

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS**MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS**

UIN: IRDAN125RP0001V02201415

PRIVATE CAR POLICY – BUNDLED

UIN: IRDAN146RPMT0041V01202425

STANDALONE MOTOR OWN DAMAGE COVER - PRIVATE CARS

UIN: IRDAN125RP0001V02201920

1. LOSS OF USE - DOWN TIME PROTECTION**(UIN - IRDAN125RP0001V02201415/A0068V01202122****IRDAN146RPMT0041V01202425/A0049V01202425****IRDAN125RP0001V02201920/A0009V01201920)**

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, 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.

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 24 hours.

*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.

2. MULTI VEHICLE DISCOUNT**(UIN - IRDAN125RP0001V02201415/A0059V01202122****IRDAN146RPMT0041V01202425/A0042V01202425****IRDAN125RP0001V02201920/A0004V01201920)**

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%

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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.

3. VOLUNTARY DEDUCTIBLE

(UIN - IRDAN125RP0001V02201415/A0062V01202122

IRDAN146RPMT0041V01202425/A0043V01202425

IRDAN125RP0001V02201920/A0005V01201920)

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.

VOLUNTARY DEDUCTIBLE	Discount
Rs. 2500	20% on the OD premium of the vehicle
Rs. 5000	25% on the OD premium of the vehicle
Rs. 7500	30% on the OD premium of the vehicle
Rs. 15000	35% on the OD premium of the vehicle
Rs. 20000	40% on the OD premium of the vehicle
Rs. 25000	45% 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.

4. EMERGENCY ASSISTANCE COVER

(UIN - IRDAN125RP0001V02201415/A0067V01202122

IRDAN146RPMT0041V01202425/A0047V01202425

IRDAN125RP0001V02201920/A0013V01201920)

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:

- Minor repairs on accident spot
- Towing assistance for accident and breakdown
- Flat tyre repair
- Emergency fuel delivery
- Vehicle key service
- Alternate travel arrangement
- Accommodation arrangement
- Ambulance referral
- Medical evacuation
- Legal services assistance

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- 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.

5. NO CLAIM BONUS PROTECTION

(UIN - IRDAN125RP0001V02201415/A0060V01202122

IRDAN146RPMT0041V01202425/A0064V01202425

IRDAN125RP0001V02201920/A0003V01201920)

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 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 the course of policy.

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

6. EMI PROTECTOR

(UIN - IRDAN125RP0001V02201415/A0066V01202122

IRDAN146RPMT0041V01202425/A0046V01202425

IRDAN125RP0001V02201920/A0012V01201920)

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.
- 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.

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- 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.

7. RETURN TO INVOICE

**(UIN - IRDAN125RP0001V02201415/A0061V02202324
IRDAN146RPMT0041V01202425/A0052V01202425
IRDAN125RP0001V02201920/A0010V02202324)**

Definition:

Invoice value: For the purpose of this cover, the invoice value means the sum of Ex showroom price, registration charges, road tax, insurance premium and any other expenses as notified by the Company.

Insuring Clause:

In consideration of the payment of additional premium paid by the Insured and realized by the Company 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 Company will pay the difference between the 'claim amount receivable' under the policy and the 'invoice value opted by you' and mentioned in the policy schedule subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Exclusion:

This cover excludes the following A. Cost of any external electrical/electronic and nonelectrical/electronic accessories including bi-fuel kit which is not insured under this policy

8. COST OF CONSUMABLE ITEMS

**(UIN - IRDAN125RP0001V02201415/A0063V01202122
IRDAN146RPMT0041V01202425/A0045V01202425
IRDAN125RP0001V02201920/A0007V01201920)**

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.

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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.

9. ENGINE & GEAR BOX PROTECTOR

(UIN - IRDAN125RP0001V02201415/A0064V01202122

IRDAN146RPMT0041V01202425/A0044V01202425

IRDAN125RP0001V02201920/A0006V01201920)

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 rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. 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.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. 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:

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

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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.

10. HIGHER PROTECTION AND REMOVAL COSTS

(UIN - IRDAN125RP0001V02201415/A0065V01202122

IRDAN146RPMT0041V01202425/A0050V01202425

IRDAN125RP0001V02201920/A0008V01201920)

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:

Private Car - Up to Rs 15000/-

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

11. ZERO DEPRECIATION CLAIM

(UIN - IRDAN125RP0001V02201415/A0021V01201415

IRDAN146RPMT0041V01202425/A0048V01202425

IRDAN125RP0001V02201920/A0014V01201920)

In consideration of the payment of additional premium of Rs. _____ 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.

12. TYRE SECURE

(UIN - IRDAN125RP0001V02201415/A0027V01201920

IRDAN146RPMT0041V01202425/A0065V01202425

IRDAN125RP0001V02201920/A0001V01202223)

A) Definitions: -

For the purpose of this policy, the below mentioned definitions shall be used for any communication by the Company with the Insured.

- **The Company** – It shall mean HDFC ERGO General Insurance Company Limited.
- **Accident** – It means any sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **Base policy** – It means standard private car policy.
- **Policy schedule** – It provides the contact details of insured, insured vehicle, type of base

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policy and endorsements.

- **Policy duration** – It means the period commencing from the risk start date and till risk end date as mentioned on the policy schedule.
- **Insured vehicle** – It means the vehicle insured by the Company under Base policy.
- **Insured** – It means the person/organisation/entity to whom base policy has been issued.
- **Tread Depth**–Tread depth is vertical measurement between the top of the tread rubber to the bottom of tyre's deepest groove. It describes the health of the tyre and it is measured by tread depth gauge, basis the reading & tyre manufacturer's recommendation it is decided whether the tyre is fit for further use or needs replacement.
- **Retrofit tyre** – The replacement of the OEM fitted tyre/s with tyre/s that offer enhanced performance in comparison to the existing tyre/s installed on the insured vehicle.

