

Compulsory Personal Accident (Owner-Driver)
under Motor Insurance Policies

Add On – Wordings

1) Key Replacement Clause

The cover is applicable if its shown in your policy schedule.

The cost incurred towards repairing / replacing the car keys and / or locks and/ lockset, including the locksmith charges, upon the occurrence of theft / loss of or damage to the keys/lock or lockset of the insured vehicle due to accident and / Fire and / water during the policy period.

Conditions,

1. Subject to submission of bills for the services rendered.
2. It is mandatory to register First Investigation Report (FIR) with police in case of break-in, to support your contention / claim under this section.
3. For the claim on account of loss of keys / break-in, you have to necessarily call our Customer Service Team and lodge a claim immediately giving us full details. The dully completed claim form should be submitted to us within 5 working days from the date of the call.

Subject otherwise to the terms, conditions, limitations, and exclusions of the underlying Policy

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2) Loss of Personal Belongings Clause

The cover is applicable if it is shown in the policy schedule.

This covers the loss or damages for the Insured and his immediate family members personal belongings while they are in the vehicle at the time of loss or damage to the vehicle.

Personal belonging for the purpose of this section means an item such as clothes, bag/baggage, mobile phone, laptop.

The maximum amount payable under this section would be as mentioned in the policy schedule Conditions:

1. Any claim under this section will be admissible only when there is a valid and admissible claim under section I of the policy
2. Immediate family members are limited to self, spouse and dependent children
3. A First Investigation Report (FIR) is registered with police in case of break-in and / theft
4. For the claim on account of loss of Personal Belonging, you must necessarily call our Customer Service Team and lodge a claim immediately giving us full details. The dully completed claim form should be submitted to us within 5 working days from the date of the call.
5. The cover would be applicable only for Motor private car policies

Exclusions

1. The company would not be liable for:
 - a. any loss of the personal belongings unless the Insured's vehicle is locked, and all doors and windows

- are properly fastened while unattended
- b. Any loss or damages towards Money/cheques/bank drafts/credit/debit cards and / Watches, Jewelry, travel tickets, manuscripts, paintings and all similar items

A deductible of Rs.1000/- would be applicable for each claim under this add-on.

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3) Roadside Assistance Cover

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:

a) Breakdown Support over phone –

in the event of minor mechanical errors/ faults/ non-functioning of your vehicle or any part thereof, the company would provide the insured with telephonic assistance to come up with the solutions for insured's vehicle.

b) On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuelline Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts –

In the event of the insured's vehicle being immobilized due to minor mechanical / electrical fault, the company would assist the insured by sending a technician to the location of breakdown to carry out the minor repairs. Always provided that, Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares

c) Flat Tyre Support -

In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist You by:

- a. organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown
- b. by arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured

d) Transfer/Transportation in case of Mechanical & Accidental Breakdown

In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of 50 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured

e) Arrangement of alternate keys in case of Locked/Lost keys

In the event of the Insured losing the keys of the Insured's vehicle, the Company would arrange for pickup and delivery of the spare keys of the Insured's vehicle to the place where the Insured's vehicle is located. Alternatively, the Company would provide the service of unlocking the Insured's vehicle with the help of vehicle technicians at the location of the Insured's vehicle.

The Insured would be required to submit an identity proof to prove his ownership of the Insured's vehicle, before availing such service. Provided always that this service would be provided only within a range of 50 kms from the location where the loss has occurred.

f) Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel

In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to ten liters of fuel, at the location of the breakdown.

Provided all expenses on fuel would be borne by the Insured

g) Battery Jumpstart

In the event of the Insured's vehicle being immobilized due to a rundown battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means.

Provided always that any cost of charging/replacement of battery would be borne by the Insured

h) Emptying of the fuel Tank

In the event of the fuel tank of the Insured's vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.

i) Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

In case the covered vehicle has fall in a pit and removal or extraction of the vehicle is needed, the facilitator on the request of insured shall arrange the service to remove/extract vehicle.

the cost incurrent towards such services is to be borne by the insured.

Special Conditions:

- a) All additional expenses regarding replacement of any part and any other service which does not form 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

- i. 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.
- ii. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- iii. 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 immobilized.
- iv. 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 the terms, conditions, limitations and exclusions of the underlying Policy

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4) Loss of Driving License / Registration Certificate

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

Conditions: A First Information Report should be filed with Police in respect of such a loss

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5) Hospital Daily Cash Cover

In event of insured suffering from an accidental injury involving the insured vehicle leading to hospitalization as an in-patient the Company will pay an amount per day as mentioned in the policy schedule for hospitalization for maximum upto 30 days, provided duration of any such hospitalisation shall be minimum of 24 consecutive hours. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization

Conditions:

1. Any claim under this section will be admissible only when there is a valid and admissible claim under section I of the policy
2. Subject to additional premium, the named family members can be included under this add on cover
- ~~3.~~ Family members are limited to self, spouse and upto 2 dependent children
4. Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be claimed twice, only excess expenses (not paid under the other Policy) can be covered herein

Exclusions

1. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity shall be excluded
2. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs
3. If the claim is not supported by an original and valid bill/ receipt and related prescription of attending the Medical Practitioner / Hospital/ Nursing Home

Subject otherwise to the terms, conditions, limitations, and exclusions of the underlying Policy

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