



# STANDALONE MOTOR OWN DAMAGE PRIVATE CAR POLICY

**UIN: IRDAN134RP0001V01201920**

**Add-on wordings**

**UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**

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**IRDA of India Registration Number: 134**

**CIN: U66010MH2007PLC166770**

## Standalone Motor Own Damage Private Car Policy add-on wordings

Sr. No	Add-on name	UIN
1	Depreciation Waiver	IRDAN134RP0001V01201920/A0012V03201920
2	Return to Invoice	IRDAN134RP0001V01201920/A0008V03201920
3	Engine Protector	IRDAN134RP0001V01201920/A0004V02201920
4	Cost of Consumable	IRDAN134RP0001V01201920/A0014V03201920
5	Tyre and Rim Secure	IRDAN134RP0001V01201920/A0005V01202021
6	Key Replacement	IRDAN134RP0001V01201920/A0009V02201920
7	Loss of Personal Belongings Clause	IRDAN134RP0001V01201920/A0003V02201920
8	Roadside Assistance	IRDAN134RP0001V01201920/A0017V02201920
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10	Daily Cash Allowances Benefit	IRDAN134RP0001V01201920/A0013V02201920
11	Preferred Garage Network	IRDAN134RP0001V01201920/ A0083V01202324
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14	Secure Towing (Higher Towing & Removal Costs)	IRDAN134RP0001V01201920/A0015V02201920
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16	Accidental Hospitalization Clause for Family	IRDAN134RP0001V01201920/A0006V01201920
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19	Insurance at manufacturing selling price	IRDAN134RP0001V01201920/A0011V01201920
20	Hydrostatic Lock	IRDAN134RP0001V01201920/A0016V01201920
21	Wrong Fuel Cover	IRDAN134RP0001V01201920/A0006V01202021
22	Emergency Assistance Services	IRDAN134RP0001V01201920/ A0084V01202324
23	No Fault Protection	IRDAN134RP0001V01201920/ A0085V01202324
24	Additional Personal Accident Cover	IRDAN134RP0001V01201920/ A0086V01202324
25	Preferred Services	IRDAN134RP0001V01201920/ A0087V01202324
26	Pet Cover	IRDAN134RP0001V01201920/ A0088V01202324
27	Battery Protect cover	IRDAN134RP0001V01201920/ A0089V01202324
28	Vehicle Cyber Protection	IRDAN134RP0001V01201920/ A0090V01202324
29	Power Cable and Charger Cover	IRDAN134RP0001V01201920/ A0091V01202324
30	Battery Charging support	IRDAN134RP0001V01201920/ A0092V01202324
31	EMI Protection	IRDAN134RP0001V01201920/ A0093V01202324

## 1. Depreciation waiver UIN: IRDAN134RP0001V01201920/A0012V03201920

In consideration of payment of an additional premium, paid by the insured and realised by the insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section I (own damage) of this policy would stand deleted, based on the plan selected.

**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.

**Plan C:** The cover is applicable for maximum 1 (one) partial loss claim during the policy period.

### Conditions:

The benefits under this add on cover can be availed upto the claim limit specified in the policy schedule.

### Exclusions:

In addition to the general exclusions under Motor Insurance, company shall not be liable to pay any claim whatsoever, where any claim intimated under section I (Own-Damage) of the policy, is not payable or admissible.

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

## 2. Return to Invoice UIN: IRDAN134RP0001V01201920/A0008V03201920

In consideration of the payment of an additional premium by the insured and realized by the insurer, notwithstanding anything to the contrary contained in the policy, the Company hereby extends the policy to cover the losses in the event of Total Loss (TL) or Constructive Total Loss (CTL).

Benefit under this cover can be availed based on following options exercised by the insured subject to the conditions specified:

### Plan A: Extensive coverage

the followings benefits are extended under this plan: -

- 1) The insurer will pay the insured, the difference between the original invoice price of the insured vehicle & insured declared value (IDV).
- 2) Registration expenses, Road tax (incurred for the first time in the first year of age) & insurance premium paid under Section I (own damage) of the policy will be processed on the pro-rata basis for the remaining policy period.

### Conditions:

- The sum of the registration expenses, road tax paid shall be subject to a maximum of 20% of original invoice price.
- Insurer can choose to provide reimbursement of "Return to invoice value" or may provide similar vehicle with higher model category.
- If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value whichever is lower.

### Definition:

- A. **Original invoice price** means the manufacturer's listed selling price (practically, ex- showroom price) of the complete built- in unit, 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.
- B. **Registration expenses** refers to the cost associated with officially registering and licensing a vehicle with the appropriate government authority.
- C. **Road tax** would mean the amount net off the refund that might have been received from the RTO upon Total Loss/Constructive Total Loss/Total Theft of the insured vehicle.
- D. **Insurance Premium** would mean premium paid under section I (own damage) of the policy. It will be refunded on pro-rata basis for the remaining policy period.

### Plan B: Limited Coverage:

The company shall pay the difference between the ex-showroom less 5% depreciated value of the insured vehicle and insured declared value (IDV).

### Conditions:

- If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value whichever is lower.

**General Terms and conditions (applicable for both the above plans):**

- Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
- Claim under this add-on shall be processed only after 90 days of the first information report with the police, in case of a total theft claim of the insured vehicle.
- Claim payment in case of total theft of the Insured vehicle will be subject to submission of final investigation report by the police authorities but not before 90 days from the date of theft.
- The cover is applicable for one claim during the policy period.
- Claims under this add-on shall be subject to due documentation and substantiation.
- Any compensation under this add-on cover will be full and final settlement of our liability.
- No objection certificate from financier is necessary in case the vehicle is hypothecated.

**Exclusions:**

- Any claim which does not qualify as **Total Loss / Constructive Total Loss** as per the vehicle insurance policy.
- If the vehicle is recovered within 90 days of the theft unless final investigation report/non-traceable report is submitted.