Enhanced performance examples -

- ✓ Wet / dry/ sand / snow / mixed use tyre
- ✓ Tyre with greater tread width
- ✓ Tyre with higher/ lower profile
- ✓ Tyre with deeper tread depth
- ✓ Tyre with softer/ harder rubber compound
- ✓ Tyre with higher ply rating
- ✓ Tyre with higher load rating
- ✓ Tyre with higher / lower temperature rating
- ✓ Tyre with longer (promised) usable life
- ✓ Tyre with inbuilt puncture protection system
- ✓ Retro fitment from Cross ply to radial
- ✓ Radial to tubeless radial
- ✓ Tubeless radial to Run flat or vice versa

B) Scope of Cover: -

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Company, the Company hereby extends the Base Policy to cover the replacement expenses as may be necessitated, arising out of accidental loss or damage to tyres and tubes only, with or without any damage to the insured vehicle, resulting into burst, bulge, cut, puncture, or damage. It is hereby understood and agreed that for the purpose of this add on cover, in the event of accidental loss and/ damage of tyres and tubes only, the exclusion applicable under Section 1 of Base policy which reads as below would stand deleted.

"The Company shall not be liable to make any payment in respect of:-

Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement."

Both New & Old Tyre are covered under the scope of cover of this add on cover.

C) Basis of indemnity: -

- 1) The basis of indemnity shall be assessed based on unused tread depth of the damaged tyre

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at the time of loss and shall be payable as per Table 1.

Table 1		
Sr. No.	Mean residual tread depth in mm	Indemnity payable
1	≥ 5.6 mm	90%
2	< 5.6 mm and ≥ 4.2 mm	75%
3	< 4.2 mm and ≥ 2.8 mm	60%
4	< 2.8 mm	Nil

- 2) Tread depth shall be measured at the time of loss. Used tread depth is the difference between tread depth of new tyre of same make and model and unused tread depth of the tyre at the time of loss and/ or damage. Unused Tread depth will be measured at the center of the tread. Minimum 4 measurements would be taken by various means including but not limited to Tread Wear Indicator at 4 different places for the purpose of arriving at mean residual tread depth which will be the basis of indemnity (mentioned under Table 1) under this add on cover.
- 3) Whenever replacement of tyre will be allowed it will be of the same make and specification as that of damaged tyre and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then the Company will not be liable for any betterment charges.

D) Special conditions: -

- 1) During the policy period if any of the tyres are replaced for any reason, cover on new tyre(s) would not be available unless details of new tyre(s) are informed to the Insurer.
- 2) Maximum 4 numbers of tyres are covered under the add on cover.

E) Claims settlement: -**1) Insured's Obligations**

- a) Claim to be intimated within seven days of loss/ damage
- b) Call our toll-free no. 022-6158 2020/022-6234 6234 to arrange for survey

2) The Company's obligations

- a) Surveyor will be appointed basis the quantum of loss, city and location
- b) Basis the assessment provided by the Surveyor in the form of Survey report, The Company will settle the claim

F) Exclusions: -

The Company shall not be liable to indemnify the Insured for the following:

1. Any loss or damage arising out of natural wear and tear including unevenly worn tyres outside manufacturer's recommendation.
2. Any loss or damage occurred prior to inception of the Base Policy
3. Any loss or damage resulting into total loss of the vehicle
4. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.

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5. Loss or damage to wheel accessories or any other parts.
6. Theft of tyre(s) / tube(s) or its parts,
7. Loss or damage arising out of modifications not prescribed by tyre/vehicle manufacturer
8. Loss or damage resulting from organized racing, pace making, speed testing, reliability trials or illegitimate activities.
9. Loss or damage occurred due improper periodic maintenance as specified by manufacturer.
10. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
11. Minor damage or scratch not affecting the functioning of the tyre/vehicle
12. Defects/claims payable under tyres manufacturers' warranty.
13. Tyre not having treads and groove like slicks/racing tyres

G) Cancellation Clause: -

This add on cover cannot be cancelled on standalone basis by the insured. It can be cancelled subject to cancellation of base policy by the insured on seven days' notice by recorded delivery, provided no claim has arisen during the currency of this add on cover.

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

13. Loss of Personal Belongings

(UIN: IRDAN125RP0001V02201415/A0023V01202122

IRDAN146RPMT0041V01202425/A0063V01202425

IRDAN125RP0001V02201920/A0025V01202122)

1. Coverage

In consideration of additional premium paid by the **Insured** and realized by **the Company**, the **Company** will indemnify the **Insured**, for the loss or damage to **Personal Belongings** of the **Insured**, from **Insured Vehicle** due to a peril covered consequent upon loss or damage to **Insured Vehicle** for which Claim is admissible under Own Damage Section of the **Policy**.

Special condition:

Claim under this section is admissible only if there is a valid and admissible claim under Own Damage section of the **Policy**.

The coverage is subject to terms, conditions, definitions and general exclusions applicable to this policy up to maximum of **Sum Insured** mentioned under the relevant section on the Policy Schedule.

2. General Exclusions

The Company shall not be liable to indemnify the **Insured** for the loss or damage of or arising out of exclusions given below unless specified otherwise on Policy Schedule -

- i. Loss in open top or convertible cars unless the belongings are kept in the locked boot
- ii. Loss or damage to the **Personal Belongings** of **Co-passengers** unless specifically covered under the Policy Schedule
- iii. Loss of or damage to **Valuables**

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- iv. Loss of or damage to **Personal Belongings** unless the **Insured Vehicle** is locked and all doors & windows are properly fastened while unattended or parked
- v. Loss or damage to **Personal Belongings** caused by moth, mildew or vermin.
- vi. Loss or damage to **Personal Belongings** or due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to **Insured Vehicle**
- vii. Loss or Damage howsoever caused to **Personal Belongings** older than 10 Years
- viii. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- ix. Consequential or indirect loss of any kind
- x. Damage to property not belonging to or held in trust by or in the custody or in control of the **Insured**
- xi. Loss or Damage to the Contents or items in car Refrigerator/Fridge or similar type of Cold Storage caused by change of temperature.
- xii. Any claim intimated to the Company after 30 days of such loss.
- xiii. Theft of **Personal Belongings** from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
- xiv. Loss or Damage or attempted burglary or theft caused by or arising out of willful act or willful gross negligence of the **Insured** or **Co-Passengers** and/or an employee of the **Insured**.
- xv. Mysterious disappearance and unexplained Losses
- xvi. Electronic Items other than Mobile Phones, Tablets and Laptops
- xvii. Mobile Phones, Tablets and Laptops older than 10 years
- xviii. Any loss or destruction of or damage to personal baggage of a consumable nature
- xix. Any loss or damage to goods or samples carried in connection with any trade or business

3. Definitions

For the purpose of this **Policy**, the below mentioned definitions shall be used for any communication by **the Company** with the **Insured**.

