts;
- 2) Repair and / or replacement of internal parts of gear box such as gears or shafts in gear box housing including labour cost incurred to overhaul these parts.

Provided that the indemnity granted by this endorsement is:

- 1) subject to evidence being there of either insured vehicle being stopped in water logged area or oil chamber of insured vehicle being damaged and resulting in damage to internal child parts of engine and gear box as specified above;
- 2) shall not cover any consequential loss to any other parts other than as mentioned in scope of this Add On Cover;
- 3) shall not cover loss or damage due to corrosion of engine because of delay in retrieval of insured vehicle from water logged in area;
- 4) shall not cover cost of consumables;
- 5) shall not cover depreciation amount on spare parts replaced;
- 6) shall not include compulsory deductible and any voluntary deductible opted under the Policy.

5. ROAD-SIDE ASSISTANCE

In consideration of the payment of an additional premium and as mentioned in the Schedule, the Company will provide the following services within the area of *** Kms as specified in the Schedule from the address of the Insured as appearing in the Schedule or in the cities falling under coverage network as listed at the foot of this cover.

1. Towing Assistance (Mechanical & Electrical Breakdown): In the event, that the insured vehicle cannot move or run on its

own power on a public road due to any mechanical or electrical breakdown, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power. If mobilization of the insured vehicle is not possible by carrying out such repairs on spot, the Company will arrange for the towing of the insured vehicle to a nearest Repair shop / Garage. In the event of the Repair shops/Garages being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until the Repair shops/Garages re-open. In the event that spare parts required for repair are not available with the Repair shop/ Garages, the Company will undertake to locate, procure and deliver such spare parts to the Repair shop/Garage within 72 (seventy two) hours, provided that the parts are available in the open market within the geographical limits of India.

The Company shall not be liable for:

- a) Labour charges or Cost of parts or replacement charges or consumables and their transportation cost to the site of breakdown in case repairs are carried out on the spot of breakdown.
- b) Cost of parts or replacement charges or consumables and their transportation cost to the Repair shop/Garage, in case the same is not available with them.
- c) Entire cost of Repair shop/Garage's bill, whether in part or full.
- d) Cost of towing the damaged vehicle beyond *** kms mentioned in the policy schedule from the spot of breakdown.
- e) Charges of the repairer, 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 Assistance (Arising out of an Accident): In the event, that the insured vehicle cannot move or run on its own power on a public road due to any Accident covered by the Policy, the Company shall arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage, free of cost up to the covered distance. In the event of such Repair shop/Garage being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open.

What is Not Covered

- a) Cost of towing beyond kms mentioned in the policy schedule from the spot of such Accident of the insured vehicle.
- b) Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.
3. Flat Tyre: In the event, that the insured vehicle cannot move or run on its own power on a public road, due to a flat tyre caused by puncture or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for a repairer 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.

The Company shall not be liable for:

- 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 carried out on the spot of immobilization.
 - b) Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.
4. **Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead / drained battery, the Company shall arrange for a repairer 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.

The Company shall not be liable for:

- 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.
5. **Keys Locked-In :** In the event, that the insured vehicle cannot move or run on its own power 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 Company shall
- i) Pick up duplicate set of keys from the address of the Insured as mentioned in Policy Schedule under due authorization of the Insured and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
 - ii) Service shall be available within kms mentioned in the policy schedule from the address of the Insured as mentioned in Policy Schedule.
 - iii) If the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming, the Company will arrange for a repairer 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. Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the repairer, before any such attempt to reopen the vehicle is undertaken. In the attempt to open the vehicle/start the vehicle as described above under instructions from the insured/driver of the vehicle at the spot and if there is any loss/damage occurring to the vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/liable for the same.
6. **Contamination/Incorrect or Running Out of Fuel:** In the event that the insured vehicle cannot move or run on its own power on a public road at least one kilometre away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will arrange for delivery/replacing/changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.
- The Company shall not be liable for: a) This service is not available if the Fuel type of the insured vehicle is other than

Petrol or Diesel.

