

ZK - 25-26/v2

Commercial Vehicle Secure (Passenger Carrying Vehicle)

PART I: Policy Schedule

Certificate cum Policy Schedule

Policy / Certificate No:

[_____]

For any assistance please call at 18002664545, or visit www.zurichkotak.com

INSURED DETAILS POLICY DETAILS

Name	Policy Issuing Office:
Address	Period of Insurance: From _____ to _____ Midnight
Phone	Type of Vehicle:
Mobile	Policy issued on:
Email	Cover Note No:
GSTIN	Hypothecated to:

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle / Trailer Chassis No.	Licensed Carrying Capacity	Seating Capacity	Gross Vehicle Weight
Insured Declared Value (IDV) of the Vehicle (₹)	Non - Electrical Accessories fitted to the vehicle (₹)	Electrical & Electronic Accessories fitted to the vehicle (₹)	Trailer (₹)	CNG / LPG Kit (₹)	Total Value of the Vehicle (₹)					

PREMIUM COMPUTATION TABLE ₹

Section I	Section II	Section III
Own Damage	Liability	Personal Accident
Basic Own Damage	Basic Third Party Liability	PA Cover for owner driver of ₹ _____
Add on Covers Total Premium (for the covers opted as shown in "Add on Cover Details" table below)	Legal liability to paid driver	Unnamed PA Cover for passenger ₹ _____
Less: Voluntary Deductible under Depreciation Cover	Legal liability to Other employee	Unnamed PA Cover for driver of ₹ _____
	Legal liability to unnamed passenger	Add On: Additional PA cover for Owner Driver ₹ _____
Less: Voluntary Deductible	Total Liability Premium (B)	Add On: Additional PA cover for Passengers ₹ _____
No Claim Bonus Percent %		
Total Own Damage Premium (A)	Total Personal Accident Premium (C)	
Taxable value of Services (A+B+C)		
CGST@ __%		
SGST@ __%		
UGST@ __%		
IGST @ __%		
Total Premium (₹)		

Add on Covers Opted For: Cover 1, Cover 2, Cover 3

Geographical Area: _____ Additional Excess: _____ Compulsory Deductibles: _____

Voluntary Deductible: _____ Voluntary Deductible for Depreciation Cover: _____

Total Deductible: _____

INTERMEDIARY DETAILS

Intermediary Code	Intermediary Name	Intermediary's Mobile No.	Intermediary's Landline No.

NOMINEE DETAILS

Nominee Name	Nominee DOB	Relationship	% share	Nominee Present Address	Nominee Permanent Address	Name of Appointee (if nominee is a minor)	Relationship with the Nominee

ADD-ON COVER DETAILS

Sr. No	Add-On Cover	Sum Insured (₹)	Premium	Remarks
1	Depreciation Cover	-		No. of Claims: _____ Voluntary Deductible: _____
2	Consumables Cover	-		
3	Engine Protect	-		
4	Return to Invoice	-		
5	Road Side Assistance	-		
6	Key Replacement	XX		
7	Tyre Cover	-		
8	NCB Protect	-		
9	Hospital Cash Benefit	XX		Maximum Number of Days - __ days Per Day Benefit - ₹ _____
10	EMI Protect	XX		Amount Opted - ₹ _____ Maximum Number of EMI - __
11	Additional Towing charges	XX		
12	Loss of Income	XX		Maximum Number of Days - __ days Per Day Benefit - ₹ _____
13	Medical Expenses due to Accident	XX		
14	Loan Protect	XX		
15	Additional PA Cover for Owner Driver			
16	Additional PA Cover for Passengers			

CUSTOMER DECLARATION FOR CNG/ PNG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/PNG kit and obtain necessary endorsement in the Policy.

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings (which are also available on the Company website i.e. www.zurichkotak.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicle Act, 1988. as amended from time to time.

