

ZERO DEPRECIATION CLAIM

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 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.

EMERGENCY ASSISTANCE

1. **"On site" Minor Repairs of the Covered Vehicle:** In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of sixty minutes, on-site repair of the breakdown would be proceeded with. Supply of parts or replacement elements / materials in general is not included.
2. **Duplicate Keys:** If keys of the Covered Vehicle are lost or misplaced, we shall arrange forwarding of duplicate set from his/her place of residence.
3. **Locked/ Lost Keys:** In case the keys of the covered vehicle are locked-in, the Client as much as possible will be assisted to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the Client and to their account. In case the keys are lost we shall tow the vehicle to a nearest safe place. The Client shall have to arrange for a duplicate set on his own cost and efforts.
4. **Battery Jump Start:** If the Covered Vehicle does not start due to the battery being discharged, the jump-start of the battery would be arranged. Supply of parts or replacement elements / materials in general is not included.
5. **Tyre change:** If the Covered Vehicle has a punctured or burst tyre, we would arrange for changing it with the spare tyre carried in the Client's vehicle. In a case where spare tyre cannot be used we shall either tow the vehicle to nearest tyre repair shop or accompany the Client to nearest tyre repair shop and back to vehicle. The Client shall have to pay directly to the tyre repair shop.
6. **Fuel delivery:** If the Covered Vehicle runs out of fuel we can deliver up to 5 litres of fuel (petrol or diesel only). Cost of fuel shall be paid by client on the spot.
7. **Emptying of the Fuel Tank:** If fuel tank of the Covered Vehicle is filled with the wrong fuel, we will bear the cost of emptying it, using a technician approved by us. In case this service is not feasible, the vehicle shall be towed to the nearest location.
8. **Towing and Removal of the Covered Vehicle:** In the event that Covered Vehicle is immobilized due to the breakdown or accident and "On site" repair is not possible, we will arrange the towing of the Covered Vehicle to the nearest workshop or garage approved by HDFC ERGO.

TERRITORIAL SCOPE:

The territorial scope of the Emergency Assistance Services provided will be within 50 kms radius from the Place of Breakdown to nearest applicable vendor or cities within the Republic of India (Except in Jammu & Kashmir, Andaman & Nicobar Islands, Lakshadweep, Assam, Meghalaya, Manipur, Tripura, Arunachal Pradesh, Nagaland and Mizoram) for the coverage limit mentioned under each service.

Services beyond 50 kms shall be provided on additional charges at agreed rates which shall be paid by the Client on the spot.

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