- b) Actual cost of the Fuel.
- c) Towing cost beyond kms mentioned in the policy schedule from the address of the Insured as mentioned in Policy Schedule or cities falling under coverage network.
- d) Any damage to the engine or other parts due to use of wrong fuel.

Notwithstanding anything mentioned above, the services under these Add-On covers will be limited to geographical limits of India only.

In any circumstance, the following shall not be covered:

- A) **Confiscation/ Intervention by Legal Authority:** Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
- B) **Natural Catastrophe :** Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.
- C) **Strikes/War/Terrorism :** Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, Strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

In order to avail any of the above services, the Insured/or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle, should ring up the following toll-free number and provide the details asked for.

Toll Free Number: 18001021111.

6. LOSS OF PERSONAL BELONGINGS

In consideration of the payment of an additional premium and as mentioned in the Schedule, the Company will pay for the Insured's loss or damage of his personal belongings caused by perils mentioned under Section I of the Motor Policy, which were present in the vehicle at the time of loss or damage to the vehicle OR if the vehicle was broken into for the purpose of burglary or theft of those personal belongings. The coverage under this Add On Cover is subject always to the following:

- a) This Endorsement covers the personal belongings of the insured only
- b) Personal Belonging for the purpose of this Add On Cover means, items limited to clothes and other articles of personal nature likely to be worn by the Insured including jewellery, and/or used or carried by him like Mobile, Laptop, Audio/Video tapes, CD's, but excludes money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.
- c) The Company is to be provided with a copy of FIR lodged with Police by Insured confirming the date and time of the incident and the articles lost.
- d) Any claim under this Section is subject to the precondition

that there is a valid own damage or Key replacement claim in respect of the insured vehicle already admitted by the Company under the Policy

- e) The maximum amount payable under this Policy is Rs 50,000/- during the Policy Year. Each claim is subject to a Deductible of Rs 5000/- for Laptop and Jewellery and Rs 2500/- for Mobiles and Rs 500/- for the rest.

7. COVER FOR KEY REPLACEMENTS

In consideration of the payment of an additional premium and mentioned in the Schedule, the Company will re-imburse the Insured, the cost of replacing the vehicle keys which are lost, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, by a new set of lock & keys, provided always that

- the liability of the Company will be restricted to one event and shall not exceed Rs. 65,000/- during the Policy Year..
- The replacement should be carried out in a Company Authorised Garage.
- Each such replacement claim shall be subject to 10% co-share of the total cost of replacement –subject to a minimum of Rs 500/-, by the Insured.
- Any items replaced under this Add On Cover, will be of the same type, quality, quantity, or standard as the ones which were lost, stolen or replaced.
- The Reimbursement under this Add On Cover will be allowed only once during the Policy Year

8. RETURN TO INVOICE

In consideration of payment of an additional premium and as mentioned in the Schedule, the Company will pay the financial shortfall between the amount Insured received under Section I of the Policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of new vehicle, in case exactly same make/ model is available, whichever is less, in the event of Insured vehicle undergoing a Total Loss/ CTL following an accident or being stolen during the Policy Period and not recovered. The Company will also reimburse the first time registration charges and road tax which Insured had incurred on the vehicle insured.

Special Conditions applicable to this benefit:

- Insured is the first registered owner of the motor vehicle
- The finance company/ bank whose interest is endorsed on the Policy must agree in writing.

What Is Not Covered

The Company will not pay the financial shortfall if:

- The total loss/ CTL and theft claim is not valid & admissible under Section I of the Policy
- Any non built electrical/ electronic and non- electrical/ non-electronic accessories including bi- fuel kit forming part of the invoice but not insured under Section I of the Policy.
- Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to the Company.
- Covered vehicle is imported.

9. BATTERY GUARD

It is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement arising out of unexpected power surge while charging the battery or water ingress/Short circuit

causing loss or damage to ISG (Integrated Starter Motor), ECM(Engine Control Module), CPU(Computer Central Processor), Li-Ion Battery, Inverter, CPP(Clutch Pedal Position) & Neutral Position Switches, Transmission Range Sensor, Combination Meter, Brake Stroke Sensor, DC Converter, Power Inverter, Charge Port, Onboard Charger, Thermal System.

