



MOTOR PASSENGER CARRYING VEHICLE PACKAGE POLICY

IRDAN134RP0008V02200809

Add-ons Wordings

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

REGISTERED OFFICE:

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IRDA of India Registration Number: 134

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1. Engine Protect - UIN: IRDAN134RP0008V02200809/A0025V01202021

This add-on will pay you repair and replacement expenses for the loss or damage caused to –

- a. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock
- b. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables required to be replenished while undertaking the repair or replacement of the parts covered shall also be payable.

Definitions

- a) **Consumables** mean material which are used up and need replenishment including engine oil, gear box oil but excluding fuel.
- b) **Differential Parts** mean all internal lubricated parts of the differential assembly.
- c) **Engine Parts** mean all internal lubricated parts of the engine assembly.
- d) **Gear Box Parts** mean all internal lubricated parts of the gearbox/ transfer gearbox assembly.

Exclusions

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

- a. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
- b. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.
- c. **Claims where the repair has been carried out without prior approval of the Company.**
- d. **Depreciation of the replaced parts.**
- e. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
- f. Delay of more than 72 hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
- g. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
- h. **Normal wear and tear.**
- i. **Losses after payment of 3 [three] claims under this add on during policy period.**

Conditions

1. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
2. Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or Leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.
3. Insured should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.

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

2. NCB Protector - UIN: IRDAN134RP0008V02200809/A0026V01202021

Notwithstanding anything contained herein to the contrary, the No Claim Bonus allowed under this policy shall stay protected despite the occurrence of claims and shall not be impaired at the time of the next renewal with us provided:

1. There are not more than 2 claims, paid or outstanding, in the current policy year.
2. The policy is renewed with us within 90 days of its expiry.
3. **Higher NCB than the entitlement is not claimed under the current policy.**

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

3. Return to Invoice - UIN: IRDAN134RP0008V02200809/A0027V01202021

It is hereby understood and agreed that, in the event of an admissible total loss or constructive total loss or total theft claim of the insured vehicle, during the policy period, the Company shall pay the following:

- i. Difference between the Current Invoice Price of the insured vehicle and Insured Declared Value (IDV)
- ii. Registration expenses, road tax (incurred for the first time in the first year of age) and insurance premium paid. The sum of the registration expenses, road tax paid and premium for Section I of the Policy shall be subject to a maximum of 20% of Current Invoice Price

Definitions:

- a. **Current Invoice Price** means the manufacturer's listed selling price (practically, ex- showroom price) of the complete built- in unit of the same model as the vehicle insured at the commencement of insurance/renewal including the cost of construction of the body, or accessories or with cost of refurbishments specified, if any, without any adjustment for depreciation, as the case may be. In case the vehicle becomes obsolete the last selling price of the vehicle shall be considered.
- b. **Registration Expenses** would mean the higher between temporary or permanent registration charges.
- c. **Road Tax** would mean the amount net off the refund that might have been received from the RTO upon Total Loss/Constructive Total Los/Total Theft of the insured vehicle.
- d. **Insurance Premium** would mean premium paid for Section I of the Policy against which the claim has been made.

Conditions:

1. This add on shall be operative only after 90 days of the First Information Report with the Police in case of a total theft claim of the insured vehicle.
2. **In the event of transfer of ownership, the cover shall cease.**
3. This add-on facility will not be available in case of pre-owned /second-hand vehicles.
4. **Claims under this add on shall be subject to due documentation and substantiation.**

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

4. Key Replacement- UIN: IRDAN134RP0008V02200809/A0028V01202021

This clause covers:

- a. The cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
- b. The labour charge for opening the car if you have lost the keys or
- c. The cost of replacing your vehicle keys which are stolen or lost
- d. The cost of replacement or repair of remote key and of Lock set in case of Damage due to Accident &/or Fire &/or Water.

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

5. Roadside Assistance - UIN: IRDAN134RP0008V02200809/A0029V01202021

In consideration of the premium paid it is hereby understood and agreed that the company agrees to provide Roadside Assistance to the insured through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as mentioned below:

1. Breakdown Support over phone
2. On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts.
3. Flat Tyre Support
4. Transfer/Transportation in case of Mechanical & Accidental Breakdown.
5. Arrangement of alternate keys in case of Locked/Lost keys
6. Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel
7. Battery Jumpstart
8. Emptying of the fuel Tank
9. Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

Special Conditions:

- a. All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- b. These services can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions:

1. This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
2. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Trivial problems (such as non-functional horn / speedometer /air conditioner, Broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilised.
4. Cost of making duplicate keys

Territorial Scope:

The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured. Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

6. Cost of Consumable - UIN: IRDAN134RP0008V02200809/A0030V01202021

In consideration of the payment of an additional premium for the named add on cover, it is hereby understood and agreed that in case of partial losses caused by an insured peril, loss assessment shall be done by disregarding the expression 'wear and tear' in Exclusion 2/a/Section 1 of the Policy. Consumables otherwise not payable for the stated exclusion in the policy shall be payable.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

7. Additional Towing Charges - UIN: IRDAN134RP0008V02200809/A0031V01202021

In consideration of extra premium paid, it is hereby understood and agreed that the Company will reimburse additional expenses towards the cost of towing the insured vehicle from the spot of accident to the nearest repairer as approved by the Company over and above the normal protection, removal and redelivery costs recoverable under the Policy and upto the specified limit following admissible losses during the Policy period.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

8. EMI Protection - UIN: IRDAN134RP0008V02200809/A0032V01202021

In consideration of payment of premium, the insured will be paid regular Equated Monthly Instalment (EMI) payable to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

Special Conditions:

- Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- Number of monthly instalments payable will depend on option exercised by the insured and is subject to repair time exceeding the Time Excess specified for each option.
- Time Excess will be reckoned from the date of intimation of claim to the Insurance Company to the time of completion of repairs by repairer for Partial Loss.
- Time Excess will not be applicable in case of Theft Claim and EMI(s) will be paid as per option exercised by the Insured.
- Maximum two claims shall be admissible under this add on during the policy year.**
- Benefit under this cover is payable even if there is no default on payment of EMI on the due date.