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

**3. Engine Protect - UIN: IRDAN134RP0001V01201920/A0004V02201920**

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

- Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock
- 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:**

- 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.
- Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the waterlogged area and/or repair of the vehicle.
- Claims where the repair has been carried out without prior approval of the Company.
- Depreciation of the replaced parts.
- Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
- 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.
- Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
- Normal wear and tear.
- Losses after payment of 3 [three] claims under this add on during policy period.

**Conditions**

- 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.
- 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.
- Insured should avoid driving the Insured Vehicle through waterlogged 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.

#### 4. Cost of Consumable UIN: IRDAN134RP0001V01201920/A0014V03201920

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company hereby extends the policy to cover expenses incurred by the insured towards replacement of consumable items, in the event of damage to the insured vehicle and/or to its insured accessories, arising out of any peril as covered under section I (own damage) of the policy.

For the purpose of this cover, consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However, fuel is excluded under the policy coverage.

#### Claim payable limit as follows

Plan A – Cost of consumable benefit under this plan is limited to 2% of IDV/SI  
 Plan B – Cost of consumable benefit under this plan is limited to 5% of IDV/SI  
 Plan C – Benefit under this plan shall cover complete cost of consumables.

#### Conditions:

- Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
- The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

#### 5. Tyre Cover - UIN: IRDAN134RP0001V01201920/A0005V01202021

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:

- **Bulge in tyre,**
- **Bursting of tyre,**
- Cut or damage to the tyre, arising out of an accident to the insured vehicle,
- **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,

- 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,
- 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.

### **Rim Secure:**

If during the Period of Insurance any Rim on insured vehicle is accidentally physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of replacing the wheel rim(s) with wheel rim(s) of same make, model and specification.

### **Conditions:**

- Coverage for rim will be provided to vehicles fitted with Run Flat Technology (RFT) or tubeless tyre.
- 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:

- 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.
- Any loss or damage to Rims resulting from corrosion and/or oxidation and/or rusting.
- Any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy
- Any loss or damage resulting into total loss of the vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes/rim.
- Loss or damage to wheel accessories or any other parts.
- Theft of tyre(s)/tube(s)/rim(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
- If the tyre(s)/tube(s)/rim(s) are claimed is different from tyre(s)/tube(s)/rim(s) insured/supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
- Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
- Loss or damage arising out of improper storage or transportation
- Loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/rim function or performance.
- Loss or damage arising out of modifications not approved by tyre/rim manufacturer
- Loss or damage resulting from hard driving due to race, rally or illegal activities.
- Loss or damage due to neglect of periodic maintenance as specified by tyre/rim/vehicle manufacturer.
- Loss or damage resulting from poor workmanship while repair.
- Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- Minor damage or scratch not affecting the functioning
- Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s)/ Rim(s) of the Insured Vehicle
- 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:**

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

## 6. Key Replacement Cover - UIN: IRDAN134RP0001V01201920/A0009V02201920

### This clause covers:

- The cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
  - The labour charge for opening the car if you have lost the keys or
  - The cost of replacing your vehicle keys which are stolen or lost
  - 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.

## 7. Loss of Personal Belonging - UIN: IRDAN134RP0001V01201920/A0003V02201920

Covers loss of personal belongings viz baggage, mobile phone, laptop, clothes, bag etc. belonging to you and your dependant family members from the car by visible means by any peril as insured under the Motor Vehicle Policy, subject to sum insured limit as mentioned in policy schedule.

### Conditions:

- FIR shall be an essential requirement for break in / theft from vehicle cases.
- Family shall mean your dependants limited to spouse and children.
- The loss should be intimated immediately to our call centre immediately and duly completed claim form for the loss be submitted 5 days from the date of the call.

### Exclusions:

- Money/cheques/bank drafts/credit/debit cards.
- Watches, Jewellery, travel tickets, manuscripts, paintings and similar items.
- Samples

**Excess**-Rs 1000/- each claim

## 8. Roadside Assistance - UIN: IRDAN134RP0001V01201920/A0017V02201920

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:

- Breakdown Support over phone
- 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.
- Flat Tyre Support
- Transfer/Transportation in case of Mechanical & Accidental Breakdown.
- Arrangement of alternate keys in case of Locked/Lost keys
- Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel
- Battery Jumpstart
- Emptying of the fuel Tank
- Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

### Special Conditions:

- 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.
- 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:

- 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.
- Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- 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.
- 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.

**9. NCB Protector - UIN: IRDAN134RP0001V01201920/A0018V02201920**

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:

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

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

**10. Daily Cash Allowance Benefit - UIN: IRDAN134RP0001V01201920/A0013V02201920**

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:**

- The claim for accidental damages is payable under the Policy.
- The benefit ceases the day the vehicle is ready for delivery after covered repairs.
- 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. Preferred Garage Network - UIN: IRDAN134RP0001V01201920/ A0083V01202324**

By opting for this cover, insured is eligible for a discount on premium of section I (own damage cover) subject to insured agrees to repair the damaged vehicle (s) at any of the company's preferred list of garages as available on the company's website at the time of claim.

In case insured does not get the vehicle repaired at any of company's preferred listed garages which is available on the company's website at the time of claim, then each claim will be subject to an additional excess amount specified in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

Note: Preferred garage discount on section 1 -own damage cover will be considered after all the applicable discounts and/or loading on the base own damage premium including premium of add-on covers

**Terms & Conditions:**

- The discount will be extended only on basic own damage cover and on selected add on covers.
- This cover can be added in mid-term of the policy and can be excluded in mid-term of the policy on short scale premium computation basis for "Transfer of interest/ownership" endorsement.
- Benefit under this cover shall be transferred to subsequent owner along with motor own damage cover in case of "Transfer of interest/ownership" request.
- In case of motor policy cancellation request, all the benefits under this cover will stand null and void.
- Any damaged vehicle which is not repaired at any of company's preferred list of garages available on company's website at the time of claim, then an additional excess amount as specified in the policy schedule will be applicable & payable by insured.