Under Section II-1(ii) of the policy -> Damage to Third Party Property ₹ <6,000 or 7,50,000>; as amended from time to time
-> PA Cover under Section III: for Owner Driver CSI ₹ 15,00,000

LIMITATIONS AS TO USE

The Policy covers use only under a permit within the meaning of the Motor Vehicle Act 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use for a) Organised racing b) Pace Making c) Reliability Trials d) Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.

For more details on Limitations as to use clause, kindly refer the Company's website: www.zurichkotak.com

DRIVER'S CLAUSE

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

SPECIAL CONDITIONS

NO CLAIM BONUS

All types of vehicles	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

IMPORTANT NOTICE

*No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the Schedule. Any payment made by the Company by reason of wider terms appearing in the Policy in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.

Premium Collection Details: [Collection No / Amount / Receipt Date

Subject to I.M.T. Endt.Nos. & Memorandum _____ Printed/herein/attached hereto Under Hire Purchase

TAX DETAILS

GST Registration No.
SAC Code
Invoice No

Category
Description

DECLARATION

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed at Mumbai this ___ day of MONTH NAME of _____ in lieu of cover note No _____

Stamp Duty of _____ is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001, vide this Order No. (____ Validity Period Dt. __/__/____ To Dt. __/__/____ (O/w. No. ____)/ Date: __/__/____).

For Zurich Kotak General Insurance Company (India) Limited.

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

PART - II Policy wording

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of accident loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH

That subject to the Terms, Exceptions and Conditions contained herein or endorsed or expressed hereon:

SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the Insured against loss or damage to the vehicle Insured hereunder and / or its accessories whilst thereon.

1. by fire explosion, self-ignition, or lightning;
2. by burglary, housebreaking, or theft;
3. by riot and strike;
4. by earthquake (fire and shock damage);
5. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
6. by accidental external means;
7. by malicious act;
8. by terrorist activity;
9. whilst in transit by road rail inland-waterway lift elevator or air;
10. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
2. For fibre glass components - 30%
3. For all parts made of glass - Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following Schedule.

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

5. Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages; nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.
- b. Damage to tyres and tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement;
- c. Any accidental loss or damage suffered whilst the insured or any person driving with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding ₹ 750/- for three wheeled vehicles, ₹ 1500/- for taxis and ₹ 2500/- for other commercial vehicles in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by loss or damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any, does not exceed ₹ 500/-
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV):

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL)/Cash-loss claims only.

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Insurer and the Insured.

IDV shall be treated as the "Market Value" throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL)/Cash-loss claims.

The Insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II. LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses the Insured shall become legally liable to pay in respect of:

- a. death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
- b. damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:-

- a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.

- b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
- c) Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
- d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
- e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
- f) Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. The Company may at its own option
- Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this section; and
 - Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this section.
5. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative(s) in terms of and subject to the limitations of this Policy provided that such personal representative(s) shall as though they were the insured observe, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

SECTION III. TOWING DISABLED VEHICLES

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- Such towed vehicle is not towed for reward
- The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION IV. PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation(i)
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

- Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of ₹ 15 lakh during any one period of insurance.
- No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - Intentional self-injury suicide or attempted suicide physical defect or infirmity or
 - An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- This cover is subject to
 - The owner-driver is the registered owner of the vehicle insured herein;
 - The owner-driver is the insured named in this policy.
 - The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

Avoidance of Certain Terms and Right of Recovery

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1988. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions and as amended from time to time.

General exceptions (Applicable to All Sections of the Policy)

The Company shall not be liable under this Policy in respect of

- Any accidental loss / damage and/or liability caused sustained or incurred outside the geographical area.
- Any claim arising out of any contractual liability.
- Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle Insured herein is
 - Being used otherwise than in accordance with the 'Limitations as to Use' or
 - Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or

traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Deductible

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.

Conditions

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental or loss or damage in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter, claim, writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy, the Insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender.

Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information/documents to the insurer.

2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company, which shall be entitled if it so desires, to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the insured or any claimant or other person after the Company shall have relinquished such conduct.

4. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

- a. For total loss/constructive total loss /cash-loss of the vehicle -the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
- b. For partial losses, i.e. losses other than Total Loss /Constructive Total Loss/cash-loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
- c. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck i.e. a 'total loss' or 'write-off', the Company shall grant the Insured the option to retain the wreck and

accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the Insured).

d. In the event of a 'cash-loss' settlement, the Company is entitled to cancel the Own damage insurance effective the date of damage. Additionally, the Company can cancel the statutory Motor Third Party Liability insurance policy after requiring the Insured to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage.

e. The company shall not deduct any amount in lieu of salvage value. Salvage, if any, will be surrendered to the Company and the Company shall collect the salvage from the Insured.

5. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.

6. Double Insurance

When two policies are in existence on the same vehicle with identical cover, one of the policies may be cancelled. Where one of the policies commences at a date later than the other policy, the policy commencing later is to be cancelled by the insurer concerned.

If a vehicle is insured at any time with two different offices of the same insurer, 100% refund of premium of one policy may be allowed by canceling the later of the two policies.

However, if the two policies are issued by two different insurers, the policy commencing later is to be cancelled by the insurer concerned and pro-rata refund of premium thereon is to be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the insurer in writing, the earlier dated policy is required to be cancelled, then refund of premium is to be allowed as per Cancellation clause mentioned below.

In either case, no refund of premium can be allowed for such cancellation if any claim has arisen on either of the policies during the period when both the policies were in operation, but prior to cancellation of one of the policies.

7. Cancellation of Insurance

I. Cancellation by Company

The Company may cancel the policy on the grounds of established fraud, subject to clause III mentioned under this section, by sending seven days notice by recorded delivery to the Insured's last known address and in which case the policy will be cancelled 'ab-initio' with forfeiture of premium and non-consideration of claim, if any.

II. Cancellation by Insured

The policy may be cancelled at any time by the insured without assigning any reason provided no claim has arisen during the period of insurance. The insured shall be entitled to a refund of proportionate premium for the unexpired period in the running year and full refund of premium for the remaining full policy years (where period of insurance exceeds one year) subject to submission of proof that vehicle is insured elsewhere at least for Liability Only cover and original certificate of insurance.

III. Liability to Third Party section

Liability to Third party section of the policy may be cancelled either by the Company or the Insured only on the following grounds:

- a. Double Insurance
- b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss

On submission of original cancelled Registration Certificate or on providing evidence that the vehicle is insured elsewhere, at least for Liability Only cover on submission of original proof of such insurance. The Company will refund proportionate premium for unexpired period of insurance.

8. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Note: The above Arbitration Clause is not applicable to retail/individual policyholders.

9. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
10. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
11. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:

- a. Death Certificate in respect of the Insured
- b. Proof of title to the vehicle
- c. Original Policy.

12. Multiple policies involving Bank or other lending or financing entity

In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

13. Claim Procedure

Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim

In case of cashless process, please follow the below mentioned process

- Call our 12 hours helpline with details of accident and policy/cover note number.
- Once the claim is registered, the customer support executive will provide you with a Claim Reference Number.
- You will need to submit relevant documents to us such as - Driving license, RC copy, Policy copy etc. in accordance with the Policy terms and conditions.
- We will arrange for an inspection in
 - 24 hours, if a claim is reported on a working day
 - Next working day, if a claim is reported on Sunday or Public holiday
- On cashless facility confirmation, the vehicle would be repaired at a cashless garage and the payment would be made directly to the garage.
- You will only have to pay the deductible as mentioned in the policy and the depreciation value, etc. as informed by the surveyor.

