

Private Car Motor Add On Covers

Introduction

This prospectus gives basic information about Motor Add-ons – Consumables cover, Engine Protect, Nil Depreciation cover, Key Protect and many more that you can purchase from HDFC ERGO.

Under the current scenario, the coverage provided under Standard Motor Insurance Policy and other applicable add on covers insured vehicle damage and lives of insured travelling in the vehicle.

Target

Private car policy holders having annual package, bundled or standalone policy.

Coverage

1. **CONSUMABLES COVER**

IRDAN125RP0001V02201415/A0001V01202425
IRDAN146RPMT0041V01202425/A0053V01202425
IRDAN125RP0001V01201920/A0021V01202425

It is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy the Company hereby extends the Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the policy. 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 will include nut and bolt, screw, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil, coolant and the like.

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

2. **NIL DEPRECIATION COVER**

IRDAN125RP0001V02201415/A0002V01202425
IRDAN146RPMT0041V01202425/A0054V01202425
IRDAN125RP0001V01201920/A0022V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify

Depreciation on replacement of parts for Partial Loss Claims.

1. Midterm inclusion of cover is not permitted.
2. Available for vehicle age up to 10 years only.
3. No limit on the number of claims during the policy period.
4. Total Loss and Constructive Total Loss will be settled on the basis of IDV.

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

3. **ENGINE PROTECT**

IRDAN125RP0001V02201415/A0003V01202425
IRDAN146RPMT0041V01202425/A0055V01202425
IRDAN125RP0001V01201920/A0023V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicle's under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

Terms and Conditions:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove

caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".

2. In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
3. This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
4. Available for vehicle age up to 10 years only.
5. No limit on the number of claims during the policy period.
6. No additional deductible is applicable for this Add on.

Exclusions:

1. Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claims related to loss or damage due to normal wear and tear.

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

4. **KEY PROTECT**

IRDAN125RP0001V02201415/A0004V01202425
IRDAN146RPMT0041V01202425/A0056V01202425
IRDAN125RP0001V01201920/A0024V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period.

Terms and Conditions:

1. No limit on the number of claims during the policy period.
2. Available for vehicle age up to 10 years only.
3. Claim resulting from burglary or theft is to be supported by an acknowledgement of police complaint from the Authority.
4. The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
5. Replacement of key(s) would be done only for broken or damaged keys.
6. In case of theft/burglary/misplace/loss of key(s), entire set comprising of key, lock and lockset shall be replaced.

Exclusions:

1. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
2. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
3. Any loss or damage covered under the manufacturer's warranty.
4. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.
5. Any consequential losses.

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

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5. RETURN TO INVOICE COVER

IRDAN125RP0001V02201415/A0005V01202425
IRDAN146RPMT0041V01202425/A0057V01202425
IRDAN125RP0001V01201920/A0025V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay the On Road Price of the Insured Car, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim.

On Road Price for New Car (Same Make/Model/Variant) Includes:

(Applicable only for First Registered Owner of Motor Vehicle)

1. Total Ex-Showroom Price: Current Ex-Showroom Price as on Date of Loss and any other Accessories endorsed in the policy.
2. Road Tax: Road Tax amount to be paid by Insured to RTO (applicable as on Date of Loss).
3. Registration Charges: Registration charges to be paid by Insured to RTO (applicable as on Date of Loss).
4. Insurance Premium: New Motor Policy Insurance premium (As per Coverage's opted in Policy where in Claim is reported).

If insured's car (Make, Model, Variant, Emission standard) is discontinued then last known Ex-showroom price of same Make, Model, Variant, Emission standard is to be covered along with applicable Road Tax amount, Registration Charges and Insurance premium.

In case of Vehicle Sale / Ownership Transfer, claim settlement will include Current Insured's Vehicle Purchase Cost and Motor Policy Insurance premium (If renewed in subsequent year - As per Coverages opted in Policy where in Claim is reported) subject to purchase proof along with Value (Rs.) confirmation.

Any change in government regulations impacting the benefits under this add-on is an exclusion.

Available for vehicle age up to the age of 5 years only.

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

6. TYRE AND ALLOY COVER

IRDAN125RP0001V02201415/A0006V01202425
IRDAN146RPMT0041V01202425/A0058V01202425
IRDAN125RP0001V01201920/A0026V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay for repair and/or replacement of tyres damaged due to cut, burst, bulge or continuous running under deflated/inflated condition. The company also undertakes to pay for replacement of standalone tyre/alloy/rim if damaged or deformed.

There will be maximum of 4 tyres and/or 4 alloys/rims replacements available in a policy term.

Available for vehicle age up to 10 years only.

The company liability would not exceed the following, basis the unused tread depth of respective tyre:

Unused tread depth of ≥ 7 mm – 100% cost of new tyre
Unused tread depth of ≥ 5 mm to < 7 mm – 75% of cost of new tyre
Unused tread depth of ≥ 4 mm to < 5 mm – 50% of cost of new tyre
Unused tread depth of < 4 mm – 25% of cost of new tyre

Exclusions:

1. Cost of replacement to be restricted to Toyota recommended Genuine Parts / Specifications (Tyre/Alloy/Rim).
2. For vehicle age greater than 1 year (when cover is availed for the first time) any loss or damage within first 15 days of inception of the policy.
3. Any loss or damage occurred prior to inception of the policy.
4. Fraudulent act committed by insured or the workshop or any

person entrusted possession of the vehicle by insured.

