

HDFC ERGO General Insurance Company Limited

ZERO DEPRECIATION CLAIM

In consideration of the payment of additional premium of Rs. ____ paid by the Insured and realized by the Insurer notwithstanding 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 I 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.

COST OF CONSUMABLE ITEMS

In consideration of the payment of an additional premium of ₹ _____ 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 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 include but not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres.

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, exceptions, conditions and limitations of this Policy.