ZERO DEPRECIATION – CLAIM- Endorsement No 30

30. 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 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.

LOSS OF USE / DOWN TIME PROTECTION - Endorsement No 31

31. In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, not withstanding 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. 500/- per day, 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 the policy Period.

    The Coverage is further limited for the number of days till the insured vehicle is repaired or replaced or the Insurer offers the settlement amount, up to 5 days for partial loss or up to 15 days for total loss, whichever is earlier subject to a time deductible of 24 hours.

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