

**RETURN TO INVOICE -
Passenger Carrying Vehicle Package Policy - Annual**

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 Total Loss (TL) or a Constructive Loss (CL), the insurer will pay the insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale of invoice of new vehicle along with the first time registration charges and road tax which was incurred on the insured vehicle.

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

Exclusions:

This cover excludes the following:

- A. In case of theft, stolen vehicle is recovered within 90 days of theft
- B. Final investigation report in case of theft claim is not issued by the police authorities