Def 1. **Accident/Accidental**- means a sudden, unforeseen and involuntary event caused by external, visible and violent means

Def 2. **Co-Passengers** – means any person travelling in the **Insured Vehicle** and does not include passengers travelling in **Insured Vehicle** for hire or reward.

Def 3. **You/Insured** – means a person/organization/entity to whom the **Policy** is issued.

Def 4. **Insured Vehicle** – means the vehicle insured by **the Company** under Own Damage section of the **Policy**

Def 5. **Personal Belongings** –means and shall include

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- a) Articles generally carried or worn such as Clothing, Luggage , and equipment used for professional or recreational purposes like Golf Kit or Cricket Kit and article of similar nature.
- b) Mobile phones, Tablets and Laptop
- c) Driving license, Registration Certificate issued by concerned Transport Offices in India but excluding **Valuables**, Electronic Items, Works of Art, Paintings, Curios and goods carried for trade purposes.

Def 6. **Policy** – means Insured's statements in the proposal form, **Policy** wording on which this add-on is attached (including endorsements and clause, if any), Policy Schedule.

Def 7. **Sum Insured** – means maximum liability of **the Company** during the policy period in the event of Claim.

Def 8. **The Company/We/Our/Us** – means HDFC ERGO General Insurance Company Limited.

Def 9. **Valuables** – means Money, Securities, Debit/Credit cards, Cheques Bank drafts or any other negotiable instrument, Gems & Jewelry, sculptures or any other item similar in nature, Lens, Glasses, Travel tickets, Watches, Manuscripts and Paintings.

4. Claims Procedure

On the occurrence of any event that may give rise to a Claim under this **Policy**, the Claims Procedure set out below shall be followed.

Claim Intimation	<ol style="list-style-type: none"> Upon accident, customer can intimate a claim through various modes as below <ol style="list-style-type: none"> Customer care number IPO - HDFC ERGO's mobile application Website Email SMS IVR - BOT A unique claim reference no is generated and is communicated to the insured and will be used for further claims related communication. <p>All claims get registered in GC Claims module</p>
Particulars to be provided for Claim notification	<ol style="list-style-type: none"> Policy No. Insured's Name as mentioned in policy schedule Description of claim incidence Date and time of loss Nature of loss Estimate of loss

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List of Documents to be provided	<ol style="list-style-type: none"> 1. FIR detailing all loss or damage items 2. Final Police Report 3. Fire Brigade Report 4. Photographs of the damage 5. Bills and invoices, valuation reports of the items insured 6. Estimate of the repairers 7. Final Bill of repairers 8. Copy of original driving license and registration certificate. 9. Fee receipt for making duplicate license and registration certificate 10. RTO acknowledgement receipt for duplicate driving license and registration certificate 11. Bank account details of the claimant for electronic settlement and Cancelled Cheque 12. Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the Policy.
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Depreciation Table for Personal Belongings

Age of Item	% of Depreciation
Up to 6 months	10%
Up to 1 Year	20%
Up to 2 Year	40%
Up to 3 Year	50%
Up to 4 Year	60%
Up to 5 year	70%
Above 5 Years	75%

Depreciation Table for Electronic Items

Age of Item	% of Depreciation
Up to 6 months	40%
Above 6 months to 1 Year	50%
Above 1 Year	75%

5. General Conditions

I. Indemnity

The Company may at its own option repair, replace or reinstate **Insured's Personal Belongings** and the liability of **the Company** shall not exceed:

- a. In case of Total Loss – **Sum Insured** specified on the Policy Schedule

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- b. In case of Partial Loss – Actual and reasonable cost of repair or replacement of **Personal Belongings** lost or damage as per the **Sum Insured** and limits specified.

II. Reinstatement of Sum Insured

Sum Insured under this add on cover will not be reinstated back to the original **Sum Insured** if any partial loss or total loss claim has been reported and settled under this add on cover.

III. Extension of Geographical Area

If **Insured** has endorsed the **Policy** with Geographical Extension (IMT 1) then it will be extended to this add on cover and optional covers under this add on cover.

IV. Contribution

If at the time of occurrence of an event that may give rise to any claim under the policy and if there is an existence of any other insurance covering the same liability, **the Company** shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense.

V. Subrogation

The insured shall at the expense of **the Company** do and concur in doing and permit to be done all such acts and things as may be necessary or required by **the Company** for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties (other than those insured under this **Policy**) to which **the Company** shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this **Policy** whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by **the Company**.

VI. No Claim Bonus

Insured will continue to avail No Claim Bonus benefit, if claim is registered and settled under this add-on cover and not under the **Policy**. Any claim under this add-on does not affect the NCB applicable under the **Policy**.

VII. Transfer of Ownership

In case of transfer of ownership transferee will continue to avail the benefits of this add-on cover. Fresh declaration for the **Personal Belongings** and **Documents** proposed to be **Insured** by the transferee will be taken while opting for this cover.

VIII. Cancellation

This add on cover cannot be cancelled on standalone basis by the **Insured**. It can be cancelled subject to cancellation of **Policy** by the **Insured** on seven days' notice by recorded delivery, subject to no claims paid or admissible under this add-on.

Subject otherwise to the terms, exceptions, conditions and limitations of Private Car Package Policy.

14. Pay As You Drive – Kilometer Benefit

(UIN: IRDAN125RP0001V02201415/A0033V01202223

IRDAN146RPMT0041V01202425/A0066V01202425

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MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS**IRDAN125RP0001V02201920/A0032V01202223)****Scope of Cover**

Based on the actual usage of the Insured vehicle as per odometer during the policy period, the Company will pay a percentage of the basic own damage as benefit under this Add-on cover in accordance with the table mentioned in the Policy schedule subject to terms and conditions.

Terms and Conditions

The coverage is subject to terms, conditions, definitions and general exclusions applicable to this policy and additional conditions as mentioned below:

1. Benefit opted will be applied at the end of the Policy Year on submission of odometer reading to the Company via Self inspection on our App or any other mode as made available by the Company from time to time and must be submitted between 7 days prior to expiry and 15 days' post expiry of Own Damage cover.
2. This benefit will not be applicable in the event of:
 - a. Sale (transfer of Ownership) of the Vehicle,
 - b. Theft of Vehicle
 - c. Total loss or Constructive Total Loss claim under the Policy
 - d. Cancellation of the Base Policy
3. This benefit can be opted only at the inception of the Policy and can be cancelled on cancellation of the Policy as per applicable Policy terms and conditions.
4. 5% additional benefit on basic own damage renewal premium is subject to no own damage claim under the policy.

15. EMI PROTECTOR PLUS**(UIN: IRDAN125RP0001V02201415/A0002V01202324****IRDAN146RPMT0041V01202425/A0051V01202425****IRDAN125RP0001V02201920/A0004V01202324)****Definition:**

EMI: means Equated monthly instalment amount mentioned in amortization chart of original loan document pertaining to insured vehicle.

Coverage:

In consideration of the payment of additional premium paid by the Insured and realized by the Company notwithstanding anything to the contrary contained in the Policy, it is hereby understood & agreed that for the purpose of this policy Company will pay as per the option mentioned in the policy schedule.

1. 50% of one EMI If the insured vehicle is kept in garage for accidental repairs for more than 6 days, Company will pay an amount equal to 50% of the EMI.
2. Make your own plan If the vehicle is kept in garage for accidental repairs, we will pay up to 3 EMI's as per the following table:

Sr. No.	Time Stamp	Payable

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

A.	After *___Days	1 EMI
B.	After 30 Days of "A"	2nd EMI
C.	After 60 Days of "A"	3rd EMI

*number of days mentioned in the policy schedule.

Payment under this cover would be a onetime payment at the end of the continuous period of repair for which claim has been made and is admissible under the policy.

Special Conditions:

This cover is subject to :-

- Time deductible of 1 day which means that calculation of number of days the vehicle remains in garage will start from the next calendar day.
- Hypothecation/Lease clause endorsed in Your Policy Schedule.
- An admissible claim under Section 1 of the Policy.
- Benefit amount payable in Insured's name upon NOC provided from financier.
- Waiting period for the purpose of this benefit would start from the next calendar day when the Insured Vehicle reaches the garage for repair or from the day when availability of all spare parts is confirmed by the repairer; whichever is later.
- Maximum 2 claims can be availed under this benefit during the policy period.

Specific Exclusions:

- If spare parts are not available, then those number of days would not be accounted for.
- Not applicable on total loss (TL), theft and Constructive total loss (CTL)
- We will not pay where delay in vehicle repair is due to non-cooperation by Insured/Insured's authorised person
- We will not pay for any charges, penal interest or penalty appearing in the EMI schedule Subject otherwise to the terms conditions limitations and exceptions of this Policy

16. Enhanced Roadside Assistance Cover

(UIN: IRDAN125RP0001V02201415/A0076V01202526

IRDAN146RPMT0041V01202425/A0074V01202526

IRDAN125RP0001V02201920/A0075V01202526)

In consideration of the payment of additional premium 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 the Company hereby undertakes to provide the Insured, upon his request, any one or more of the following emergency assistance services during the Policy Period, in any area where the Company has its presence through its network garages or through the network of the service provider.

Sr. No.	Service Type	Scope of Service
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Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

1.	On Phone Assistance:	In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.
2.	Facilitate Finding Nearest Authorised Garage/ Authorised Dealer	Upon receipt of a call from the Insured for specific issues which cannot be resolved on phone, the Company will also provide the contact details of the nearest Company Authorised Garage/ Authorised Dealer based on the information available.
3.	Emergency Message Transmission Assistance	In the event of the Insured's vehicle getting immobilized as a result of an accident and/or breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
4.	Emergency Towing Assistance (Break-down)	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of 100 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.
5.	Towing on Accident	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of 100 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.
6.	Towing in case of usage of incompatible fuel	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to usage of incompatible fuel, the Company would provide appropriate towing services to the nearest garage. (within a radius of 100 kms from the location of the breakdown/accident). This will be provided only 1 time in a year. Any charges for such towing shall be borne by the insured
7.	On Site Minor Repairs	In the event of the Insured's vehicle being immobilized due to a minor mechanical/electrical fault, the Company would assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. Provided always that the expenses on labour cost

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

		and conveyance cost would be borne by the Company. Any cost of replacement of parts shall be borne by the Insured.
8.	Battery Drain	In the event of the Insured's vehicle being immobilized due to a run down battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means. Provided always that any cost of charging/replacement of battery would be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, would be borne by the Company.
9.	Tyre problem / change	<p>In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:</p> <ol style="list-style-type: none"> organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown by arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle. <p>Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.</p>
10.	Locked/lost keys	<p>In the event the keys of the insured Vehicle are broken/ lost/ misplaced the Company would assist the Insured on a best effort basis in arranging for another set from his/her place of residence or office to the location of the Covered Vehicle by courier provided the Company has received the requisite authorisations from the Insured with regards to the person designated to hand over the same to Vendor. The Insured is mandatorily required to provide a valid identity proof and proof of ownership of the Covered Vehicle at the time of delivery of the keys.</p> <p>Alternatively, the Company would provide appropriate towing services to the insured preferred workshop (within a radius of 100 kms from the location of the vehicle)</p>
11.	Vehicle Extraction	In the event of the Insured's vehicle being stuck in a ditch, mud or snow, but is accessible through normal roadways the Company will arrange service on referral basis by either towing (through hydra) or the best alternatives available depending on the situation. Cost of Hydra Rs.2000/- will be borne by the Company, charges above

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

		Rs.2000/- will be borne by the Insured. Consequential damage during process will be borne by the Insured. The Company shall not be liable for any such third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured.
12.	Fuel Delivery (up to 5 Litres)	In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to five litres of fuel, at the location of the breakdown. Provided always that all labor costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.
13.	Medical Referral	In the event Insured suffers from any medical problem arising due to a Breakdown or an Accident of the Covered Vehicle the Company shall provide contact details of the nearby medical professionals, in order to provide convenience to the Insureds. Company shall merely be a facilitator and shall not be held responsible for quality of services provided by the medical professionals. This service shall be a referral service and the Company shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured. The role shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Company shall not be held responsible for the same.
14.	Legal Referral	In the event of an accident or breakdown involving the Insured's vehicle as a result of which the Insured requires the services of a legal advisor, the Company would arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. The Company shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. This service shall be a referral service and the Company shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured. The role of Company shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown Vendor shall not be held responsible for the same.

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

15.	Chauffer on Demand	<p>In the event involving the Insured's vehicle where the Insured is not able to drive the Insured Vehicle. The Insured can request 'Chauffer Service' on demand. The company shall provide contact of Chauffer service provider. The cost has to be borne by the Insured. The Company shall merely be a facilitator and shall not be held responsible for quality of services provided by the Service Providers. This service shall be a referral service and the Company shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured.</p> <p>The role of the Company shall be limited to sharing of the contact details of Service Providers with the Insured. If such services are not available at the Insured location Company shall not be held responsible for the same.</p> <p>This service is available in Metro cities and will be provided in other cities on best effort basis.</p>
16.	Continuation / Return Journey (Taxi Support)	<p>In the event of a breakdown leaving the Insured's vehicle immobilized (more than 100 kms away from the address mentioned in the policy schedule) and is towed to the authorized service centre the Company will assist the Insured by arranging a Taxi to continue the journey to the destination or return to Insured's home from the location of the breakdown or reimburse such cost up to a maximum limit of Rs2000/- allowed once in a year.</p> <p>Company's endeavour would be to provide the best option available at the time of breakdown on best effort basis. The Company shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured.</p>
17.	Local Travel	<p>In the event of a breakdown leaving the Insured's vehicle immobilized (up to 100 kms away from the address mentioned in the policy schedule) and is towed to the authorized service centre the Company shall arrange for an alternate hired car on best availability basis in that area, for the period the Vehicle is under repairs in the Repair Shop/ Garage but not exceeding 2 (two) days on 8 (Eight) hours/ 80 (Eighty) kilometre basis. The Company would bear the cost of above service.</p>
18.	Accommodation Assistance	<p>In the event of a breakdown leaving the Insured's vehicle immobilized (more than 100 kms away from the address mentioned in the policy schedule) and is towed to the authorized service centre the Company shall assist the Insured by providing Hotel accommodation for the</p>

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

		occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 2 (Two) days, subject to maximum of the licensed carrying capacity of the vehicle. The cost of such accommodation will be subject to maximum of Rs 5000/- per person per night, but not exceeding Rs 25000/- per event.
19.	Repatriation of Vehicle	In the event of a breakdown leaving the Insured's vehicle immobilized (100 kms away from the address mentioned in the policy schedule) and repair of the immobilized Vehicle takes extended hours for repair or in case of theft of the vehicle, where the vehicle is repaired or recovered after the Insured has left the place of the incident, breakdown, in these cases the Company shall make arrangements to repatriate the repaired or recovered vehicle and will bear the cost of this arrangement. If the insured vehicle was delivered after 2 (Two) days, the Company will Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.
20.	Minor Clutch setting	In the event of immobilization of vehicle due to Minor Clutch Setting, Company shall arrange for technician for Minor adjustment of clutch; whereas the parts cost if any shall be borne by the Insured
21.	Air lock out	In the event of immobilization of vehicle due to Air Lock, Company shall arrange technician for Airlock Out issues; and will make attempt of releasing air lock to start the vehicle whereas the parts cost if any shall be borne by the Insured.
22.	Brake Setting	In the event of immobilization of vehicle due to faulty brake setting; Company shall arrange technician for brake setting; whereas the parts cost if any shall be borne by the Insured.
23.	Fan Belt Replacement	In the event of immobilization of vehicle due to breakage in Fan Belt, Company shall arrange technician for replacement of Fan Belt; whereas the parts cost if any shall be borne by the Insured. In addition "Replacement can be done for vehicles without load"
24.	Fuel Line Bleeding	In the event of immobilization of vehicle due to bleeding of fuel line, Company will make attempt of rectifying the bleeding fuel line, whereas the parts cost if any shall be borne by the Insured.
25.	Inspection of Coolant	In the event of immobilization of vehicle due to leakage of coolant and oil. Company will diagnose the leakage of coolant and oil. Will help with replacement on best case basis, where as the parts costs if any shall be borne by the Insured.

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

26.	Inspection of Air & Fuel Filters	In the event of immobilization of vehicle due to damage in air and fuel filter. Company will diagnose the nature of complaint. Will help with replacement on best case basis. The parts costs if any shall be borne by the Insured.
27.	Gear Level Setting	In the event of Covered Vehicle facing problem in Gear Shifting issues due to faulty Gear Setting; Company shall arrange technician for brake setting; whereas the parts cost if any shall be borne by the Insured.
28.	Ambulance service	In case of need of Medical Emergency arising out of accident or breakdown assistance will be provided, Company will reimburse ambulance charges upto Rs2000/-
29.	Load Transfer	In case immobilized vehicle is loaded and requires unloading of the goods, Company shall coordinate and provide contact details for Load Transfer Coordination on Case to Case basis. Coordination is free. Actual cost of services if any shall be borne by the Insured.
30.	Custody of Vehicle	Company will take custody of the vehicle in case of any delay in arrival of the tow truck or in case the customer is in a hurry and transporting it to the nearest dealerships
31.	Pick and drop selected cities	The company will provide pick and drop services for insured vehicle if any such assistance is required by an Insured. However, the cost of such expenses shall be borne by the Insured. This facility is restricted two times in a year.
32.	Car wash	This facility is available for two times in a year Up to ₹ 1000 and the cost shall be borne by the Company. This service is available in major cities.
33.	PUC Reminders	The message will be sent to the Insured after the PUC has expired. The cost of PUC certificate shall be borne by the Insured. Company shall not be liable for any challan or penalty arising out of non compliance of PUC.
34.	Loss of Driving License Support	In the event of an irrecoverable loss or theft of insured driving license, Insured will have to pay the cost of duplicate driving license maximum up to 500. To raise request for duplicate driving license reimbursement, need to contact service provider dedicated toll free number of company, provided request must be raised within 5 days from the date of duplicate driving license payment.
35.	Co-Working Space (2-4 hours)	In the event of breakdown and vehicle needs to be towed, Service provider will facilitate the insured in getting a workspace/meeting space for doing office work for a period upto 4 hours. This facility is