Specific Exclusion:

Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

The following options are available to the insured to select:

Options	I	II	III
Minimum days in Garage	30	60	90
Maximum no. of EMIs payable	1	2	3

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

9. Depreciation waiver - UIN: IRDAN134RP0008V02200809/A0009V03201011

In the case of an accident leading to a partial loss, there will be No depreciation charged on the cost of the parts to be necessarily replaced.

Plans:

Plan A: The cover is applicable for every partial loss claim during the policy period.

Plan B: The cover is applicable for maximum 2 [two] partial loss claims during the policy period.

Conditions:

1. **Applicable only for repairs undertaken at designated authorized garages of manufacturers.**
2. Obsolete vehicles shall not be eligible for the add-on cover.

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

10. Daily Cash Allowance Benefit - UIN: IRDAN134RP0008V02200809/A0014V03201011

The company will pay you a Daily Cash Allowance as mentioned in the policy schedule in case the insured vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under Section I of the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage.

In case of theft of vehicle the allowance is available up to days.

Plan A:

The benefit shall be limited to total of days in excess of the days for accidental damage claims

Plan B:

The benefit shall be payable for Days when the vehicle is laid up for more than days at the garage

Conditions:

1. The claim for accidental damages is payable under the Policy.
2. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
3. In case of theft and recovery before expiry numbers of days mentioned in the policy schedule, shall be payable till the date of such recovery only.

Exclusions:

Benefit for period of delay in taking delivery by the insured

11. Insurance at Manufacturing selling price - UIN: IRDAN134RP0008V01200809/A0004V02201011

(Available to all Classes of vehicles ie Pvt Cars, Two Wheelers, all Commercial vehicles including Misc D)

The Sum Insured for the Add On shall be the difference between the IDV and the Manufacturers' Selling Price of the vehicle as supported by the invoice of original purchase issued to you by dealer .

Conditions:

1. The addon is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier 2. The addon is available to all classes of Motor Vehicles
2. The addon is available to all classes of Motor Vehicles
3. **Premium:** chargeable at applicable basic rate for OD shall be charged on the Sum insured which will be the difference of MSP and IDV as per current applicable scale

12. Loss of Driving License / Registration Certificate - UIN: IRDAN134RP0008V01200809/A0019V02201011

(Available to all Classes of vehicles ie Pvt Cars, Two Wheelers, all Commercial vehicles including MISC-D)

In the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, we will provide compensation of upto Rs 500 to obtain a duplicate License or RC.

Conditions: A First Information Report should be filed with Police in respect of such a loss
Premium: As per Rating Document.

13. Tyre Cover - UIN: IRDAN134RP0008V02200809/A0033V01202021

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre and Tubes in case of the following events:

1. **Bulge in tyre,**
2. **Bursting of tyre,**
3. Cut or damage to the tyre, arising out of an accident to the insured vehicle,
4. **Damaged by road hazards such as roadside kerbs, potholes and road debris.**

The Company will at the time of claim, depending on the schedule-specified below,

- i. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
- ii. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted)-

- a. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- b. Unused tread depth of ≥ 3 to <5 mm – 50% of cost of new tyre and / or tube
- c. Unused tread depth of ≥ 5 to <7 mm – 75% of cost of new tyre and / or tube
- d. Unused tread depth of ≥ 7 mm – 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre 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.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for betterment charges.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, 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.

Condition:

Maximum of 4 claims will be allowed during the Period of Insurance.

Exclusions:

Company will not pay any claim for damage to Tyre(s)/tube(s) of the Insured Vehicle which, is caused by arises from or is in any way connected with:

1. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
2. Any loss or damage within first 15 days of inception of the policy.
3. **Any loss or damage occurred prior to inception of the policy**
4. **Any loss or damage resulting into total loss of the vehicle**
5. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes.
6. **Loss or damage to wheel accessories or any other parts.**
7. Theft of tyre(s)/tube(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
8. If the tyre(s)/tube(s) are claimed is different from tyre(s)/tube(s) insured/supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
9. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
10. Loss or damage arising out of improper storage or transportation
11. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
12. Loss or damage arising out of modifications not approved by tyre manufacturer
13. **Loss or damage resulting from hard driving due to race, rally or illegal activities.**
14. **Loss or damage due to neglect of periodic maintenance as specified by tyre/vehicle manufacturer.**

15. **Loss or damage resulting from poor workmanship while repair.**
16. **Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.**
17. **Minor damage or scratch not affecting the functioning**
18. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s) of the Insured Vehicle
19. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

Conditions:

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

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s) of the insured vehicle.

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

Definitions:

1. **Tyre:** means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased
2. **Authorized Workshop/Garage/Service Station:** A motor vehicle repair workshop/ garage/service station authorized by Company.
3. **Lost or stolen:** means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation