

Add On Wordings under Motor Insurance- Pricing Revision-Private Cars

Enhanced Roadside Assistance Cover:

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
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.

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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 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 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.

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13.	Medical Referral	<p>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.</p> <p>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.</p>
14.	Legal Referral	<p>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.</p> <p>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.</p> <p>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.</p>
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>

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17.	Local Travel	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.
18.	Accommodation Assistance	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 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.
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.

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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 Rs. 2000/-
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 to two times in a year.
32.	Car wash	This facility is available for two times in a year up to Rs. 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 available for once in a year (Max.). This 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.