Specific Exclusions applicable to this Cover

The Company would not be liable for:

- Any claim where the subject matter of claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- Any claim reported after 30 days from the date of loss, unless agreed by the Company.
- Any claim where the repair has been carried out without prior approval from the Company.
- Any claims related to loss or damage due to ageing, depreciation, wear, and tear.
- Any claim where battery charging is not carried as per the guidelines of OEM (original equipment manufacturer)
- Any claim where battery is already dead due to untimely charging or any other purpose.
- Electric Vehicle stopped due to deep discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.
- If the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any modification, alteration, dis-assembly, repair or replacement by unauthorized person/repairer.
- Any cost incurred with maintenance of the Battery, including parts replaced in course of such maintenance operations.
- Loss or damage due to corrosion, rust, denting, scratching, blockages or dust
- Damages caused by services performed by service personnel of the un-authorized repairers/workshops.
- Number of claims admissible in a Policy Period is as specified in the Schedule.

10. GO SMART– FLEXI COVER

It is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the Insured upon his request coverage for the kilometer limit to avail Pricing Benefit (as mentioned in the Schedule) under Section I – ACCIDENTAL LOSS OF OR DAMAGE TO THE VEHICLE INSURED, during the Policy Year.

If any time during the mid-term of the policy, insured vehicle is expected to exceed the kilometer limit as opted, Insured will have an option to top up kilometers to continue the coverage on payment of additional premium.

Specific Conditions:

- The Insured is obligated to declare the actual total distance that the Insured has covered since its first registration as per the Odometer reading (in Kilometers) for the covered vehicle at the inception of the Policy Period.
- The coverage under Own Damage Section of the base policy will be available maximum till the kilometers as per plan opted (i.e. kilometers as at the time of inception of the policy + kilometers plan (Top Up) opted to drive during the Policy Year) or the Policy Period end date of the base cover

(mentioned in the Policy Schedule) or Policy Cancellation date, whichever is earlier.

- Claim incurred during the Grace Period will be payable only if the Company receives the Top Up premium within the Grace Period (specified in Policy Schedule) or the vehicle has not run for 100kms beyond the opted limit, whichever is earlier.
- Grace kilometers allowed during the Policy Year is limited to maximum upto 100 kms, from declared kilometer.
- In case Insured vehicle meets with an accident, the claim under Own Damage section of this policy will only be payable if the insured vehicle has not exceeded the opted kilometers. However, this condition shall not be applicable for claims under Section II and section III of this Policy.
- Unused kilometers (if any) shall be carried forward only if the policy is renewed with SBI General Insurance subject to no claim has been made in the expiring Policy Year and the policy must have been renewed with the Company within number of days, mentioned in the Policy Schedule.
- The maximum limit allowed to carry forward the unused km will be limited of 1000 km which in any case cannot be encashed.
- Irrespective of number of Top Up carried out during the Policy Period, incremental No Claim Bonus will be allowed only on renewal subject to no claim has been made under the expiring Policy.
- If Insured wishes to opt out of this cover, a fresh request has to be made in writing to the Company. Differential premium shall be recovered which was allowed at inception of the policy.
- In case of Transfer of vehicle, if the new owner wishes to opt for wider coverage and not kilometers restricted. A fresh proposal to be submitted to the Company in writing.

Specific Exclusions

- As applicable under Section -I of the vehicle insurance policy.
- Any act of tempering with Vehicle devices or Odometer readings, or any application being used for the purpose of determining the data /information or any repair/replacement of speedo-meter/Cluster found at the time of claim and not informed, policy cover will stand forfeited.
- If the insured vehicle is sold the un-used kilo meter will be transferred to the new vehicle owner subject to recovery of No Claim Bonus from new owner.
- The Company shall not be liable for any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufactures' warranty including manufacturer's recall campaign or under any such package at the same time.
- The Company reserves the right to not offer this Addon, if vehicle found to be historically driven higher than the Kilometers proposed.

