



POLICY WORDING
PRIVATE CAR – ADD ON COVERS

1. 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 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.

2. LOSS OF USE - DOWN TIME PROTECTION

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 24hours.

*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.

3. MULTI VEHICLE DISCOUNT

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%

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.

4. VOLUNTARY DEDUCTIBLE

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.

5. EMERGENCY ASSISTANCE COVER

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:

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- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement
- h) Ambulance referral
- i) Medical evacuation
- j) Legal services assistance
- 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.

6. NO CLAIM BONUS PROTECTION

Inconsideration 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.

7. EMI PROTECTOR

In consideration of the payment of additional premium 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 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).

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- 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.

Specific Exclusions

- 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.

8. RETURN TO INVOICE

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 Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers excludes the following-

- a. In case of theft stolen vehicle is recovered within 90 days of theft.
- b. Final investigation report in case of theft claim is not issued by police authorities.

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

9. COST OF CONSUMABLE ITEMS

In consideration of the payment of additional premium paid of ₹_____ by the Insured an realize by the Insurer, not withstanding 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.

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.

10. ENGINE & GEAR BOX PROTECTOR

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 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.

11. HIGHER PROTECTION AND REMOVAL COSTS

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.

12. ADDITIONAL PERSONAL ACCIDENT

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 any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant, the Insurer will pay the Insured, the capital Sum Insured mentioned under the policy.

The Sum Insured under this cover would be available upto ₹ 1 Crore over and above SI available in the Indian Motor Tariff, Sum Insured should be in multiple of ₹ 1 Lacs only .

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Additional Personal Accident Benefit

What is covered: HDFC ERGO will pay the Sum Insured based on the benefit table if the Insured meets with an accident while travelling in the vehicle as a driver or occupant.

The Additional PA cover benefits extend to:

- a. Personal accident cover for insured (owner driver-any named person)
- b. Personal Accident cover for the un-named passenger of the vehicle.
- c. Personal Accident cover for the paid driver of the vehicle.

Personal Accident Benefits Table

Details of Injury		Scale of compensation
i.	Death	100%
ii.	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii.	Permanent total disablement from injuries other than named above	100%
iv.	Speech and hearing in both ears	100%
v.	Loss of one limb or sight of one eye/ speech or hearing in both ears	50%
vi.	Loss of four fingers and thumb of one hand	40%
vii.	Loss of Hearing in one ear/ thumb and index finger of same hand/ loss of four fingers except the thumb	25%
viii.	Loss of toes- all	20%
ix.	Loss of index finger	10%
x.	Loss of thumb/ Great toe/middle finger	5%

Guidelines and Conditions

Claim under this benefit will be admissible, only if

- 1. It is payable under personal accident section of the motor policy
- 2. Injured person is the insured and was travelling in the vehicle as a driver or occupant.

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3. The insured may opt for this policy at the time of inception or at the time of renewal.

Specific exclusions

Coverage under this add on cover shall not cover:

1. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
2. such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s),

Definitions:

Accident - An accident is a sudden, unforeseen and involuntary event caused by external and visible means.

Injury – 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 by a Medical Practitioner.

Limb - means the hand above the wrist joint or foot above the ankle joint.

Loss of hearing - means the total and irrevocable loss of hearing

Loss of speech - means the total and irrecoverable loss of speech.

Loss of sight - means the total and irrecoverable loss of sight. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the snellen scale.

Beneficiary - In case of death of the Insured, the beneficiary means, unless stipulated otherwise by the insured person, the surviving spouse of the insured person, mentally capable and not divorced, followed by the children recognized or adopted followed by the insured persons legal heirs. For all other benefits the beneficiary means the insured person himself unless stipulated otherwise.

Permanent Total Disablement - means disablement, as a result of a bodily injury which;

- a) continues for a period of twelve (12) consecutive months and
- b) is confirmed as total, continuous and permanent by a physician after the twelve (12) consecutive months and
- c) Entirely prevents an insured person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his/her life.

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



13. TYRE SECURE FOR PRIVATE CAR

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 violet means.
- **Base policy** – It means standard private car package policy.
- **Policy schedule** – It provides the contact details of insured, insured vehicle, type of base 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 at the time of loss and shall be payable as per Table 1.

Table 1		
S. 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.1800 2 700 700to 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.
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.