

POLICY WORDING
COMMERCIAL VEHICLE – ADD ON COVERS

1. ZERO DEPRECIATION CLAIM

(For GCV/PCV/Two Wheeler)

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion: This cover excludes the following parts,

- a) Tyres
- b) Batteries

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

2. ZERO DEPRECIATION CLAIM (FOR SPECIAL & MISCELLANEOUS VEHICLES)

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion: This cover excludes the following parts,

- c) Tyres
- d) Batteries

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

3. LOSS OF USE - DOWN TIME PROTECTION

(For GCV/PCV)

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.

HDFC ERGO General Insurance Company Limited CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400020. Customer Service Address:D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. | For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim. | www.hdfcergo.com. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. IRDAI Reg. No.146. 1. Zero Depreciation Claim – UIN IRDAN125A0005V01200910, 2. Zero Depreciation Claim (For Special & Miscellaneous Vehicles) – UIN IRDAN125A0005V01201213, 3. Loss Of Use - Down Time Protection – UIN IRDAN125A0012V01201213, 4. Multi Vehicle Discount – UIN IRDAN125A0007V01200910, 5. Voluntary Deductible – UIN IRDAN125A0008V01200910, 6. Emergency Assistance Cover – UIN- HDE-MO-A00-13-35-V02-13-14, 7. No Claim Bonus Protection – UIN IRDA/F&U/HDFC/MotorAdd-ons/09-10/2, 8. EMI Protector – UIN- HDE-MO-A00-00-34-V01-13-14, 9. Return To Invoice – UIN IRDAN125A0013V01201213, 10. Cost Of Consumable Items – UIN IRDAN125A0003V01201213, 11. Engine & Gear Box Protector – UIN IRDAN125A0004V01201213, 12. Higher Protection and Removal Cost – UIN IRDAN125A0006V01201213.



The Coverage is further limited for* the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

*The facility under this clause is limited for number of days till the insured vehicle is repaired or replaced or up to 5 days for partial loss or up to 15 days for total loss whichever earlier.

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

4. MULTI VEHICLE DISCOUNT

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over the base own damage rates, applicable may be provided to an Insured owning multiple vehicles, as declared by the Insured and vehicles may be added in this policy as an endorsement or independently as identified by the same owner. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

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

5. VOLUNTARY DEDUCTIBLE

It is declared and agreed that the insured having opted for a deductible of Rs. _____ * a reduction in Rs. _____ * under section 1 of the policy.

Goods carrying vehicle (Three Wheeler)

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 1000	10% on the OD premium of the vehicle
Rs. 4000	20% on the OD premium of the vehicle
Rs. 7000	30% on the OD premium of the vehicle
Rs. 10000	40% on the OD premium of the vehicle

Goods carrying vehicle (Others)

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 5000	10% on the OD premium of the vehicle

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Rs. 40000	25% on the OD premium of the vehicle
Rs. 70000	35% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle

Passenger carrying vehicle (Three Wheeled)

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 1000	10% on the OD premium of the vehicle
Rs. 4000	20% on the OD premium of the vehicle
Rs. 7000	30% on the OD premium of the vehicle
Rs. 10000	40% on the OD premium of the vehicle

Passenger carrying vehicle (Four Wheeled)

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 2500	20% on the OD premium of the vehicle
Rs. 35000	30% on the OD premium of the vehicle
Rs. 65000	40% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle

Passenger carrying vehicle (4 or more Wheeled)

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 5000	10% on the OD premium of the vehicle
Rs. 35000	25% on the OD premium of the vehicle
Rs. 65000	35% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

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

6. EMERGENCY ASSISTANCE COVER

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, in the event of the Insured vehicle being disabled/immobilized due to Loss or Damage covered under section 1 of the policy, the Insurer would provide the below mentioned services:

- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement

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- h) Ambulance referral
- i) Medical evacuation
- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

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

7. NO CLAIM BONUS PROTECTION (For GCV/PCV)

Inconsideration of the payment of additional premium of Rs. _____ * paid by the Insured and realized by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during each 12 policy year.

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

8. EMI PROTECTOR

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 the vehicle insured is kept in garage for accidental repairs for more than ____ * days, Insurer will pay _____ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special conditions:-

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- d) Benefit available only once during each policy year
- e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.

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- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions

- a) If spare parts are not available then those number of days would not be accounted for.
b) This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)

- *30 days in case of one Equated Monthly Installment Amount (EMI)
*60 days in case of two Equated Monthly Installment Amount (EMI)
*90 days in case of three Equated Monthly Installment Amount (EMI)

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

**9. RETURN TO INVOICE
(For Taxis)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding 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 Total Loss (CTL), 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 invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers 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 police authorities.

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

**10. COST OF CONSUMABLE ITEMS
(For Taxis)**

In consideration of the payment of additional premium paid of ₹_____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 expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean 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 but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

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

11. ENGINE & GEAR BOX PROTECTOR

(For Taxis)

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of :Water ingress, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston
2. rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
3. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
4. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
5. Engine cylinder re-boring, compression tests & other machining charges.

Specific Conditions:

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingress.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

Your Obligations:

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1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not to be shifted till the survey is done.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

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

12. HIGHER PROTECTION AND REMOVAL COSTS

In consideration of the payment of additional premium of Rs _____ paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

- Three Wheeled Vehicles - Up to Rs 10,000/-
- Taxis – Up to Rs 15,000/-
- Other Commercial Vehicles – Up to Rs 25,000/-

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