11. ENHANCED PERSONAL ACCIDENT COVER FOR THE INSURED (OWNER DRIVER)

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Insured (Owner Driver) in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which

independently of any other cause shall within six calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance/Policy Period in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

12. ENHANCED PERSONAL ACCIDENT COVER FOR PAID DRIVER OF THE VEHICLE

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Paid Driver of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%

Details of Injury	Scale of Compensation
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

For the purposes of this Add On, the following word shall mean:

- “Loss” with regard to:
 - toe, finger, thumb means actual complete severance from the foot or hand;
 - hearing means entire and irrecoverable loss of hearing.
- Permanent Total Disablement means : the Paid Driver is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Paid Driver is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

Provided always that:

- compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance/Policy Period in respect of any such person.
- no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- such allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured

Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

13. ENHANCED PERSONAL ACCIDENT COVER FOR UN-NAMED PASSENGERS OF THE VEHICLE

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Un-named Passengers of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

Provided always that:

- compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance/Policy Period in respect of any such person.
- no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such person.

(THE NEW FILING WHICH WE DID IN OCTOBER THIS YEAR WORDING NEEDS TO BE MENTIONED HERE.)Add On Cover

14. INCONVENIENCE ALLOWANCE

In consideration of the payment of an additional premium as specified the Schedule, the Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Private Car Long Term Package Policy provided always that

- Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Motor Comprehensive Policy subject to a maximum period of 10 days. The time taken for repairs is calculated from the time of starting of accidental repairs allowed by the Company to time of completion of the same.
- Such approved repairs should be carried out in a Company Authorised Garage.
- The deductible mentioned in the Schedule shall be reduced

from the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of the deductible.

- d) The cover is applicable only for the first two own-damage claims lodged during the Policy Period.

Deductible – First 3 days of actual repair

15. WALL CHARGER AND ASSOCIATED ACCESSORIES

It is hereby understood and agreed that the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement to associated components / accessories as defined.

Loss or damage due to below mentioned perils will be covered:

- Malicious damage
- Bites caused by rodents
- Theft
- Fire, explosion, self-ignition or lightning
- Riot or Strike
- Landslide or rockslide
- Impact of foreign bodies
- Damage due to power fluctuations
- External Impact

Associated components / accessories – wall unit, wall charger (that has been bought with the Vehicle and has been permanently installed at the Insured's Communication address, mentioned on the Policy Schedule), adapter, any other component of charging unit and/or charger and/or adapter and/or charging cable.

In case the Insured purchases additional charger at the time of inception of the Policy or anytime during the Policy Year/Policy Period, then at an additional cost, the Company will cover the additional charger only if the charger has been bought from OEM and the address at which the charger is installed is endorsed on the Schedule.

Depreciation shall be applicable as per own damage section of the base policy and as specified in the Policy Schedule.

Maximum amount payable under this add-on is Rs _____ (as specified in schedule), during the policy period.

Number of claims admissible in a policy period is as specified in the Schedule

Specific Exclusion:

- Manufacturer's negligence, a manufacturing defect or liability, or faulty workmanship.
- Damage caused by using the power charger in ways not recommended by the manufacturer and the chargers and/or cables used are not as per manufacturer specification.
- Any Installation/Reinstallation carried out by other than authorized personal.
- Damages resulting from tampering with the charger or charging infrastructure.
- Any loss or damage to the charger due to malfunctioning of the battery or part of it.
- Any loss or damage due to Wilful Act or Negligence of the Insured
- Damage due to wear and tear or due to any mechanical or electrical breakdown.
- Any loss where the subject matter of claim is covered under

any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time

- Loss or damage to accessories used in connection with the charger that were not supplied at the time of purchase of the charger by the Insured
- Consequential losses of any kind and/or legal liability of any kind
- Any cost incurred with maintenance of the charger, including parts replaced in course of such maintenance operations.
- Loss or damage due to water, corrosion, rust, denting, scratching, blockages, or dust
- Damages caused by services performed by service personnel of the un-authorized workshops.