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

		available for once in a year (Max.). These services shall only be available in Metro cities.
36.	Guidance to nearest Charging Station	Company would provide the Insured an assistance over the phone regarding the nearest charging station.
37.	Towing Support in case of Low Battery Charge	In the event of EV breakdown due to low battery charge and charger cable is also not available, Company will provide towing charges If residence is available at the radius of 50 km from the breakdown location twice in a year.
38.	Delivery for Charger cable	Company would provide an assistance in delivering of charger cable from the insured's home to breakdown location if the residence is available at the radius of 50 km from the breakdown location. However, the cost of such expenses shall be borne by insured.

Special Conditions: This assistance service shall get initiated based on specific request by the insured.

TERRITORIAL SCOPE: The territorial scope of the Emergency and Additional Assistance Services provided will be within covered distance from the place of Breakdown to nearest applicable workshop/ vendor or cities within the Republic of India.

17. Pay As You Drive- Mileage Based

a. Applicable for private car policy – Bundled

UIN: IRDAN146RPMT0041V01202425/ A0079V01202526

Scope of cover:

It is hereby understood & agreed that for the purpose of this add on cover the own damage cover of this policy will be applicable for the Available Mileage or the duration of the policy whichever expires earlier.

Definitions applicable for this cover:

- **Mileage Limit:** Means Kilometer opted by you at inception of the policy which will be applicable for each policy year
- **Available Mileage:** Means sum of Kilometers opted by you in Mileage plan at the policy inception date, Grace Kilometers and Top up kilometers (if applicable)
- **Grace Limit:** It's the additional mileage available after exhaustion of your opted mileage limit during which you should top up your mileage plan. Grace limit is available once during each policy year.
- **Top up Mileage:** It's the additional mileage purchased by you during the policy period post exhaustion of your opted mileage limit.

The premium you have paid for the own damage cover is determined based on the mileage limit opted by you at the inception of policy.

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

Conditions

1. The Insured is obligated to declare the actual total distance that the Insured Vehicle has covered since its first registration as per the Odometer reading (in KM) of the Insured Vehicle as at the Policy Inception date.
2. In case the Insured Vehicle meets with an Accident, subject to the terms and conditions of the Policy, such Claim under Own Damage section shall be payable only if the vehicle has not exceeded the Available Mileage.
3. **Unused Mileage:** Any unused limit in the Available Mileage shall be carried forward to the next Policy Period upon claim free renewal. Such carry forwards are referred to as 'Carry Forward Km's'. Carry Forward Km's can be actuals but maximum up to 2500 km's. At the time of renewal, Carry forward km's will be added to the mileage limit opted by the insured.
4. **Computation of Km's for cancellations:**
For cancellation of policy, the refund will be made for remaining Km's on pro rata basis. However, carry forwarded km's if any shall not be considered for refund calculation. There shall be no refund for unused kilometer under the following circumstances:
 - a. A claim is reported under the policy and you opted for cancellation.
 - b. Sale of the Insured Vehicle
 - c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometres will expire at the end of policy tenure.
5. **The Grace Limit** (in Kms) available for all policies is as specified in the policy schedule. Claims occurring during Grace Limit is payable (subject to all other terms and conditions) if and only if the Insured opts for a suitable Top Up Mileage before the expiry of the Grace Limit.
6. **Exhaustion of available Mileage:** In circumstances wherein the Insured has failed to opt for a suitable Top Up Mileage before exhaustion of the Available Mileage during the Policy Period, the Company shall reserve the rights to restore the Motor Own Damage cover subject to meeting underwriting conditions and upon receipt of appropriate 'Restoration Premium'. However, even after such restoration, any Own Damage claim that has occurred after expiry of the 'Available Mileage until the date of Restoration shall remain inadmissible under the Policy.
7. There can be no reduction in 'Mileage Limit' or in 'Top up Mileage' or 'Available Kilometers' during the Policy Period.
8. In the event of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond the control of the Insured, the Company may consider partial payment of vehicle Accidental Claims based on satisfactory investigation and or forensic studies.

Exclusions

1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available mileage.
2. All exclusions as applicable under the Own Damage cover shall also be applicable to this Add-on Cover.
3. Any repairing, re-setting or replacement of any components including the Odometer that may

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affect the distance travelled information without informing and seeking prior consent from the Company shall make any Accidental Claim inadmissible.

4. Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.

Subject otherwise to all other terms, conditions, limitation, and exclusions of the policy to which this cover is attached.

b. Applicable for Motor Insurance - Pricing Revision - Private Cars

UIN: IRDAN125RP0001V02201415/A0078V01202526

Scope of cover:

It is hereby understood & agreed that for the purpose of this add on cover the own damage cover of this policy will be applicable for the Available Mileage or the duration of the policy whichever expires earlier.

Definitions applicable for this cover:

- **Mileage Limit:** Means Kilometer opted by you at inception of the policy.
- **Available Mileage:** Means sum of Kilometers opted by you in Mileage plan at the policy inception date, Grace Kilometers and Top up kilometers (if applicable)
- **Grace Limit:** It's the additional mileage available after exhaustion of your opted mileage limit during which you should top up your mileage plan. Grace limit is available once per policy year.
- **Top up Mileage:** It's the additional mileage purchased by you during the policy period post exhaustion of your opted mileage limit.

The premium you have paid for the own damage cover is determined based on the mileage limit opted by you at the inception of policy.