In case of reimbursement process, you will have to submit documents to Zurich Kotak General Insurance Company (India) Limited and we will make the payment within 7 days of completion of documentation

Turn Around Time (TAT) for claims settlement

Appointment of surveyor	Immediate after intimation
Survey report submission	15 days
Claims concluded by the insurer	within 7 days after receipt of final survey report
Settlement of claims	Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be

Claim Documents

Following documents should be required for or in support of a claim:

For Accident Claims	For Theft Claims	For Third Party Claims	For Personal Accident Claims
Claim Form Duly Signed	Claim Form Duly Signed		Claim Form Duly Signed
R. C. Copy of the Vehicle	R. C. Copy of the Vehicle	R. C. Copy of the Vehicle	R. C. **Copy of the Vehicle
Driving License Copy	Driving License Copy	Driving License Copy	Driving License Copy
Policy Copy - (First 2 Pages only)	Policy Copy - (First 2 Pages only)	Policy Copy - (First 2 Pages only)	Policy Copy - (First 2 Pages only)
FIR Copy	FIR Copy, Untrace Report, Dumping Yard Certificate	FIR Copy	FIR Copy/ Panchnama/ Policy inquest report duly attested by police station

Estimate of repairs	NOC from Finance Company (If Hypothecated)	MACT / Legal Notice	Copy of Medico Legal Certificate duly attested by the concerned Hospital
Original Repair Invoice, Payment Receipt	Letter of Indemnity and Subrogation		Documents as required by AML Guidelines
Letter of Indemnity and Subrogation	Documents as required by AML Guidelines		KYC
Documents as required by AML Guidelines	KYC		For Accidental Death Claim:
KYC	Previous Insurance details		Original Death Certificate
Certificate of Insurance	Acknowledged copy of letter addressed to RTO intimating theft and making vehicle "NON - USE"		Death Summary issued by Hospital Post Mortem Report (if conducted)
Copy of Permit	Form 28, 29 , 30 signed by the insured and form 35 signed by the financier, as the case maybe undated and blank		Identity proof of Nominee or Original Succession Certificate/ Original Legal Heir Certificate
	Consent towards agreed claim settlement value from you and financier		For Disablement Claim:
	Blank and Undated "Vakalatnama"		Treating Medical Practitioner's certificate describing the disablement
			Discharge summary from the Hospital
			Photograph of the Insured Person reflecting the disablement
			Prescriptions and consultation papers of the treatment;
			Disability certificate issued by treating Medical Practitioner.
			Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable

The Company may request for any other documents, if required on case to case basis.

14. Sanction Exclusion Clause

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

NO CLAIM BONUS: The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on Own Damage premium
The preceding year	20%
Preceding Two consecutive years	25%
Preceding Three consecutive years	35%
Preceding Four consecutive years	45%
Preceding Five consecutive years	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to

use during the interim period".

GRIEVANCE REDRESSAL

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@zurichkotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to senourgrievanceofficer@zurichkotak.com / chiefgrievanceofficer@zurichkotak.com.

However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <https://bimabharosa.irdai.gov.in>.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com

The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman

ANNEXURE I
Details of Insurance Ombudsman

Office Details	Jurisdiction of Office Union Territory, District
Ahmedabad: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06; Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru: Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049; Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
Bhopal: Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202; Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
Bhubneshwar: Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455; Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
Chandigarh: Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468; Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
Chennai: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
Delhi: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504; Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Guwahati: Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205; Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad: Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122; Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
Jaipur: Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363; Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
Ernakulam: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338; Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
Kolkata: Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340; Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow: Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331; Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai: Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31; Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

<p>Noida: Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>Patna: Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar and Jharkhand.</p>
<p>Pune: Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>

PART III - Add On Cover Wordings

The following Add-on covers are applicable under the Policy only if We have received the applicable premium due for that Add-on cover in full and the Schedule specifies that the Cover is in force for the Insured Person.

The Add-on Covers available under the Policy are described below. Add-on Cover under this Policy will be payable subject to the terms, conditions and exclusions of the Policy and the availability of the Sum Insured and subject always to any sub-limits specified in respect of that Add-on cover and any limits applicable under the Product in force for the Insured Person as specified in the Schedule.

Our total liability for payment of any and all Claims pertaining to the respective Add-on in the aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured as specified in the Schedule for the respective Add-on:

1. Tyre Cover

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to indemnify the Insured for the cost of repair and/or replacement of tyres and tubes, as may be necessitated arising out of accidental loss or damage or impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages.