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



**12. Pay Less to Drive Less - UIN: IRDAN134RP0001V01201920/ A0081V01202324**  
**13. and Drive Less to Pay Less- UIN: IRDAN134RP0001V01201920/ A0082V01202324**

By opting for these add on covers, Insured is declaring and agreeing that Insured Vehicle will run for limited number of kilometres, as per plan opted and mentioned in the Policy Schedule, during the Policy Period.

Based on the selection of plan, Insured will be eligible for the discount after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers

Insured can select any of the below options:

**1. Pay Less to Drive Less**

By opting for this cover, Insured has to declare the number of kilometres on the proposal form for which the Insured Vehicle will be driven during the policy period. After declaring the number of kilometres, the Company will provide discount after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers.

**Terms and Conditions**

- At the time of inception of the Policy, the Company will require Odometer reading of Insured's vehicle.
- Basis Odometer reading declaration given by Insured, the agreed discount will be offered in the Policy.
- In case the Kilometres declared has expired, Insured has to intimate the Company and has to recharge/regularize the policy by paying the additional applicable premium.
- In case of mid-term cancellation of base Policy or transfer of Policy, then the Company has the right to recover discount offered on pro-rata basis.
- If the Kilometre reading at the time of claim has exhausted the limit +10% (Margin) then claim would be paid with the principal of under-insurance to an extent of premium shortfall.  
 Example  
 If 10% discount is provided and Kilometre limit of 10000 kms was opted, then at the time of claim, if Kms have exceeded 11000 kms then claim would be settled @ 90% of the approved liability.
- A. In case the insured has exceeded the limit specified as per point 5 above, and the Insured has not intimated the Company and has not regularized the policy by paying the additional applicable premium, then the claim would be settled on the basis of under Insurance i.e., the claim would be adjusted against the shortfall applicable that the Insured was supposed to pay to regularize the policy.  
 For E.g. If the insured is required to make a payment of 25% of the premium on base policy, then the claim would be under settled to the extent of 25% on the claim amount.  
 b. On renewal, if the insured opts for this cover, then he/she will again have to declare the kilometres that he/she would be driving on the proposal form and accordingly the agreed discount would be provided.
- If the Insured has not exceeded the declared kilometres and there is claim in the policy, then the claim would be settled as per the guidelines applicable
- If the Insured has exceeded the declared kilometres and there is no claim in the policy, then the additional applicable amount that the insured was required to pay to regularize the policy would be adjusted on renewal.
- This add on cover cannot be opted in mid-term of Policy and can be offered only at the inception or renewal of the policy.
- Cover will be transferred to new owner along with own damage cover in case there is any request for transfer of interest.

**2. Drive Less to Pay Less**

By opting for this cover, If the Insured has driven the Insured vehicle within the number of kilometres limit as opted in the policy schedule, then the Company will provide discount on renewal after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers.

**Terms and Conditions:**

- At the time of inception of the Policy, the Company will require Odometer reading of Insured's vehicle.
- If the insured has driven the vehicle within the declared kilometres, agreed discount would be applicable on renewal.
- If the insured has exceeded the declared kilometres, discount would not be provided on renewal. On renewal of Policy, if the Insured opts for this cover, then he/she will have to declare the kilometres that he/she will drive.
- If the insured has exceeded the declared kilometres at the time of claim, there will be no impact on the claim amount settled
- This add on cover cannot be opted in mid-term of Policy and can be offered only at the inception or renewal of the policy.
- Cover will be transferred to new owner along with own damage cover in case there is any request for transfer of interest.

**Exclusions (Pay Less to drive Less & Drive Less to Pay Less)**

Exclusions as applicable under Section 1 of Insured's Private Car Insurance Policy will also be applicable to this Add-on Cover.

#### 14. Secure Towing (Higher Towing & Removal Costs) - UIN: IRDAN134RP0001V01201920/A0015V02201920

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.

#### 15. Additional Expense Coverage Clause - UIN: IRDAN134RP0001V01201920/A0005V01201920 (Emergency Hotel or Transportation Expenses)

We shall reimburse you the cost of expenses incurred for accommodation for overnight stay and /or those for travel to your place of residence or nearest city on your itinerary, necessarily incurred in the event of your vehicle meeting with an accident en-route and it is impossible to drive the insured vehicle due to an accident and the vehicle had to be towed or if the vehicle is stolen ,subject to your being over 100 miles away with the vehicle from your address. The reimbursement under the 2 heads shall be subject to limits of Rs 2500 each person with Rs 5000 per such accident limit and an aggregate of Rs 10 ,000 in a policy period in event of more than one accident /theft claim.

##### Conditions:

Benefit payable only if the claim for accidental damages or theft claim is payable under the Policy.

#### 16. Accidental Hospitalisation Clause for Family - UIN: IRDAN134RP0001V01201920/A0006V01201920

This is a special clause for reimbursement of inpatient hospitalisation expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members

##### Conditions:

- The claim for accidental damages to insured vehicle should be payable as per Policy conditions
- Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000
- Family shall mean –self, spouse and upto 2 dependent children of age not greater than 25 years
- Age limit for family members 65 years
- Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy .

##### WHAT WE EXCLUDE

- Hospitalisation/Domiciliary Hospitalisation expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.
- Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not)
- Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
- Cost of spectacles and contact lens or hearing aids
- Dental treatment or surgery of any kind
- Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols
- Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation
- Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment
- Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material
- Any expense on treatment of Insured Person as outpatient only in a Hospital
- Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports
- External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamatic condition, etc
- War, riots, strike, terrorism acts, nuclear weapon induced treatment
- Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident

#### 14. Hospital Daily Cash Cover - UIN: IRDAN134RP0001V01201920/A0007V01201920

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum upto 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalisation.