5. Minor damage or scratch not affecting the functioning of Tyre/ Alloy/Rim.

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

7. PERSONAL BELONGINGS COVER

IRDAN125RP0001V02201415/A0007V01202425
IRDAN146RPMT0041V01202425/A0059V01202425
IRDAN125RP0001V01201920/A0027V01202425

In consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the company hereby undertakes to indemnify the Insured, upto the Sum Insured of Rs. 50,000/-, for the theft/loss/damage of personal belongings including electronics (Like Laptop, mobile phones etc.) on account of damage to or theft from Insured's Car.

Terms and Conditions:

1. Total number of claims restricted to Two, during the policy period.
2. Available for vehicle age up to 10 years only.
3. FIR (First Investigation report) is mandatory for the theft/loss of Personal Belongings.
4. Invoice copy / Proof of purchase is mandatory for the theft/ loss/damage of Personal Belongings.
5. Insurance company liability is restricted to Rs. 50,000/- or current market price of the Personal Belongings, whichever is lower.
6. Underinsurance / depreciation is not applicable for repair cases (to be on first loss basis).
7. No additional deductible.

Exclusion:

1. Any loss in open top or convertible cars unless the belongings are kept in locked boot
2. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
3. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.
4. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident.
5. Any claim intimated to the company after 30 days of such loss.

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

8. INCONVENIENCE COVER

IRDAN125RP0001V02201415/A0008V01202425
IRDAN146RPMT0041V01202425/A0060V01202425
IRDAN125RP0001V01201920/A0028V01202425

In consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the company hereby undertakes to pay a daily allowance of Rs. 1000/- to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage, due to loss/damage to the vehicle on account of a peril covered under the Policy.

Terms and Conditions:

1. The insured vehicle has been under repair for a minimum number of 5 days, post which the claim under this benefit will be payable.
2. The duration for which the Insured's vehicle is under repair in a garage due to loss/damage to the vehicle, and for which the Company will be liable for claim in respect of this benefit will be reckoned 5 days after the claim is intimated till the

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day immediately preceding the date of discharge or date of invoice or date of re-inspection (provided vehicle is completely repaired) for such repair as prepared by the garage, whichever is earlier for a maximum of 7 days.

3. The company will not be liable for any further payment under this benefit for the Specific accidental loss or damage once the vehicle is removed from the garage.
4. In case of theft/total loss claim, we will pay for maximum 15 days (at Rs. 1000/- per day) during the period of insurance.
5. No limit on the number of claims during the policy period.
6. Available for vehicle age up to 10 years only.

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

9. EMI COVER

IRDAN125RP0001V02201415/A0009V01202425
IRDAN146RPMT0041V01202425/A0061V01202425
IRDAN125RP0001V01201920/A0029V01202425

In consideration of payment of additional premium by the Insured, the company hereby undertakes to pay the Equated Monthly Instalment (EMI) payable by the insured to the financier of the vehicle recorded in policy schedule for the period insured vehicle is in the workshop for repair due to an accident. Benefit under this cover can be availed based on EMI cover option exercised by the insured, subject to the following terms:

Terms & Conditions:

1. Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
2. Only 1 claim is allowed during the policy period.
3. The Company's liability under this Add-on cover shall be restricted up to the EMI Sum Insured as stated in the policy schedule / Financer statement whichever is lower.
4. Time Excess (No. of Days beyond which company is liable to pay) for 1st EMI cover is 15 Days and for 2nd EMI cover is 45 Days.
5. Number of monthly instalments payable will depend on option exercised by the insured at the time of policy issuance and is subject to repair time exceeding the Time Excess specified for each option.
6. The duration for which the Insured's vehicle is under repair in authorised Toyota workshop due to loss/damage to the vehicle, and for which the Company will be liable for claim in respect of this benefit will be reckoned from next calendar day of "claim intimation and complete document submission by insured" till the day immediately preceding the date of discharge or date of invoice or date of re-inspection (provided vehicle is completely repaired) for such repair as prepared by the authorised Toyota workshop, whichever is earlier.
7. Insured will have to submit EMI schedule along with EMI payment track record certified by financier for the last one year immediately preceding the date of loss.
8. No objection certificate may be required from the financier, in case payment is made to the insured.

Exclusions:

1. If the vehicle has undergone Total loss or Theft is reported.
2. Company shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of loss.
3. Company shall not be liable to pay in case Auto Loan is closed (already paid) by Insured prior to the date of loss during the Policy period.
4. Any other consequential loss or charges associated with the loan payment such as late payment charges, prepayment charges or other documentation charges.

Available for vehicle age up to 3 years only.

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

10. BATTERY COVER

IRDAN125RP0001V02201415/A0010V01202425
IRDAN146RPMT0041V01202425/A0062V01202425
IRDAN125RP0001V01201920/A0030V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle. Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed herein above caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. Battery would mean an electric-vehicle battery (EVb) (also known as a traction battery) is a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries, and are typically lithium-ion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep-cycle batteries.
3. Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. HEV (Hybrid electric vehicle) system - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller
5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Battery and resulting into damage to covered parts as mentioned above.
6. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned above.
7. Maximum One claim will be payable under this Add on cover per policy tenure.

Exclusions:

The Company would not be liable for:

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
3. Any claim where the repair has been carried out without prior approval from the Company
4. Any claims related to loss or damage due to wear and tear
5. Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer)
6. Any claim where battery is already dead due untimely charging or any other purpose.

Available vehicle age up to 3 years only.

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

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CONTACT US

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows:

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:

- Contact us- 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 The Company Ltd.
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 The Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

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 mentioned 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

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Disclaimer: THE ABOVE INFORMATION IS FOR DESCRIPTIVE PURPOSE ONLY. PLEASE REFER YOUR POLICY DOCUMENT OR OUR WEBSITE WWW.HDFCERGO.COM FOR THE ACTUAL TERMS AND CONDITIONS. INSURED ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.