Applicability

This Add-on cover is applicable only to:

- Four Wheeled Vehicles used for carrying passengers for hire or reward with carrying capacity not exceeding 6 passengers, and
- Four wheeled vehicles used for carrying passengers with carrying capacity not exceeding 10 for hire or reward.

Basis of Loss Settlement

In any situation Company's liability would not exceed the following,

Mean Unused Tread Depth at the Time of Loss	Admissible Claim
>= 7 mm	100% of the cost of new tyre(s) and/or tube(s)
>=5 mm and <=6.9 mm	75% of the cost of new tyre(s) and/or tube(s)
>=3mm and <= 4.9 mm	50% of the cost of new tyre(s) and/or tube(s)
< 3mm	Considered as normal wear and tear and is not covered

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at means tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification 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 betterment charges. Maximum of 4 (four) tyre replacements will be allowed during the period of insurance.

If damage to tyre and tube is due to the accidental damage to the Insured Vehicle covered under "Own Damage" section of the policy, the Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

Applicable Exclusions

The claim will not be payable if any or all of the following condition applies:

1. if vehicle is not repaired at Authorised garage
2. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock

- absorber
3. any loss or damage occurred prior to inception of the policy
4. any loss or damage resulting into total loss/constructive total loss/cash-loss of the vehicle
5. routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes
6. loss or damage to wheel accessories, any other parts or rim (unless covered by paying additional premium). Rim cover will be provided to the vehicles running on run flat technology (RFT) tyres only.
7. theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle
8. if the tyre(s)/tube(s) being claimed is different from tyre(s) insured/supplied as original equipment along with the vehicle unless informed to the Company and mentioned/endorsed on the policy
9. any fraudulent or dishonest act
10. loss or damage arising out of improper storage or transportation
11. any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance
12. loss or damage arising out of modifications not approved by tyre manufacturer
13. loss or damage resulting from hard driving due to race, rally or illegal activities
14. loss or damage due to neglect of periodic maintenance as specified by manufacturer
15. loss or damage resulting from poor workmanship while repair
16. loss or damage arising out of any manufacturing defect or design including manufacturer's recall
17. minor damage or scratch not affecting the functioning
18. tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

Important Conditions

- If the Insured makes a fraudulent claim which is declined as per Applicable Exclusions mentioned above, coverage under this section shall cease with immediate effect.
- If during the period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to the Company.
- In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium.
- All claims must be made within 3 working days of damage.
- The Insured must take all reasonable steps to avoid loss or damage to tyre(s). The Insured must not continue to drive the vehicle after any damage or incident if the same could cause further damage to tyre(s).
- Rim / Alloy (if not manufacturer fitted) to be covered, would require extra premium along with the details

The clause will be inoperable:

- If the vehicle meets with an accident and if the vehicle and the tyre(s) fitted onto the vehicle also get damaged, only the base Passenger Vehicle Package/Comprehensive Policy will cover the tyre damage and no separate claim would be payable under this Add on. However, in case of the claim under the Add on cover exceeds the total claim payable under the "Own Damage" section of the base Passenger Vehicle Package / Comprehensive Policy, such differential amount shall also be payable as per the "Basis of Loss Settlement" mentioned above.
- The above condition shall not be applicable for vehicles which are excluded for Tyre coverage as per erstwhile IMT 21 clause.

If any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud or any claim due to any wilful act committed by Insured or persons authorised by Insured.