Conditions

1. The Insured is obligated to declare the actual total distance that the Insured Vehicle has covered since its first registration as per the Odometer reading (in KM) of the Insured Vehicle as at the Policy Inception date.
2. In case the Insured Vehicle meets with an Accident, subject to the terms and conditions of the Policy, such Claim under Own Damage section shall be payable only if the vehicle has not exceeded the Available Mileage.
3. **Unused Mileage:** Any unused limit in the Available Mileage shall be carried forward to the next Policy Period upon claim free renewal. Such carry forwards are referred to as 'Carry Forward Km's'. Carry Forward Km's can be actuals but maximum up to 2500 km's.
At the time of renewal, Carry forward km's will be added to the mileage limit opted by the insured.
4. **Computation of Km's for cancellations:**
For cancellation of policy, the refund will be made for remaining Km's on pro rata basis. However, carry forwarded km's if any shall not be considered for refund calculation. There shall be no refund for unused kilometer under the following circumstances:
 - a. A claim is reported under the policy and you opted for cancellation.

Policy Wordings

MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

- b. Sale of the Insured Vehicle
- c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometres will expire at the end of policy tenure.
5. **The Grace Limit** (in Kms) available for all policies is as specified in the policy schedule. Claims occurring during Grace Limit is payable (subject to all other terms and conditions) if and only if the Insured opts for a suitable Top Up Mileage before the expiry of the Grace Limit.
6. **Exhaustion of available Mileage:** In circumstances wherein the Insured has failed to opt for a suitable Top Up Mileage before exhaustion of the Available Mileage during the Policy Period, the Company shall reserve the rights to restore the Motor Own Damage cover subject to meeting underwriting conditions and upon receipt of appropriate 'Restoration Premium'. However, even after such restoration, any Own Damage claim that has occurred after expiry of the 'Available Mileage until the date of Restoration shall remain inadmissible under the Policy.
7. There can be no reduction in 'Mileage Limit' or in 'Top up Mileage' or 'Available Kilometers' during the Policy Period.
8. In the event of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond the control of the Insured, the Company may consider partial payment of vehicle Accidental Claims based on satisfactory investigation and or forensic studies.

Exclusions

1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available mileage.
 2. All exclusions as applicable under the Own Damage cover shall also be applicable to this Add-on Cover.
 3. Any repairing, re-setting or replacement of any components including the Odometer that may affect the distance travelled information without informing and seeking prior consent from the Company shall make any Accidental Claim inadmissible.
 4. Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.
- Subject otherwise to all other terms, conditions, limitation, and exclusions of the policy to which this cover is attached.

c. Applicable for Standalone Motor Own Damage Cover - Private Cars**UIN: IRDAIN125RP0001V02201920/A0080V01202526****Scope of cover:**

It is hereby understood & agreed that for the purpose of this add on cover the own damage cover of this policy will be applicable for the Available Mileage or the duration of the policy whichever expires earlier.

Definitions applicable for this cover:

- **Mileage Limit:** Means Kilometer opted by you at inception of the policy and mentioned in the Policy Schedule.
- **Available Mileage:** Means sum of Kilometers opted by you in Mileage plan at the policy inception date, Grace Kilometers and Top up kilometers (if applicable)

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MOTOR INSURANCE- PRIVATE CARS ADD ON COVERS

- **Grace Limit:** It's the additional mileage available after exhaustion of your opted mileage limit during which you should top up your mileage plan. Grace limit is available once per policy year or part thereof.
- **Top up Mileage:** It's the additional mileage purchased by you during the policy period post exhaustion of your opted mileage limit.
The premium you have paid for the own damage cover is determined based on the mileage limit opted by you at the inception of policy.

Conditions

1. The Insured is obligated to declare the actual total distance that the Insured Vehicle has covered since its first registration as per the Odometer reading (in KM) of the Insured Vehicle as at the Policy Inception date.
2. In case the Insured Vehicle meets with an Accident, subject to the terms and conditions of the Policy, such Claim under Own Damage section shall be payable only if the vehicle has not exceeded the Available Mileage.
3. **Unused Mileage:** Any unused limit in the Available Mileage shall be carried forward to the next Policy Period upon claim free renewal. Such carry forwards are referred to as 'Carry Forward Km's'. Carry Forward Km's can be actuals but maximum up to 2500 km's.
At the time of renewal, Carry forward km's will be added to the mileage limit opted by the insured.
4. **Computation of Km's for cancellations:**
For cancellation of policy, the refund will be made for remaining Km's on pro rata basis. However, carry forwarded km's if any shall not be considered for refund calculation. There shall be no refund for unused kilometer under the following circumstances:
 - a. A claim is reported under the policy and you opted for cancellation.
 - b. Sale of the Insured Vehicle
 - c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometres will expire at the end of policy tenure.
- b. Sale of the Insured Vehicle
- c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometres will expire at the end of policy tenure.
5. **The Grace Limit** (in Kms) available for all policies is as specified in the policy schedule. Claims occurring during Grace Limit is payable (subject to all other terms and conditions) if and only if the Insured opts for a suitable Top Up Mileage before the expiry of the Grace Limit.
6. **Exhaustion of available Mileage:** In circumstances wherein the Insured has failed to opt for a suitable Top Up Mileage before exhaustion of the Available Mileage during the Policy Period, the Company shall reserve the rights to restore the Motor Own Damage cover subject to meeting underwriting conditions and upon receipt of appropriate 'Restoration Premium'.
However, even after such restoration, any Own Damage claim that has occurred after expiry of the 'Available Mileage until the date of Restoration shall remain inadmissible under the Policy.
7. There can be no reduction in 'Mileage Limit' or in 'Top up Mileage' or 'Available Kilometers' during the Policy Period.
4. In the event of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of

Policy Wordings

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fortuitous perils that are beyond the control of the Insured, the Company may consider partial payment of vehicle Accidental Claims based on satisfactory investigation and or forensic studies

Exclusions

1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available mileage.
2. All exclusions as applicable under the Own Damage cover shall also be applicable to this Add-on Cover.
3. Any repairing, re-setting or replacement of any components including the Odometer that may affect the distance travelled information without informing and seeking prior consent from the Company shall make any Accidental Claim inadmissible.
4. Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.
5. Subject otherwise to all other terms, conditions, limitation, and exclusions of the policy to which this cover is attached.

18. Emergency Medical Expenses

(UIN: IRDAN125RP0001V02201415/A0081V01202526

IRDAIN146RPMT0041V01202425/A0082V01202526

IRDAIN1 25RP0001V02201920/A0083V01202526)

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay reasonable medical charges incurred by the insured and/or occupants for treatment of any bodily injury arising out of an accident in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in Insured vehicle up to Sum Insured mentioned in policy schedule. The company will pay for hospitalisation, day care and OPD treatment in any hospital, clinic and/or nursing home.

