

Private Car Long Term Package Policy

PROSPECTUS

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

This Policy is designed to cover the compulsory Third Party Liability as required by Motor Vehicles Act, together with loss or damage to the Vehicle itself for a period of three years.

Scope of Cover

Third party liability: protects against any legal liability arising out of the use of the insured vehicle, towards third parties arising due to accidental bodily injury to / on death of a person and any damage caused to third party property.

Loss or damage to the vehicle: The policy covers against any accidental loss or damage caused to the vehicle or its accessories due to the following:

- Fire, explosion, self-ignition, accidental damage by external means,
- Any damage in transit by road, rail, inland waterway, lift, elevator, or air.
- Lightning, earthquake (fire and shock damage), flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
- Burglary, theft, riot, strike, malicious act, terrorist activity,

Sum Insured

The Insured's Declared Value (IDV) of the insured vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy and shall be fixed for each year of the Policy at the commencement of period of insurance for the insured vehicle.

IDV is calculated on the basis of the manufacturer's listed selling price of the brand and model of the insured vehicle (plus the listed price of any accessories/ side cars) at the commencement of the period of insurance/ renewal after deducting the depreciation for every year as per the following rates.

Age of the vehicle	% of Depreciation
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%

If the price of any electrical and / or electronic item installed in the vehicle is not included in the manufacturer's listed selling price, then the actual value (after depreciation) of this item can be added to the Sum Insured over and above the IDV with additional premium.

Discounts Available

No Claim Bonus: If you do not make a claim during the Policy period, a No Claim Bonus (NCB) is offered on renewals. This discount can go as high as 50%. (NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.)

Transfer of NCB: You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy from another company.

In case of Long Term Policy, NCB will be calculated at the time of inception of the policy and at the time of renewal of long term policy, NCB will be calculated on the basis of claim during each policy years independently.

Exclusions

Any accidental loss/damage to the insured vehicle and/or its accessories will not be covered if caused by the following-

- Normal wear, tear and general ageing of the vehicle
- Depreciation or any consequential loss
- Mechanical/ electrical breakdown
- Vehicle being used otherwise than in accordance with limitations as to use
- Damage to / by a person driving the vehicle without a valid license
- Damage to / by a person driving the vehicle under the influence of drugs or liquor
- Loss / damage due to war, mutiny, or nuclear risk
- Damage to the 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.

Information about our Claims Services

- The Company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The Company's philosophy is to always look for ways to pay valid claims in a fair and timely manner.
- Our claims service will:
 - Provide assistance in emergency situations
 - Where necessary, co-ordinate repair/replacement of your property if it is damaged or lost.
 - Keep you informed of the progress of your claim.
 - The Company will act efficiently to ensure you get back to normal as quickly as possible.
- Claim for partial losses shall be payable subject to a deduction at the rates mentioned below in respect of the parts replaced:
 - Rubber/ Nylon/ Plastic Parts, Tyres and Tubes, Batteries, and air bags- 50%
 - Fibre Glass Components- 30%
 - Parts made up of Glass- NIL
- All other parts including Wooden Parts shall be as per schedule below:

Age Of The Vehicle	% Of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

- 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.

Cancellation

The Insured may cancel the Policy anytime during the Policy Period by giving a notice to the Company, in such case the Company shall refund premium for the unexpired Policy Period and provided there is no claim(s) made during the Policy Period.

The Company may cancel the Policy by giving 7 days' notice on grounds of established fraud, in such case no refund shall be made to the Insured.

Under no circumstances, the Company will cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or Total Loss/CTL.