16. VEHICLE REPLACEMENT EDGE

In consideration of payment of additional premium, it is hereby agreed and declared that, in the event of the Insured Vehicle meeting with a Total Loss (including theft)/Constructive Total Loss, the Company may use one of the following options, at its discretion to settle a claim under this Add-On cover.

- a. Existing Model: The Company will indemnify the Insured with the new vehicle replacement cost of similar make, model, features, specifications and colour subject to the availability as on date of settlement with the authorised manufacturer, excluding the cost of registration and Government notified taxes.
- b. Discontinued Model: In the event of a new vehicle of same make/model not being available in the market due to non-production or any other reason, the last published ex-showroom price, for the model as confirmed by the authorised manufacturer of the vehicle shall be considered for final settlement.

Specific Conditions:

- Claims made by the Insured under this Add-On Cover are subject to the conditions set forth under the Motor Insurance Policy
- To declare the Insured Vehicle a Total Loss/ Constructive Loss, the estimates for the aggregate cost of retrieval and/or repair have to be approved by Company's authorized surveyor/workshops.
- Any disbursement under this option will be regarded as full and final settlement of the liability under Motor Insurance Policy.
- No claim of similar nature shall be payable under any other cover of this Policy.
- Motor Insurance Policy will expire upon settlement of the claim under this cover.

Specific Exclusions

Company will not be liable to indemnify for the following events:

- Where the Own Damage Claim under the Motor Insurance Policy is not payable.
- 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.
- Any consequential loss arising out of claim lodged under this Add-On.
- Any claim pertaining to accessories, unless the same are additionally insured and endorsed into the Motor Insurance Policy.

17. EMERGENCY MEDICAL EXPENSES

In consideration of payment of additional premium and as mentioned in the Schedule, the Company will pay emergency medical expenses incurred by Insured upto the sum insured mentioned in the Schedule due to for treatment of bodily injury/ies sustained by Insured or any occupant of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital / Nursing Home. Ambulance Charges incurred by Insured for hiring an Ambulance for shifting Insured or occupant from the site of accident to the Hospital / Nursing Home is also covered up to the limit of Rs.2500 during the Policy Year

Special Condition:

Any claim paid against this add on will be deducted from the claim amount admissible under the Third party section of the base product.

In any circumstance, the Company shall not be liable for following:

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any one year of policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst Insured is under the influence of intoxicating liquor or drugs.

18. TYRE AND RIM SECURE

In consideration of payment of the additional premium by the Insured as mentioned in the Schedule and realization thereof by the Company, the Company will cover the following:

a. Tyre

The Company will cover expenses for replacement, as may be necessitated arising out of accidental loss or damage to Tyre and tubes.

In any situation, the Company's liability would not exceed the following, basis the unused tread depth of respective Tyre:

- Unused tread depth of <3 mm- considered as normal wear and tear and is excluded from the scope of this cover.
- Unused tread depth of >=3 to <5 mm- 50% of cost of new Tyre and/ or tube
- Unused tread depth of >=5 to <7 mm- 75% of cost of new Tyre and/ or tube
- Unused tread depth of >7mm- 100% of cost of new Tyre and/ or tube

Unused tread depth will be measured at the center of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

This cover also includes any service or labor charges incurred during replacement of damaged Tyre (s) of the insured vehicle.

b. Rim

If during the Policy Period any Rim on the insured vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of it being driven over potholes, Krebs, or other road debris then the Company will pay only the cost of repairs or replacement of the damaged Rim.

Whenever replacement of Tyre and/ or Rim will be allowed it will be of the same make and specification and if the Tyre and/ or Rim of similar specification is not available and replaced Tyre and/ or Rim is superior to damaged Tyre and/ or Rim then the Company's liability will be restricted to the cost of original specifications . Maximum of 4 replacements will be allowed during the Policy Period

The Cover also includes consumables, service or labor charges incurred during replacement/ repairs of damaged Tyre (s)/Rims of the insured vehicle.

