

## Policy Wording

### Pay As You Drive – Kilometer Benefit - Add On Wording

#### 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.