2. NCB Protect

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to allow the Insured the same No claim bonus slab, as shown on policy schedule at the time of renewal provided-

- The rate of No claim bonus as shown in the schedule is an accumulation of applicable claim free year(s) and their being no claim under Section I of the policy in the applicable preceding years or
- NCB reserving certificate being produced with minimum 20% NCB
- Not more than 1 own damage claim is registered in the current period of insurance.
- The renewal of policy is done with the Company within 90 days of expiry of the policy
- All the other provision(s) relating to the NCB (No Claim Bonus) as mentioned in the base Passenger Carrying Vehicle Package /Comprehensive Policy and/or General Regulation No. 27 of Indian Motor Tariff remain unaltered.
- The claim in the current period of insurance is not a Total Loss (TL)/ Constructive Total Loss (CTL)/Cash-loss

Special conditions applicable to this benefit in addition to the general conditions:

- The claim made with us is for damages only to the windscreen glass/rear glass/door glasses sun roof glass, will not be considered as a claim under this benefit.
- The claim for only partial theft of accessories/parts will not be considered as a claim under this benefit.
- A claim for theft of entire motor vehicle will not be considered as a TL/CTL for this purpose provided a new motor vehicle is purchased and insured with the Company within 90 days of the theft, in which case, the Company will allow same No claim bonus on new motor vehicle as is shown in the schedule.
- The Insured must prove eligibility of NCB by way of a renewal notice or No claim confirmation letter from the previous Insurer
- Mid-term inclusion or removal of this cover shall not be allowed
- In case of partial loss, the NCB in this clause cannot be transferred from one vehicle to another – even if both or multiple vehicles are in the name of the same Insured
- On the death of the Insured, this clause will continue to operate provided the vehicle is transferred in the name of a legal heir and the same is endorsed in the policy

This Clause will not operate under following conditions:

- This clause will be inoperable on the transfer of the vehicle. On transfer, the buyer will have to purchase this Add on cover afresh by payment of full annual premium.
- This clause will not operate if NCB in the existing policy is wrongly claimed and insured is ineligible for the NCB.
- This clause will not operate if any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud.

Cancellation Clause:

The NCB Protect will be cancelled if:

1. NCB is wrongly claimed in a policy and insured is ineligible for NCB
2. Any Own Damage claim is fraudulently made by the Insured
3. Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

Refund of premium will not be made on cancellation of this cover due to the above reasons.

UIN:IRDAN152RP0009V04201516/A0046V01201920

3. Additional PA Cover for Owner Driver

Subject otherwise to the terms, exceptions, conditions and

limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the compensation to the registered Owner-Driver of the Insured vehicle upto the amount as shown in the policy schedule on the scale provided below for bodily injury as hereinafter defined sustained in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Sr. No.	Nature 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	Loss of one limb or sight of one eye	50%
IV	Permanent Total Disablement from injuries other than named above	100%

The Company shall pay under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Insurer shall not in the aggregate exceed the amount stated in the policy schedule against this add on during any one period of insurance. The benefit under this add on shall be in addition to liability covered under Compulsory PA for Owner Driver as mentioned in Section III of the Policy.

Applicable Conditions:

- Such compensation shall be payable directly to the insured or his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- Subject to the insured being the registered owner of the vehicle insured and holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident in case he/she was driving the insured vehicle.
- Written notice of claim must be given to the Company within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 days after actual or potential loss begins.
- The insured shall provide the Company with all documentation, medical records and information that the Company may request to establish the circumstances of the claim, its quantum or liability for the claim within 15 days of notice of claim to the Company.
- Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if Insured can satisfy Insurer that it was not reasonably possible to give proof within such time.
- The Company may accept claims where documents have been provided after a delayed interval only in special circumstances wherein sufficient reasons have been provided by the Insured for such delay and/or for the reasons beyond the control of the insured.

Applicable Exclusions:

- The Company shall not pay any compensation in respect of death or injury directly or indirectly wholly or in part arising or resulting from traceable to a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or b) an accident happening whilst such person driving is under the influence of intoxicating liquor or drugs.