**Conditions:**

- The claim for accidental damages to insured vehicle should be payable as per Policy conditions
- There is an Option to include named family members by payment of additional premium for each member named
- Family shall mean –self, spouse and upto 2 dependent children
- Age limit for family members 65 years
- Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

#### 18. Loss of Driving License / Registration Certificate-UIN: IRDAN134RP0001V01201920/A0010V01201920

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

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

#### 19. Insurance at Manufacturing selling price - UIN: IRDAN134RP0001V01201920/A0011V01201920

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:**

- 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
- The addon is available to all classes of Motor Vehicles

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

#### 20. Motor Private Car Hydrostatic Cover - UIN: IRDAN134RP0001V01201920/A0016V01201920

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that the Company agrees to pay for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

**Special Conditions applicable:**

- The insured should be the First Registered Owner and vehicle not more than (5) years from the date of start of cover.
- Repair or replacement in our Authorised Garages across India.
- The insured vehicle should be used only for Private Purpose (as per the terms and conditions of the policy schedule) and in case of Transfer of ownership, cover will cease.
- The following cover would be subject to an 'admissible claim' in Section I (with immediate intimation for retrieval of vehicle from water-logged area).
- In case of replacement of engine, submission of Invoice within 15 days of date of loss for Endorsement in the Policy.

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

#### 21. Wrong Fuel Cover - UIN: IRDAN134RP0001V01201920/A0006V01202021

**Coverage:**

Subject to payment of additional premium the policy will cover accidental filling of fuel tank with wrong fuel for the insured vehicle.

- Draining and flushing the fuel tank on site. Or

- To take the insured vehicle, the driver and up to 4 co-passengers to the nearest suitable repairer to drain and flush the fuel tank and replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile, if it is not reasonably possible to do this where insured vehicle is at the time of claim.
- Damage to vehicle engine cause solely and directly by wrong fuel.
- Only two claims during the policy period will be covered.

**Exclusions or Limitations:**

The Company will not pay for losses resulting from:

- For mechanical or component damage to insured vehicle whether or not caused as a result of wrong fuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- Any claim where the wrong fuelling occurs outside of the Indian Geography.
- For fuel, other than the 5 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
- For any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.
- Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the vehicle.
- Loss of value,
- Wear and tear
- Loss of use of the vehicle
- Replacement of the fuel filter.

**22. Emergency Assistance Service - UIN: IRDAN134RP0001V01201920/ A0084V01202324**

**Definition:**

Eligible Participant: Shall mean an enrolled individual covered under the terms of an Insurance policy issued by Us that includes Our services as a covered benefit inside India.

**Cover:**

On Payment of additional premium, the Company will provide the below services which will be available when the Insured is away more than 150 kilometres from his/her residential address as provided in the Proposal Form. The services will be provided by the Company, through Company's appointed Service provider, with prior intimation and acceptance by the Company.

- i. **Medical Consultation, Evaluation and Referral-** In the case of any medical emergency situation, the Company/Our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals.
- ii. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family / employer.
- iii. **Emergency Medical Evacuation** - If the Insured is ill or injured in an area where appropriate care is not available, the Company /Our Service Provider will intervene and use available transportation, equipment, and personnel necessary to evacuate the Individual safely to the nearest facility for medical care. This shall also include Air Ambulance services if required.
- iv. **Medical Repatriation (Transportation):** When medically necessary, as determined by Company and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of Insured's residential address as mentioned in the Policy Schedule, provided that the Insured is medically cleared for travel via commercial carrier and provided further that the transportation can be accomplished without compromising Insured's medical condition.
- v. **Compassionate Visit:** When Insured is hospitalized for more than seven (7) consecutive days, The Company/ Our Service Provider will arrange appropriate transportation to Insured's family member or a friend to visit the hospital where Insured is hospitalized.

**Exclusions:**

Please find below the exclusions under this cover:

- Travel was undertaken for the purpose of securing medical treatment.
- Injuries are sustained as a result of participation in acts of war or insurrection.
- Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs
- Injuries are sustained as a result of attempted suicide or
- The Eligible Participant is transferred or is to be transferred, from one medical facility to another of similar capabilities which provides a similar level of care.
- We will not evacuate or repatriate an Eligible participant, if the person has i) no medical authorization :ii) mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home iii) in cases of pregnancy beyond the end of the 28th week and with respect to the child born from pregnancy, we will not evacuate or repatriate a child born while the person was travelling beyond the 28th week: or (iv) a mental or nervous disorder, unless hospitalized.
- We will not provide services for trips exceeding 90 days from legal residence without prior notification to Us. Eligible Participants are only eligible for services inside India.

### 23. No Fault Protection - UIN: IRDAN134RP0001V01201920/ A0085V01202324

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be allowed to retain the no claim bonus at the time of renewal of the policy despite the occurrence of any loss or damage to the insured vehicle due to the following perils:

- Damage to only windshield glass of the parked insured vehicle by external object.
- Loss due to flood/earthquake/act of god perils to the insured parked vehicle.

**Conditions:**

If any claim/s has been reported in the current policy period, then policyholder will still be eligible for “No Claim Bonus” which shall remain same as offered in existing policy provided:

- This Add-on cover was opted in the current policy year along with the base motor OD cover.
- The cover is applicable for one claim during the policy period.
- No claim bonus would be available only if the policy is renewed with the company.
- No claim bonus will be protected only if the policy is renewed within 90 days from the date of expiry of the previous policy.
- Any losses due to any other perils not mentioned in the above coverages will be out of the scope of this add on cover.
- No claim bonus will not be offered if the vehicle is sold / transferred.

**Exclusions:**

Any misrepresentation/concealment of facts resulting in a claim or reduction of premium.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

### 24. Additional Personal Accident Cover - UIN: IRDAN134RP0001V01201920/ A0086V01202324

In consideration of the payment of additional premium paid by the insured and realized by the insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant, the insurer will pay to the insured, the capital sum insured as mentioned under the policy.