If damage to Tyre / tube and/ or Rim is due to Accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, the Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

Specific Exclusions applicable to this Add On

- 1) If vehicle is not repaired at Authorized Garage
- 2) If Tyres and Rims fitted by Non-Authorized Vehicle Manufacturer.
- 3) Loss or damage arising out of natural wear and tear.
- 4) Any loss or damage to Rims resulting from corrosion and/ or oxidation and/ or rusting.
- 5) Any loss or damage within first 15 days of inception of the Policy
- 6) Any loss or damage occurred prior to inception of the Policy
- 7) Any loss or damage resulting into total loss of the vehicle
- 8) Any loss or damage resulting continuous running under deflated/inflated condition
- 9) Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ Tyres/ tubes.
- 10) Theft of Tyre(s)/ tube(s)/ Rim(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle.
- 11) If the Tyre(s)/ tube(s)/ Rim(s) being claimed is different from Tyre(s)/ Rim(s) insured/ supplied as original equipment along with the vehicle unless informed to us and mentioned/ endorsed on the Policy at the time of buying the covers.
- 12) Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by the Insured.
- 13) Loss or damage arising out of improper storage or transportation.
- 14) Any consequential loss or damage not limited to noises, vibrations and sensations that do not affect Tyre/ Rim function or performance
- 15) Loss or damages arising out of modifications not approved by Tyre/ vehicle manufacturer.
- 16) Any loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers, etc.
- 17) Loss or damage resulting from hard driving due to race, rally or illegal activities.

- 18) Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
- 19) Loss or damage resulting from poor workmanship while repair.
- 20) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall
- 21) Minor damage or scratch not affecting the functioning
- 22) Tyre/ Rim which has been used for its full specified life as per manufacturer's guideline or where unused tread depth of tyre is less than 3 mm

Specific Conditions

- 1) If Insured make a fraudulent claim which is declined as per coverage then this Add On shall cease with immediate effect.
- 2) If during the Policy Period any Tyre and/ or Rim is replaced for any reason for which claim is not preferred under the coverage, cover on new Tyre and/ or Rim would not be available unless details of new Tyre and/ or Rim are informed to the Company.
- 3) In case of replacement of Tyre and/ or Rim for which a claim is preferred under the coverage, replaced Tyre and/ or Rim can be included by way of endorsement.
- 4) All claims must be made within 3 working days of damage.
- 5) Claim shall be admissible if the loss falls within the manufacturer recommended replacement guidelines.
- 6) The Insured must take all reasonable steps to avoid loss or damage to Tyre(s) and/ or Rim. The Insured must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Tyre(s) and/ or Rim.

For the purposes of this Add On, the following word shall mean:

- 1) Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station of the vehicle manufacturer or authorized by the Company.
- 2) Rim- means the rim of the wheels(fitted only by the Authorized Vehicle Manufacturer) on vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes/brake-pads, bearing or axle.
- 3) Tyre- means any tyre(fitted only by the Authorized Vehicle Manufacturer)that was installed on insured vehicle (excluding space saver tyre/spare-wheel) at the time this Policy was purchased.

19. PROFESSIONAL FEES FOR APP RESTORATION COVER

It is hereby understood and agreed that the Company hereby undertakes to reimburse Insured for any reasonable and necessary costs incurred for the services of a technician at Authorized OEM store after a cyber incident to decontaminate or clean the Personal Device from Malware to the closest possible condition in which they were immediately before the cyber incident.

Above reimbursement is subject to loss of access / control of services or features which can only be accessed through application not through any other means or application/s.

The cost of repairing, restoring and reconfiguring of the manufacturer 's software for operations of the vehicle , shall only be covered. Any cost for upgrade of software/licence is excluded.

Misuse of app / information is however not covered including any consequential loss arising thereby

Maximum amount payable under this add-on is Rs _____ (as specified in schedule), during the policy period.

Note to Add On Covers (wherever applicable)

Policy Year shall mean a period of 12 consecutive months starting from Policy commencement date and ending on the last day of such 12 month period. For the purpose of subsequent years, Policy Year shall mean a period of 12 months commencing from the end of previous Policy Year and lapsing on the last day of such 12month period, till the Expiry Date, as specified in the Schedule.