Documentation (All Claims under this Add-on):

1. Photo Identity Proof (Any one) - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law

2. Duly completed and signed claim form in original as prescribed by the Company.
3. Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the concerned Police Station;
4. Copy of Medico Legal Certificate(if conducted) duly attested by the concerned Hospital

Additional documents required in case of Death

1. Original Death certificate issued by the office of Registrar of Birth & Deaths;
2. Death summary issued by a Hospital;
3. Post Mortem Report (if conducted);
4. Identity proof of Nominee or Original Succession Certificate /Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

Additional documents required in case of Disablement

1. Original treating Medical Practitioner's certificate describing disablement;
2. Original Discharge summary from the Hospital;
3. Photograph of the Insured Person reflecting the disablement;
4. Prescriptions and consultation papers of the treatment; Disability certificate issued by treating Medical Practitioner.
5. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

The Company, at its own expense, shall have the right and opportunity of the Insured's medical examination through its appointed agents whose details will be notified when and as often as the Company may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to arrange for a post mortem examination report, if conducted, on the Insured's body as permitted by law. Insured or his estate's compliance with the need for such examination is a condition precedent to establishing liability under the Policy.

UIN: IRDAN152RP0009V04201516/A0047V01201920

4. Additional PA cover for Passengers

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the compensation to the passengers traveling in the Insured vehicle upto the amount as shown in the policy schedule on the scale provided below for bodily injury as hereinafter defined sustained in direct connection with vehicle insured or whilst mounting and dismounting from or travelling in the insured vehicle and caused by violent, accidental external and visible means which independently of any other cause shall result in six calendar months of the occurrence of such injury

Sr.	Nature 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	Loss of one limb or sight of one eye	50%
IV	Permanent Total Disablement from injuries other than named above	100%

The Company shall pay under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the amount stated in the policy schedule against this add on during any one period of insurance. The benefit under this add on shall be in addition to liability covered under PA cover for Passenger as mentioned in Section III of the Policy (if opted).

Applicable Conditions:

- Such compensation shall be payable only with the Insured's

- approval and directly to the injured person or his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- The benefit under this add on is not payable in case the number of persons/passengers traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.
- Subject to person driving the insured vehicle holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989,
- Written notice of claim must be given to the Company within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 days after actual or potential loss begins.
- The claimant shall provide the Company with all documentation, medical records and information that the Company may request to establish the circumstances of the claim, its quantum or liability for the claim within 15 days of notice of claim to the Company.
- Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if Insured can satisfy Insurer that it was not reasonably possible to give proof within such time.
- The Company may accept claims where documents have been provided after a delayed interval only in special circumstances wherein sufficient reasons have been provided by the Insured for such delay and/or for the reasons beyond the control of the insured.

Applicable Exclusions:

- The Company shall not pay any compensation in respect of death or injury directly or indirectly wholly or in part arising or resulting from traceable to a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or b) an accident happening whilst such person driving is under the influence of intoxicating liquor or drugs.

Documentation (All Claims under this Add-on):

1. Photo Identity Proof (Any one) - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
2. Duly completed and signed claim form in original as prescribed by the Company.
3. Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the concerned Police Station;
4. Copy of Medico Legal Certificate(if conducted) duly attested by the concerned Hospital

Additional documents required in case of Death

1. Original Death certificate issued by the office of Registrar of Birth & Deaths;
2. Death summary issued by a Hospital;
3. Post Mortem Report (if conducted);
4. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

Additional documents required in case of Disablement

1. Original treating Medical Practitioner's certificate describing the disablement;
2. Original Discharge summary from the Hospital;
3. Photograph of the Insured Person reflecting the disablement;
4. Prescriptions and consultation papers of the treatment; Disability certificate issued by treating Medical Practitioner.
5. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

The Company, at its own expense, shall have the right and opportunity of the Insured's medical examination through its appointed agents whose details will be notified when and as often as the Company may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to arrange for a post mortem examination report, if conducted, on the Insured's body as permitted by law. Insured or his estate's compliance with the need for such examination is a condition precedent to establishing liability under the Policy.

UIN: IRDAN152RP0009V04201516/A0048V01201920

5. Hospital Cash Benefit

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide daily cash benefit equivalent to the amount specified in the Policy Schedule to the Owner Driver, Paid Driver, Cleaner/Conductor traveling in / driving the insured vehicle in the event of hospitalization due to an accident of the insured vehicle. This benefit will be payable for the actual number of days for which the injured person is hospitalized upto the maximum number of days as mentioned in the Policy Schedule for this Add on.