The sum insured under this cover would be available upto Rs.1 crore over the above SI available in the Indian motor tariff, the sum insured should be in multiple of 1 lakh only.

**Additional personal accident benefit:**

Insurer will pay the sum insured based on the benefit table if the insured meets with an accident while traveling in the vehicle as a driver or occupant.

Sr No	Details if Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes	100%
3	Permanent total disablement from injuries other than named above	100%
4	Speech and hearing in both ears	100%
5	Loss of any one limb and sight of any one eye	50%
6	Loss of four fingers and thumb of one hand	40%
7	Loss of hearing in one ear/ thumb and index finger of same hand / loss of four fingers except thumb	25%

**The additional PA cover benefit extends to cover:**

- Personal accident cover for insured (Owner driver).
- Personal accident cover for the un-named passenger of the vehicle.
- Personal accident cover for the paid driver of the vehicle.
- Employee of the insured.

**Claim under this benefit is payable only if:**

- It is payable under personal accident section of motor policy.
- Insured person must be travelling in the vehicle as a driver or occupant.

The insured may opt for this policy at the time of inception or at the time of renewal

**Exclusions:**

- 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
  - intentional self-injury suicide or attempted suicide physical defect or infirmity or
  - An accident happening whilst such person is under 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 representatives(s).

## 25. Preferred Services - UIN: IRDAN134RP0001V01201920/ A0087V01202324

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy & insured agreeing to repair the vehicle, in case of an accident or otherwise or avail the services mentioned below in any of the preferred workshop listed with USGI, the insured is eligible to opt for any of the following services.

### A. Pick-up & drop service

#### Coverages:

In the event of accidental claims or visit to workshop for any reason and/or visit to nearest electric vehicle charging station for charging the vehicle battery, the company would provide the insured with "Pick-up and drop service", upto the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy schedule.

Company shall be liable for any own damage to the vehicle due to an accident while shifting the vehicle as per coverage under section I (own damage) of base motor Policy.

**Note:** Cost of services beyond the coverage as mentioned shall be borne by the insured.

#### Conditions:

- The benefits under this add-on cover shall be availed only during the policy period.
- The pick-up and drop facility services include the transportation of vehicle between workshop and insured address or specified location in case of an accident or to nearest electric vehicle charging station, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.
- USGI shall not be responsible for policyholder's personal belongings in the vehicle during the course of service.
- The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured's vehicle before availing such services.
- Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
- Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
- The benefits under this add on cover are transferable to the subsequent owner for the remaining policy period & as applicable within India.
- Services under this add on cover can be availed during working hours.
- Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
- The vehicle should be road worthy and in the running condition.

#### Exclusions:

- This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry etc.
- Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
- Any vehicle which is not used for lawful purpose.
- Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (\*at actuals) to be borne by insured.
- The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

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

### B. "Extendedcare" (Vehicle repair service warranty)

The company will provide the insured with "vehicle repair service warranty as per period specified in the policy schedule"

**Vehicle repair service warranty** is provided on the parts which are repaired or replaced (and mentioned on the repair invoice) & craftsmanship during the accidental claim repairs at preferred workshop.

#### Conditions:

- The benefits under this add-on cover shall be availed only during the policy period.
- The vehicle repair service warranty for period specified in the policy schedule, under this add-on will be applicable only when vehicle is in claim & is being repaired at company's preferred workshop as listed or updated time to time.
- The warranty under this add-on cover is non-transferrable.
- Post loss cancellation of this add-on cover is not permitted.
- The insured is responsible for the vehicle service as per the required schedule for the warranty.
- Insured will be asked to submit the requisite invoices/documents issued for repair warranty program.
- The warranty provided by this additional coverage only applies to parts; any labour cost associated with utilising these services will be responsibility of the insured.
- If insured takes the vehicle to other than preferred workshop, the benefit under this add-on cover cannot be availed.
- This warranty service program cannot be extended for more than specified period as described in policy schedule. Post expiry of the policy, warranty will be valid only if the policy is renewed with USGI.
- Warranty will be applicable on the parts repaired or replaced by preferred workshop only and will be communicated by preferred workshop to the insured, post vehicle is accident repaired, this warranty does not gets extended to any other parts of vehicle.

**Exclusions:**

- Any accidental damage or damage caused due to negligence, intentional or malicious damage or any alternation/modifications to vehicle or its insured parts post repairs.
- Any loss arising out of the vehicle being used for any sort of competition, sport or rally racing, pace making, reliability trials, towing without suitable recommendation by the manufacturer.
- Any normal wear & tear or depreciation.
- Mechanical and electrical breakdown caused by overloading or using the vehicle other than its designed purpose, short circuiting, overheating.
- Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under new vehicles or under any other extended warranty program from any other source.
- Any claim which is fraudulent will lead to voiding the benefits available under this add-on cover.
- Use of the vehicle for any other purpose except for which it is designed and licensed.
- Any kind of consequential loss.
- Pre-existing defect causing the breakdown which was diagnosed prior to the offered warranty, but the repairs was deferred to or carried out during this warranty service program.

**C. Annual Maintenance Contract (AMC)**

This coverage will include the value-added service towards periodic maintenance of your vehicle. The service plan is as mentioned in the policy schedule.

**Coverages:**

- A. The maintenance services will include as specified in the contract and policy schedule.
- B. Number of services as specified in the contract and policy schedule.

**Conditions:**

- The benefits under this add-on cover shall be availed only during the policy period.
- This coverage will be applicable if necessary, repairs are carried out at preferred workshops.
- Additional charges may apply for any repairs or replacement of parts not covered under the contract.
- The customer shall be responsible for ensuring vehicle is in healthy condition and services are availed after the specified running of the vehicles, as necessary.
- The Company shall not be liable for any delay in servicing due to any reason.
- Cancellation of this add-on cover is not allowed.
- If ownership of the vehicle's changes, the remaining AMC period would be effective for the subsequent vehicle owner.
- This add-on cover is non-transferrable to any other vehicle and remains valid for its original vehicle only.