Special condition:

An excess of ₹5000/- will be applicable for each claim under Emergency medical Expenses.

In addition to above, the company will also pay for following-

- a) **Medical Assistance Cover** –In case of need of Medical Emergency arising out of accident, Company shall upon the request of insured provide, the contact details of ambulance services and / or medical practitioner with the Insured through the Service Provider as mentioned in the policy schedule.

Note: We shall merely be a facilitator and shall not be held responsible for quality of services provided by the ambulance services and/or medical practitioner. The Company shall not be liable for any cost or expense for availing the services of such medical practitioner or ambulance. The company's role shall be limited to sharing of the contact details of medical professionals with the Insured through Service Provider.

- b) **Ambulance charges:** We will reimburse ambulance charges up to 5% of sum insured, Maximum up to 20,000.

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- c) **Supporting devices:** We will reimburse the cost of supporting devices including but not limited to wheelchair, crutches and artificial limbs which become necessary after the accident. We will pay up to 10% of sum insured maximum up to 20,000.

d) **Daily Cash Benefit**

In event of insured and/or passenger(s) suffering from an accidental injury involving the insured vehicle leading / resulting into hospitalization, we will pay a fixed daily amount as mentioned in Policy Schedule against this cover. We will pay for each completed day of hospitalization up to the maximum number of days as mentioned in the policy schedule.

The claim under this benefit shall only trigger when hospitalization days exceeds the time excess* as mentioned in policy schedule. For the purpose of clarity, no Excess shall be applied on any amount payable under this benefit.

***Time Excess:** For the purpose of this cover, it means no claim is paid unless hospitalization duration exceeds a specified time mentioned in the policy schedule, but once exceeded, the claim is covered without any deduction.

For example:

Time excess	: 2 days,
Benefit payable	: 1000 per day per occupant
Hospitalisation duration	: 2 days
Claim payable	: No.
Time excess	: 2 days
Hospitalisation duration	: 3 days
Claim payable	: Yes for 3 days in full
Claim amount	: $1000 * 3 = 3000$ per occupant.

Conditions applicable to this add on-

Special condition:

1. The cover is available only for insured/or occupants' whilst mounting and dismounting from or traveling in the Insured Vehicle, maximum up to the registered seating capacity.
2. The sum insured is on reducing basis and cannot be reinstated ie. the sum insured shall get reduced to the extent of claim amount paid. The sum insured mentioned in the policy schedule/certificate of insurance is the maximum aggregate liability payable for all occupants except for daily cash benefit where the daily cash amount is applicable for each occupant individually.
3. There should be an admissible own damage claim to initiate a claim under this cover.
4. Any claim related to an occupant shall be payable only with the approval of the Insured named in the Policy and will be paid directly to the injured occupant or his/her legal representative(s) whose receipt shall be a full discharge
5. Claim must be reported within 7 days from the date of the accident.

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6. If the claim is reported after specified period, submission of a copy of intimation to local authority where accident has happened will be required.

Exclusions-

1. intentional self- injury, suicide or attempted suicide, physical defect or infirmity or;
2. an accident happening whilst such person is under the influence of intoxicating liquor or drugs;
3. any expenses related a sickness, disease, or medical disorder not directly consequential to accident;
4. any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise;
5. any physiotherapy treatment;
6. any expense not supported by an original and valid bill/receipt and related prescription of the attending medical practitioner/Hospital/ Nursing Home;
7. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council
8. Any expense related to Injury suffered whilst engaged in adventurous sports
9. Any claim arising out of, attributable to, or connected with any Pre-Existing Disease
10. Any expenses if the treatment is started after 5 days from the date of accident

Definitions specific to this cover-

1. **Bodily injury** means Accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified in writing by a Medical Professional.
2. **Day Care Treatment** means those medical treatment, and/or surgical procedure which is
 - i) undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
 - ii) which would have otherwise required hospitalization of more than 24 hours, Treatment normally taken on an out-patient basis is not included in the scope of this definition.
3. **Excess:** The amount which shall be borne first by the Insured in respect of each and every claim made under this Policy.
4. **Hospital/Nursing Home/Clinic** means any institution established for in-patient care and day care treatment of Illness and/or injuries and which has been registered with the local authorities under the Clinical Establishments (Registration and Regulation) Act 2010 or under the enactments specified under the Schedule of Section 56(1) of the said act or complies with all minimum criteria.
5. **Hospitalization** means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive 'Inpatient Care' hours.
6. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. Medical Practitioner who is sharing the

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same residence as the Insured Person and is a Family Member of the Insured Person are not considered as Medical Practitioner under the scope of this Policy.

7. **OPD Treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care patient or in-patient
8. **Pre-Existing Disease** means any condition, ailment, injury or disease:
 - a) that is/are diagnosed by a physician or known to insured before the date of accident
 - b) for which medical advice or treatment was recommended by, or received from, a physician before the date of accident.

GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 022 6158 2020 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

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Grievance may also be lodged at IRDAI Integrated Grievance Management system -

<https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com , <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

Grievance may also be lodged at IRDAI Integrated Grievance Management System <https://igms.irda.gov.in>

ANNEXURE A

Ombudsman Details

The contact details of the Insurance Ombudsman offices are as below-

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: pio.ahemdabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: pio.bengaluru@cioins.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203	Madhya Pradesh, Chhattisgarh.

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Email: oio.bhopal@cioins.co.in	
BHUBANESWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar , S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

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HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp.Hyundai Showroom , A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: pio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: pio.jaipur@cioins.co.in	Rajasthan.
KOCHI Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: pio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124341 Email: pio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: pio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti,

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	Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: io.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: io.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: io.patna@cioins.co.in	Bihar, Jharkhand.
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: io.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai , M/East, M/West, N, S and T."

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Tel.: 022-20812868/69	
Email: oiio.thane@ciioins.co.in	

For updated list of Insurance Ombudsman details including Name, Address and jurisdiction, kindly visit:

<https://irdai.gov.in/ombudsman>

Alternatively, you can also access the details by visiting: <https://www.coins.co.in/Ombudsman>