Claim Year	Policy Year-1	Policy Year-2	Policy Year-3
1	1 st year OD & TP Premium retained	2 nd and 3 rd Year OD & TP Premium refunded (if alternate TP policy is provided)	
2	1 st and 2 nd year OD & TP Premium Retained	3 rd Year OD & TP refunded (if alternate TP policy is provided)	
3	No Refund		

Total Loss/ Theft/ CTL

In case of Total Loss/ CTL/ Theft of the vehicle during the policy, third party premium for unexpired period shall be refunded on Pro- rate basis. Refund/ Retention of Own Damage premium shall be as per below illustration:

Claim Year	1 st Year	2 nd Year	3 rd Year
1	Full Year OD Premium retained	Full Year OD Premium refunded post recovery of tenure discount	
2	Full Year OD Premium Retained	Full Year OD Premium Refunded post recovery of tenure discount	
3	Full OD Premium Retained		

Compulsory Deductible - Claims under **Own Damage** section of policies covering all classes of vehicles are subject to a compulsory deductible of ₹1,000 for vehicles below 1500 cubic capacity and ₹2,000 for vehicles above 1500 cubic capacity.

Voluntary Deductible

Insured may opt for higher deductible over and above the compulsory deductible in which case suitable discount will be allowed as per the following table:

Voluntary Deductible	Discount
₹2500	20% on the OD premium of the vehicle, subject to a maximum of ₹2250/-
₹5000	25% on the OD premium of the vehicle, subject to a maximum of ₹4500/-
₹7500	30% on the OD premium of the vehicle, subject to a maximum of ₹6000/-
₹15000	35% on the OD premium of the vehicle, subject to a maximum of ₹7500/-

Add-On Covers:

Add on Name	Add on Name
Depreciation Reimbursement	The Company will re-imburse the Insured, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged
Return to Invoice	In case of TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE the Company will pay for or replace with, a NEW vehicle of same make and model (or a similar model with similar specification available locally in India
Cover for Key replacement	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.
Inconvenience Allowance	Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy
Loss of Personal Belongings	The Company will pay for the Insured's loss or damage of his personal belongings caused by perils mentioned under Section 1 of the 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
Enhanced PA cover for Insured (Owner driver)	Company undertakes to pay compensation on the scale provided for bodily 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.
Enhanced PA Cover for Unnamed Passengers	Company undertakes to pay compensation on the scale provided for bodily injury 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.
Enhanced PA for Paid Driver	Company undertakes to pay compensation on the scale provided for bodily injury 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.
Basic Road Side Assistance	The Company will provide the following services within the area of 50 Kms. <ul style="list-style-type: none"> • Towing Assistance (Mechanical & Electrical Breakdown): • Towing Assistance (Arising out of an Accident): • Flat Tyre • Dead Battery • Keys Locked-In • Contamination/Incorrect or Running Out of Fuel

Depreciation Reimbursement	The Company will re-imburse the Insured, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged
Return to Invoice	In case of TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE the Company will pay for or replace with, a NEW vehicle of same make and model (or a similar model with similar specification available locally in India
Cover for Key replacement	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.
Inconvenience Allowance	Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy
Loss of Personal Belongings	The Company will pay for the Insured's loss or damage of his personal belongings caused by perils mentioned under Section 1 of the 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
Enhanced PA cover for Insured (Owner driver)	Company undertakes to pay compensation on the scale provided for bodily 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.
Enhanced PA Cover for Unnamed Passengers	Company undertakes to pay compensation on the scale provided for bodily injury 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.
Enhanced PA for Paid Driver	Company undertakes to pay compensation on the scale provided for bodily injury 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.
Basic Road Side Assistance	The Company will provide the following services within the area of 50 Kms. <ul style="list-style-type: none"> • Towing Assistance (Mechanical & Electrical Breakdown): • Towing Assistance (Arising out of an Accident): • Flat Tyre • Dead Battery • Keys Locked-In • Contamination/Incorrect or Running Out of Fuel
Additional Road Side Assistance	the Company will provide in addition to the basic road side assistance benefits as detailed above, the following services within the area of 50 Kms unless specifically stated. <ul style="list-style-type: none"> • Continuation of Journey • Local Travel when on Tour • Overnight Accommodation Expense when on Tour • Repatriation of Vehicle: • Medical Co-ordination • Urgent Message Relay
Engine Guard	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 water ingress, Leakage of lubricating oil due to accidental external means

