

**LOSS OF USE / DOWNTIME PROTECTION -
Passenger Carrying Vehicle Package Policy - Annual**

In consideration of the payment of additional premium of Rs. _____* paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, the Insurer will indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the cost of alternate means of transport for Private Vehicles up to Rs. 5000/- per day and Loss of Profit for Commercial Vehicles, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.