**Exclusions:**

- The policy does not cover repairs caused by accidents, damage due to negligence, misuse of the vehicle or any unauthorised modifications/alternations done by insured, theft, flooding, fire and or taking a part in motor race.
- Fuel and consumable used during the maintenance services.
- For any repairs or replacement of parts not covered under the policy or AMC Program.
- For any additional work or enhancement requested by insured, the necessary labour and consumable charges shall be applied.
- Mechanical and electrical breakdown caused by overloading or using the vehicle other than its designed purpose, short circuiting, overheating.
- Any normal wear & tear or depreciation.
- Use of vehicle for any other purpose except for which it is designed or licensed.
- Services under this program cannot be availed if any fraudulent activities are observed.

**D. Vehicle care services**

In consideration of an additional premium, insured is eligible for numerous services. such services may include but are not limited to vehicle wash services, balancing & alignment, vehicle interior cleaning, overhaul services etc., or as specified in the policy schedule.

**Conditions:**

- The services under this add-on cover shall be utilized as specified in the annexure attached to the policy schedule and being offered by respective preferred workshop.
- The benefits under this add-on cover shall be availed only during the own damage policy period.
- This coverage will be applicable if necessary, repairs are carried out at preferred workshops.
- The insured is responsible for maintaining the service schedule and ensuring that the vehicle is made available for regular maintenance as per the schedule.
- Additional charges may apply for any repairs or replacement of parts not covered under the policy/contract.
- Consumables and parts charges not covered as per the policy/contract, will be charged additionally and to be borne by insured.
- Cancellation of this add-on cover is not allowed.
- If ownership of the vehicle changes, the remaining service period would be effective for the subsequent vehicle owner.
- This add-on cover is non-transferrable to any other vehicle and remains valid for its original vehicle only.

**Exclusions:**

- Repairs caused by accidents, damage due to negligence, or misuse of the vehicle.
- Fuel and consumable used during the maintenance services.
- Any modifications or enhancements requested by the insured outside the scope of services mentioned in the annexure attached with the policy schedule.
- Services under this program cannot be availed if any fraudulent activities are observed.

**E. Doorstep Fitment services:**

The doorstep fitment and installation services include the fitting and installation of vehicle parts & other minor services at insured location, and as specified in the annexure attached with policy schedule.

**Conditions:**

- The benefits under this add-on cover shall be availed only during the motor own damage policy period.
- Insured to ensure the availability of the vehicle at the agreed location & at time provided for fitment and installation services
- If consumables are consumed above the limit specified in annexure attached to policy schedule, any additional charges then to be borne by insured.
- If ownership of the vehicle changes, the remaining service period would be effective for the subsequent vehicle owner.
- Vehicle should have both valid motor own damage cover and third-party cover to avail the service.

All the other terms and conditions shall remain same as specified in base motor insurance policy.

**26. Pet Cover - UIN: IRDAN134RP0001V01201920/ A0088V01202324**

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood and agreed that for the purpose of this policy, the company shall indemnify insured upto the sum insured as mentioned in the policy schedule for bodily injury or death of pet due to vehicle accident, which is being carried in the insured vehicle at the time of an accident.

**Definition:**

- **Insured Pet** only those domesticated animals named as an insured pet in the policy schedule, pet in this policy only refers to Dogs & Cats, it should not include any protected species, which are illegal to be kept as pet as per prevailing existing laws.
- **Accident, Accidental** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
- **Accidental/Bodily injury** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means leading to bodily harm, excluding any illness or disease solely or directly caused by it, which is verified and certified by licensed veterinarian.
- **Medical Benefits** means those expenses that an insured has necessarily and actually incurred for medical treatment of pet on account of bodily injury due to an insured vehicle accident, and on the advice of veterinary practitioner.
- **Medical Treatment** means any treatment, tests, medication or stay in hospital which is required by insured pet as advised by veterinarian on account of bodily injury due to insured vehicle accident.
- **Licensed Veterinarian/vet** means a person who holds a valid registration from the Veterinary council of India (VCI) Or state veterinary council and is thereby entitled to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. **Licensed Veterinarian** should not be the insured pet owner himself/herself or a close member of the family of the insured pet owner.

**We will cover you for:**

- **Mortality Benefit:** Full sum insured (*as per valuation provided by Licensed veterinarian*) in case of death by a vehicle accident.
- **Medical Benefits:** Medical expenses incurred towards bodily injury due to vehicle accident during motor own damage policy period.

**Conditions:**

- The sum insured for this coverage is as specified in policy schedule.
- Claim for pet insurance is admissible only if own damage cover for accidental damages is admissible under section I (own damage).
- Only one claim (death/bodily injury) would be admissible during the policy period and is limited to one pet only, once the claim has been made and accepted, the pet insurance policy will automatically be cancelled.
- Maximum Total liability is limited to the valuation report received by a government approved verified pet's doctor.
- Covers insured pet from 8 weeks old to 8 years old.
- Clear photographs of the pet, insured & insured vehicle must be provided at the time of claim.
- Animals those comes under the Laws of Wildlife (Protection) Act, 1972 and any subsequent amendments are not covered in this policy.
- All the necessary rules and requisite precautions should be followed while carrying a pet in the vehicle.
- This policy shall be governed by laws of India.



- The benefit under this add-on cover is non-transferrable.

**Exclusions:**

- Any surgery that is not necessitated because of accident.
- Any other treatment which is not recommended by the veterinarian or unrelated to an injury.
- Any injuries resulting from neglect, inadequate care, failure to provide necessary preventive measures or treatment, abuse, intentional injury by you or any other person who may have care, custody, or control of insured pet.
- Death due to insured pet's participation in any events, competitions, contests, organized fighting, racing, or any other occupational, professional, or business use of insured pet.
- Pet Running away from the spot of accident and is not traceable.
- Pet must not be at driver's seat at the time of accident.
- Liability for injuries or damage caused by the insured pet to third parties is not included.
- Claims arising due to an intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
- This cover is applicable only to individual owners and will not cater to customers who are in buying and selling of pets.
- Any consequential loss arising out of death of the insured pet.
- Any claim arising as a result of committing breach of laws of India.

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

**27. Battery Protect Cover - UIN: IRDAN134RP0001V01201920/ A0089V01202324**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/Short circuit causing loss or damage to vehicle battery and or theft of Vehicle battery, of Internal Combustion Engine/ Hybrid Vehicle/ fully Electric Vehicle.

**Claims under this cover are admissible, if**

- A. There is evidence of physical damage to Battery.
- B. In case of short circuit while mounting, dismounting or while charging resulting into damage/failure.
- C. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
- D. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within battery following a flood.
- E. This cover also pays for Partial / Standalone Theft of vehicle battery, subject to coverage as per subsequent plans:
  - **Plan A:** The benefit shall be limited to 50% of the total Claim amount, which includes any damages happening to vehicle battery only.
  - **Plan B:** The benefit shall be limited to 50% of the Total Claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.
  - **Plan C:** The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.

**Exclusion:**

- Any claim where the subject matter of claims 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 where the repair has been carried out without prior approval from the Company.
- Damages resulting from any wear and tear of the battery, cable & wires.
- Damages resulting due to
  - Failure to use vehicle manufacture's recommended and genuine equipment's, spare parts etc. and/or
  - Failure to follow manufacturer's instructions whilst charging, parking, and driving the vehicle and/or
  - Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
  - Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/or
  - Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
  - Failure to use the latest software version as prescribed by the manufacturer and/or
  - Participation in adventures activities not recommended by manufacturer and/or
  - Manufacturing defect covered under the original warranty and/or
  - Use of battery other than its designated purpose.

- Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
- Any standalone damage resulting to wall mounted charger due to water ingress.
- Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
- Damages caused by acts of war or terrorism.
- Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
- Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
- Any damages resulting from non-adherence of security measures.
- Theft / Loss resulting from:
  - a. Insured's negligence, such as leaving the vehicle unattended in unsafe area will not be covered and/or
  - b. Vehicle being taken without insured's permission or by an unauthorized person and/or
  - c. In case of any fraudulent activity and/or
  - d. Insured's involvement in any illegal activity and/or
  - e. Theft which is not being reported to the Police Authorities and/or registered as First Information Report (FIR) Registration on immediate basis.

**Special condition:**

- Insured must intimate the claim immediately to the company.
- At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery.
- The cover is applicable for one claim during the policy period.

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

**28. Vehicle Cyber Protection - UIN: IRDAN134RP0001V01201920/ A0090V01202324**

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured against cyber-attack on his vehicle completely or partially for the maximum limit that has been mentioned in policy schedule.

Claim under this add on cover is admissible only if vehicle is being compromised due to Cyber incident and or vehicle being hacked.

**Plan A: Vehicle cover:** we will indemnify you in case of:

- For any financial loss sustained by insured as a result of insured's vehicle being compromised through cyber incident, only in case it is being directly linked with the vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
- For any reasonable and necessary costs incurred by insured, towards:
  - Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
    - involvement of an IT expert after a cyber incident and/or
    - towing the vehicle to nearest service station
    - To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify if any ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closet possible condition it was, prior to cyber incident.

- In case of any Third-Party bodily Injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
  - In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage due to unauthorized control over the vehicle system upto the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

**Plan B: Vehicle Cover + Charging stations Cover:** we will indemnify you in case of:

- For any financial loss sustained by Insured as a result of insured's vehicle being compromised through a cyber incident, while the same was being charged at a charging station resulting into burglary/theft of funds, only in case it is being directly linked with the Vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
- For any reasonable and necessary costs incurred by insured, towards:
  - Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,

- involvement of an IT expert after a cyber incident and/or
- towing the vehicle to nearest service station
- To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify any if ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closest possible condition it was, prior to cyber incident.

- Any Third-Party bodily injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
  - In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage, due to unauthorized control over vehicle system upto the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

**General Terms and Conditions:**

- All the valuables or loss of funds (applicable, only in case it is being directly linked with the vehicle) must be declared at the time of claim.
- Our liability will be in excess of any deductible and subject to the limit of liability for each and every insured event or third-party claim as stated in the schedule.
- Any damages resulting from vehicle that is not under insured custody at the time of cyber-attack or loss or damage or theft.
- The insured shall notify concern law enforcement authorities of all such cyber-attack incident.
- The benefits under this add-on cover shall be availed only during the policy period.
- **The cover is applicable for one claim during the policy period.**

**Deductible:**

Deductibles to be calculated at 1% of sum insured

**Exclusions:**

- If Insured fails to notify the concerned financial institute about unauthorized transactions on immediate basis.
- Any damages caused due to customer's negligence, such as sharing confidential details like OTP, PIN, password etc with third-party.
- Any damages caused due to any act, error, or omission which a court, tribunal, arbitrator, or a regulator finds, or which an Insured admits, to be a criminal, dishonest or fraudulent act.
- Any type of war (whether declared or not), use of force or hostile act.
- Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
- If the Insured has made unauthorised modifications or alternations to the vehicle's software, which could contribute to vulnerability that allowed the cyber attack.
- If Insured fails to install necessary software updates or security patches, leaving their vehicle to vulnerable attacks.
- Updating, upgrading, enhancing, or replacing any system to a level which existed prior to sustaining cyber-attack.
- Cost resulting from unauthorized use of internet;
- Claims relating to data privacy infringements against the insured person;

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

**29. Power Cable and Charger Cover - UIN: IRDAN134RP0001V01201920/ A0091V01202324**

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured for repair and or replacement of "Electric Vehicle Power Cable" and or "Charger", provided such damage, loss or destruction is a direct resultant action of the below perils:

- fire, explosion, self-ignition, or lightning.
- by riot or strike.
- Earthquake
- flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost.
- malicious act.
- terrorist activity.
- landslide or rockslide.
- rodent bite.
- Theft / burglary.