Cover for Consumables	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
Tyre and Rim Secure	Policy covers expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to Tyre and tubes
EMI Protector	The company will pay Equated Monthly Instalment payable by insured to Financial Institution for the period insured vehicle is in garage provided that insured vehicle is damaged by a covered peril mentioned under Own Damage Section.
Emergency Medical Expenses	This add on pays for the medical expenses incurred for treatment of bodily injury/ies sustained by insured or any occupant of the vehicle caused by accident of Insured Vehicle. Also covers Ambulance Charges incurred by insured for hiring an Ambulance up to the limit of ₹2500.
Wall charger and associated components / accessories-	Company will indemnify the Insured for expenses incurred in repair or replacement to associated components / accessories as defined in policy schedule.
Battery Guard	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.
Go Smart – Flexi Cover	Company hereby undertakes to provide the Insured upon his request coverage for the kilometer limit to avail Pricing Benefit (as mentioned in the Policy Schedule) under Section I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED, during the policy period. 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.
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.
Professional fees for app restoration	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.

Note- Details specified above are indicative and not exhaustive, kindly refer to the policy wordings for complete details.

Endorsements

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.

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

2. 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.

3. 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

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

4. 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 an 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, it is expressly agreed that nothing herein shall modify or affect the rights and liabilities of the insured or the Company respectively under or in connection with this policy.

5. 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 namely as 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 insurer 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 it is expressly agreed that nothing herein shall modify or affect the rights and liabilities of the insured or the Company respectively under or in connection with this policy.

6. 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, it is 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.

7. Discount For Membership Of Recognised Automobile Associations

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.

* Discount amount allowed to be mentioned.

** Insert name of the concerned Automobile Association.

8. Installation Of Anti-Theft Device

An Anti-Theft device 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.

*. Discount amount to be mentioned.

9. 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.

10. Use Of Vehicle Confined To The Insured's Own Premises

It is hereby understood and agreed that the Company 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.

11. 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 :-

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%

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/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.
- (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.

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

12. 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 :-

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%

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/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.
- (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.

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

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

13. 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 :-

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%

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/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.
- (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.

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

14. 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 :-

- (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.

15. 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.

*To insert, Rs.100 for private cars,

16. 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.

- (i) to insert amount as appropriate to the class of vehicle insured
- (ii) 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.

17. 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.

*to insert voluntary deductible amount opted by the insured

** to insert appropriate amount relating to the voluntary deductible opted

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

18. Electrical / Electronic Fittings

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

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 I 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.

19. 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.

* To insert premium amount

20. 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.

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.

21. 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.

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.

22. 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/- per person 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.

This cover is mandatorily to be given as inbuilt cover where the vehicle is owned and registered in the name of an organization/entity

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

23. Trailers(Applicable To Private Cars Only)

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

- (d) * 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.

24. 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.

* 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 the duration of the event the deductible under Section 1 of this Policy for the purpose of Endorsement 16 will be the amount stated in Endorsement 16 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

25. Accidents To Soldiers /Sailors/ Airmen Employed As Drivers

In consideration of the payment of an additional premium of Rs 100/- per person 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 Regulation

Admissibility of Claim :- Admissibility of claim depends on the document submitted for the damaged vehicle claimed by the insured in reference to event /peril / term and condition of the policy. • Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings

Grievance Redressal Procedure

The Grievance Redressal Cell of the Company looks into complaints from policyholders. 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.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; 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 contact 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>.

Annexure II

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.
Names of Ombudsman and Addresses of Ombudsmen Centres

Shri Collu Vikas Rao 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	Shri R. M. Singh 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
Shri Manoj Kumar Parida Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Mr Atul Jerath Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in
Shri Somnath Ghosh 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	Ms Sunita Sharma Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in
Shri Somnath Ghosh 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	Shri N. Sankaran Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in
Shri G. Radhakrishnan Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Ms Kiran Sahdev Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in

<p>Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Shri Sunil Jain 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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>
<p>Mr Vipin Anand 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</p>	<p>Shri. Atul Sahai Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</p>
<p>Ms Susmita Mukherjee 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</p>	<p>Shri Bimbadhar Pradhan 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</p>
<p>Ms Susmita Mukherjee Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p><u>OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL</u> Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. E-mail: inscoun@cioins.co.in 022 -69038800/69038812</p>

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION