

## ENDORSEMENT WORDINGS

### LT -01 DEPRECIATION WAIVER

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd. undertakes to pay the amount deducted towards the depreciation on replacement of parts if depreciation waiver is mentioned in the policy schedule and, if claim under Section I (Own Damage) of my asset: Private Car Package Policy is valid and admissible.

#### Special conditions:

- 1) The benefits can be utilized for a maximum of two admissible claims during the policy period.
- 2) This benefit will not be used to change each and every part of the vehicle under my asset: Private Car Package Policy. The irreparability of part(s) will be decided by the Surveyor/analyst as approved by LTGICL and not by You or the Repair Shop/Garage.
- 3) If the vehicle is not repaired at our tied up workshop, 10% of the payable amount under this cover will further be deducted. However, the discretion to waive the deduction lies with LTGICL.

#### Exclusion(s):

We will not be liable for

- 1) Where a loss is covered with any other manufacturer's warranty or recall campaign or under any other such packages at the same time
- 2) Any excess mentioned in **my : asset Private Car Package Policy**

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

### LT -02 RETURN TO INVOICE

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd., undertakes to pay in case of a Total Loss and/or Constructive Total Loss following an accident or, if the Insured vehicle is stolen during the period of insurance & not recovered, leading to a valid and admissible claim under Section I (Own Damage) of my asset: Private Car Package Policy:

- 1) The difference between the amount of claim You would receive under Section I of my : asset Private Car Package Policy and the Purchase Price of the Insured Vehicle as confirmed in the Sales Invoice OR Current Replacement Price of the new vehicle in case the same model is available, whichever is less.
- 2) The first time Registration Charges as well as Road Tax incurred would also be reimbursed by L & T General Insurance Company Ltd.

**Special Condition:**

1. You are the first and the only registered owner of the vehicle

**Exclusion(s):**

We will not be liable for

1. Total Loss /Constructive Total Loss and/or theft claims not admissible under Section I of my: asset Private Car Package Policy.
2. Theft claims where FIR has not been lodged.
3. Any non built-in accessories – electrical / non electrical / electronic including bifuel kit mentioned separately in the Invoice but not Insured / mentioned in the schedule of the policy.

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

**LT -03 NO CLAIM BONUS PROTECTION**

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd. undertakes to protect your accruing No Claim Bonus at the time of renewal with L & T General Insurance Company Ltd. in case of a valid claim under Section I (Own Damage) of my asset: Private Car Package Policy .

**Special conditions:**

1. The benefit will accrue if the policy is renewed with us within 90 days of expiry of the policy.
2. This benefit would be available for not more than one admissible claim during the policy period.
3. This benefit will not be available if claim is for Total Loss (TL)/Constructive Total Loss.
4. A claim made for damage only to glass/plastic/rubber/fibre parts are damaged and they have been repaired and not replaced will not be considered a claim under this benefit.
5. A claim for theft of accessories will not be considered as a claim under this benefit.

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

**LT -04 KEY REPLACEMENT**

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd., subject to the limit of liability as specified in the schedule of the policy or actual, whichever is less, undertakes to:

1. Reimburse You the cost of replacing the keys of the Insured vehicle which are lost or stolen. The amount of cover is restricted to the monies paid by You to procure the new key.

2. Reimburse You the cost of replacing the key as well as lock, if the vehicle is broken into. This includes the labour costs for replacing the lock.

**Special Condition:**

1. The claim would be paid only if it has been reported to the police and the necessary FIR in this regard has been obtained. In the event of a loss, immediate intimation should be made to our claims dept and/ or call centre. FIR to be lodged within 24 hours of discovering the incident.
2. The above coverages are applicable for door keys, dickey keys as well as ignition keys.
3. This benefit will be available for not more than one admissible claim during the policy period.

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

**LT -05 DRIVE THROUGH PROTECTION FOR ENGINE**

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd. undertakes to provide cover to the engine of Your vehicle including its block and child parts along with the gear box, transmission or differential assembly provided, the loss or damage is due to the ingress of water in the engine or leakage of lubricating oil from the engine/assembly due to accidental means.

**Special condition:**

- 1) Water damage cover will commence only when there is an evidence of vehicle being submerged or having stopped in a water logged area.
- 2) Vehicle is taken to the tied up garage within one day of water receding from the logged area and the intimation to the Company be given not later than three days from the receding of water.
- 3) Leakage of lubricating oil cover (peril) will commence provided there is a visible evidence of accidental damage to the engine or respective assembly.
- 4) All reasonable precautions must be taken to avoid any loss or damage and also to prevent aggravation of loss.
- 5) This benefit would be utilized for not more than one admissible claim during the policy period.

**Exclusion(s):**

We will not be liable for

- 1) Cost of Lubricating oils used in the assembly.
- 2) Loss or damage covered under Manufacturer Warranty or recall campaign.
- 3) Increase in loss or damage including corrosion due to delay in Your intimation and / or retrieving the vehicle from water logged area.

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

#### **LT -06 CASH ALLOWANCE**

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd. undertakes to pay you Cash Allowance if claim under Section I (Own Damage) of my asset: Private Car Package Policy is valid and admissible. This is subject to the following limits:

##### **Special Conditions:**

- 1) The cash allowance would be paid for maximum period of 10 days in case of partial loss.
- 2) The cash allowance will be subject to a franchise of 3 days and this will be counted from the date of survey.
- 3) The entitlement for cash allowance will start from the day of the survey and shall end on the day when workshop intimates you to take delivery of the vehicle.
- 4) If the vehicle is not repaired at our tied up workshop, 10% of the payable amount under this cover will further be deducted. However, the discretion to waive the deduction lies with LTGICL.
- 5) The benefits would be utilized for not more than two admissible partial loss claims during the policy period.

##### **Exclusion(s):**

- 1) Cash allowance will not be paid for the period for which vehicle may be stuck for repair due to non availability of any part/and or material at workshop or due to lack of manpower/infrastructure facilities or unforeseen circumstances beyond the control of workshop
- 2) Cash allowance will be paid only if the claim is made for replacement and not repairs at our tied up workshop to windscreen glass/rear glass/door glass/sun roof glass.
- 3) Cash allowance will not be paid if the time required is for only up to three days.

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

#### **LT -07 ADDITIONAL PERSONAL ACCIDENT INSURANCE**

In consideration of the payment of an additional premium it is hereby understood and agreed that L & T General Insurance Company Ltd., undertakes to pay compensation subject to the limit of liability as mentioned in the policy schedule of my asset: Private Car Package Policy as per the corresponding **Accident Benefit** indicated in the Table below together with Additional Benefits as may be applicable for bodily injury/death sustained by the insured person(s) in direct connection with the Insured Vehicle whilst mounting into/ dismounting from, traveling in/on the Insured Vehicle caused by violent, accidental external means which, independent of any other cause shall within six calendar months of such injury result in death or a disablement.

<b>Table of Benefits</b>	<b>Percentage of Capital Sum Insured Payable</b>
1. Accidental Death	100%
2. Permanent Total Disability	
i) Loss of sight of both eyes	100%
ii) Loss of, by physical separation of two entire hands or two entire feet	100%
iii) Loss of one entire hand and one entire foot	100%
iv) Loss of sight of one eye and such loss of one entire hand or one entire foot	100%
v) Complete loss of hearing of both ears and complete loss of speech	100%
vi) Complete loss of hearing of both ears and loss of one limb/loss of sight of one eye	100%
vii) Complete loss of speech and loss of one limb/loss of sight of one eye	100%
For the purpose of items 2 above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively	
viii) Permanent total and absolute disablement disabling the Insured Person from engaging in any employment or occupation of any description whatsoever	100%

### **Additional inbuilt covers**

Subject to the terms, conditions, exclusions, stipulations and definitions contained herein or expressed or endorsed hereon, in the event of a Claim for Accident Benefit being admitted, the Company shall pay the Additional Benefits specified hereunder in the following circumstances:-

<b>I. Transportation</b>	
In the event of Accidental Death of Insured Person outside his/her Home, reimbursement of transportation cost for carriage of dead body to Home including funeral/cremation charges is	2% of Capital Sum Insured or 2,500/- (Two thousand five hundred), whichever is lower.

payable.	
<b>II. Ambulance Charges</b>	
Reimbursement of Ambulance charges for transportation of Insured person to Hospital following Accident	Rs. 1000/- (one thousand) per insured person any one accident or actual expenses, whichever is lower.

The cover applicable for unnamed passengers would be only Table 1 ( Accidental Death) of the Accidental Benefits

The cover under this add- on benefit will be over and above the benefit that is already available in the package policy.

**General Exclusions:**

This Policy does not provide benefits for any Death, Disability, expenses or loss incurred as a result of any Injury attributable directly or indirectly to the following:

1. Death/ disability as a result of a pre-existing condition, prior to the inception of the first policy with us.
2. Compensation under more than one of the Covers under 1, 2 or 3 of Table of Benefit in respect of the same accident and/or same period of disablement during a single Policy period.
3. Any other payment, after a claim under one of the Covers under 1, 2 or 3 of Table of Benefits has been admitted and become payable other than for payments under Ambulance Charges and Transportation under Additional Inbuilt Covers.
4. Any payment in case of more than one claim under the policy during any one period of insurance by which the maximum liability of the Company in that period would exceed Capital Sum Insured.
5. Death or disability due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
6. Loss due to disease/infection or as a result of any curative treatments or interventions that you carry out or have carried out on your body, except where such condition arises directly as a consequence of an accident during the policy period.
7. Death or disability caused by radiation, infection, poisoning except where these arise from an accident.
8. Any injury arising or resulting from the Insured or any of the occupants of the insured car committing any breach of law with criminal intent.
9. Death or Disability arising or resulting from an "Act of Trespassing" by the Insured/Insured Person on any public/private property.
10. Any claim in respect of the Insured / Insured Person arising from:
  - i. Intentional self-injury, suicide or attempted suicide (whether sane or insane) or culpable homicide.
  - ii. abuse of intoxicants or hallucinogens including influence of drug and alcohol

- iii. driving the insured vehicle without a valid driving license
- iv. Whilst engaging as a driver, co-driver or passenger of a vehicle engaging in speed contest or racing of any kind.

If we allege that by reason of the exclusions above, any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

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

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

**Definitions:**

**Accident** means a sudden, unforeseen and involuntary event caused by external and visible means.

**Cash allowance means** fixed amount paid for the purpose of meeting the cost of hired transport.

**Franchise** means deductible wherein insurer makes no settlement if the total claim is below the franchise figure. However, if the claim is above the franchise figure, the claim is paid in full.

**IDV means** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under **my: asset Private Car Package Policy**.

**Injury means** bodily Injury caused solely and directly by accident during the Policy period.

**Insured Vehicle** means the vehicle insured by **Us** under **my: asset Private Car Package Policy** and as shown in the **Schedule**.

**Loss of Limbs means** Physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.

**Medical Practitioner means** a Medical practitioner is a person who holds a valid registration from the Medical Council of any State of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term Medical Practitioner includes a Physician, specialist and surgeon, provided that this person is not a member of the Insured / Insured Person's family.

**Own Damage Claim** means the claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section (I) of **my : asset Private Car Package Policy**.

**Partial Loss** means any loss falling into a category other than Total Loss or Theft of the **Insured Vehicle**.

**Permanent Total Disablement means** bodily injury, which permanently totally and absolutely prevents Insured Person from engaging in any kind of occupation whatsoever.

**Physical Separation means** separation at or above the wrist and/or of the foot at or above the ankle respectively.

**Policy means** **my: asset Private Car Package Policy** issued by **Us** to whom this cover is extended.

**Policy Period means** the period between and including the commencement date and expiry date as shown in the **Policy Schedule**

**Schedule** means the Schedule and any Annexure or Endorsement to it which shows **Your** personal details and the insurance cover in force.

**Tied up workshop means** a workshop / garage which has been authorized by us.

**Total Loss/ Constructive Total Loss** means a loss under **my : asset Private Car Package Policy** where the aggregate cost of retrieval and/or repair of the Insured Vehicle, subject to terms and conditions of the **Policy**, exceeds **75%** of the **IDV** of the **Insured Vehicle**.

**Table or Table of Benefits** means the Table of Benefits specified under Accident Benefits section of the Policy.

**You, Your, Yourself** means the person or persons **We** have insured as mentioned in the **Schedule**.

**We, Us, Our, Company** means L & T General Insurance Company Ltd.