**Terms and Conditions:**

- The insured must provide equipment purchase invoice at the time of claim.
- Power cable / charger should be used as per the specification, as specified by the manufacturer.
- The cover is applicable for one claim during the policy period.

**Exclusions:**

- Any claim where the subject matter of claims 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 where the repair has been carried out without prior approval from the Company.
- Damages resulting from any normal wear and tear.
- Damages resulting due to
  - failure to use manufacture's recommended and genuine equipment's, spare parts etc.
  - failure to follow the manufacturers' instructions whilst charging, parking, and driving / riding the vehicle
  - Any modifications, alterations, tampering or repair which are unauthorized as per OEM guidelines
  - loss or damage to the charger is used for commercial purpose.
  - Manufacturing defect covered under the original warranty
- Any Loss of damage due to wilful act or wilful negligence of the insured or his representative.
- Any damage caused by any faults or defects existing at the time of inception of the policy.
- Consequential damages

**Note:** Insured shall take reasonable care to avoid further damage to the power cable / charger by not using the damaged charger further to charge the vehicle.

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

**30. Battery Charging Support Cover - UIN: IRDAN134RP0001V01201920/ A0092V01202324**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be eligible for vehicle battery charging service in the event of his/her electric vehicle runs out of charging.

The insured must call our service provider for assistance under this coverage.

**Plan A: Battery Support cover**

- Spot charging
- Assistance with power cable or charger and/or
- Towing the insured vehicle to nearest workshop or charging station

**Plan B: Pick-up & drop Service**

The company would provide the insured with "Pick-up and drop services", In the event of visit to nearest electric vehicle charging station for charging the vehicle battery, upto the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy schedule. Company shall be liable for any own damage to the vehicle due to an accident while shifting the vehicle as per coverage under section I (own damage) of base motor Policy.

**Note:** Cost of services beyond the coverage as mentioned shall be borne by the insured.

**Conditions:**

- The pick-up and drop facility services include the transportation of vehicle between nearest electric vehicle charging station and insured location, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.
- The insured must check the charging prior to the inception of the journey and should ensure that the vehicle is adequately charged to complete the journey
- USGI shall not be responsible for policyholder's personal belongings in the vehicle during the course of service.
- The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured's vehicle before availing such services.
- Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
- Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
- The benefits under this add on cover are transferable to the subsequent owner for the remaining policy period & as applicable within India.
- Services under this add on cover can be availed during working hours.
- Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
- The vehicle should be road worthy and in the running condition.

**General Terms & Conditions:**

- The benefit under this add on cover shall be availed during motor own damage policy period.
- The Limit of services are as specified in the Policy Schedule.

- The territorial scope of the above assistance service provided will be as specified in the policy schedule.

**General Exclusions:**

- Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
- Any vehicle which is not used for lawful purpose.
- Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (\*at actuals) to be borne by insured.
- The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

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

**31. EMI Protection - UIN: IRDAN134RP0001V01201920/ A0093V01202324**

In consideration of payment of additional premium it is hereby agreed and declared that notwithstanding anything to the contrary contained in the policy, the company hereby understands & agrees to pay the total liable EMI (Equal monthly instalment) amount, as stated in the schedule, to the insured for which the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy, subject to the minimum number of days of vehicle is in workshop as stated in schedule.

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:**

- Claim under own damage cover for accidental damages should be an admissible claim.
- Maximum two accidental claims shall be admissible under this add on during the policy tenure.
- Benefit under this cover is payable if there is no default on payment of EMI as of the loss date (accident date).
- Hypothecation / Lease clause is endorsed in the policy schedule.
- Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.

**Exclusion:**

- Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.
- This add on cover would not be applicable on Total Loss (TL) or Constructive Total Loss (CTL).
- This cover will not be applicable in case of Theft Claim.

**Other conditions:**

- EMI would be paid on the basis of the number of days the vehicle is in workshop.
- The cover would begin from the date the insured has given his consent for repair.
- The cover would be triggered only when the vehicle is kept for a minimum of 30 days unrepaired in the workshop.

Please find below the table based on which EMIs would be payable.

Number of Days in workshop	No of EMI*
>=30 days	1
>=60 days	2
>=90 days	3

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

**Definitions**

- Accident** – means unintentional damage sustained by the Vehicle in motion, due to lack of skill, negligence, non-observance of rules and regulations or an accident connected with road traffic or wilful or culpable actions by third parties, provoking damage to the Vehicle to such an extent as to render it impossible for the Beneficiary to use it in safe conditions.

2. **Breakdown** – means mechanical or Electrical Breakdown of the vehicle due to defect, breakage, or part malfunctioning, that prevents the vehicle from being started or used in a safe condition, where the circumstances of the above causes are ascribable to the services included in the Manufacturer's Contractual warranty conditions.
3. **Immobilizing Breakdown**- means mechanical or Electrical breakdown of a vehicle which cannot be repaired on the spot of incident within 60 minutes of labour time
4. **Insured Vehicle** – The Vehicle insured by Us under the Policy and as shown on Policy Schedule.
5. **Insured** -means person(s) named in the schedule of the Policy.
6. **Policy Period** - The period between and including the commencement date and expiry date as shown on the Policy Schedule.
7. **Policy Schedule** – The Schedule and any annexure or endorsement to it which sets out Insured's personal details and the insurance cover in force.
8. The Company, We, Our or Us - Universal Sompo General Insurance Company
9. **You, Your** – The Person or Persons We insure as set out in the Policy Schedule.