Important conditions:

- The claim under this add on would be payable only if claim under Section I is valid and admissible.
- The benefit under this add on is payable only to the registered owner or persons employed by the insured for driving / maintaining the vehicle in the course of employment however the number of persons/ passengers traveling in the insured vehicle shall not exceed more than as specified in the registration certificate at the time of occurrence of such incident.
- Minimum 24 hour hospitalisation in a hospital as defined under this add-on.
- The Company would not pay for hospitalization due to medical reasons, illness or due to any pre-existing diseases.
- Submission of hospital discharge summary is required.

Definition for the purpose of this add-on:	
Accident	means sudden, unforeseen and involuntary event caused by external, visible and violent means
Hospital	means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act Or complies with all minimum criteria as under: i. has qualified nursing staff under its employment round the clock; ii. has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places; iii. has qualified medical practitioner (s) in charge round the clock; iv. has a fully equipped operation theatre of its own where surgical procedures are carried out v. maintains daily records of patients and will make
Pre-existing Disease	means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice/treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

UIN: IRDAN152RP0009V04201516/A0049V01201920

6. EMI Protect

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the extra premium paid by the Insured, it is hereby understood and agreed that the Company will reimburse the EMI (Equated Monthly Installment) against the outstanding loan of the Insured vehicle upto a maximum amount and for the number of EMI's as mentioned in the Policy Schedule for each completed period of 30 days for which the insured vehicle is under repair arising out of accidental damages provided:

- The vehicle is repaired at a garage authorized by the Company

- For computation of 'completed period of 30 days', the start date will be the day on which the insured vehicle is given to garage for repair and end date will be the day on which intimation regarding delivery of repaired vehicle is given to Insured. Time taken by garage to commence the repair work, time taken by insured for submission of documents to define claim admissibility or waiting time due to non-availability of spares will not be considered.
- The claim under this add-on shall be paid directly to the financial institution as mentioned on the schedule, to which the insured vehicle is hypothecated.
- Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle. Further,
- The Company would not be liable to pay any claim under this add on cover if the claim under section I is not valid or admissible or if the vehicle has undergone total loss/constructive total loss/cash-loss or theft is reported.
- The Company would not be liable to pay for any EMI amount and/or additional payment which becomes due because of default, non-payment or delayed payment of any amount due to the Bank/Financial Institution.

UIN: IRDAN152RP0009V04201516/A0050V01201920

7. Additional Towing charges

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company will reimburse the towing charges subject to the limit as specified in the Policy schedule and incurred by the insured while towing the vehicle to the nearest garage in the event of the insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident or mechanical breakdown.

Special Conditions:

- This benefit is over & above the towing charges cover against accidental breakdown as per the standard package policy.
- Any charges incurred over and above the limit mentioned for this Add on in the Policy Schedule will be borne by insured only.
- Minimum of the actual expenses incurred or amount as per the policy terms & conditions would be payable.
- Documentary proof of expenditure incurred towards additional towing charges of the vehicle must be submitted.

UIN: IRDAN152RP0009V04201516/A0051V01201920

8. Loss of Income

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company hereby undertakes to pay the amount as shown in the policy schedule towards loss of income in case the insured vehicle is in garage for more than 2 days on account of damage arising out of any peril covered under Section I of the Policy upto maximum number of days as mentioned in the Policy schedule.

Special Conditions:

- The claim under this add on would be payable only if claim under Section I is valid and admissible
- The benefit will not be applicable if the Insured is claiming only for windscreen or glass damage under Section I of the policy.
- The entitlement of Loss of Income will start from the following calendar day of the Insured Vehicle reaching the garage for repair & shall end on the day garage/ Company intimates the Insured to take delivery of the Vehicle subject to the maximum number of days mentioned in the policy schedule
- It will be condition precedent to the liability that vehicle must be in commercial use for minimum 30 days prior to the date of

of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company will reimburse the actual amount upto the limit as mentioned in the policy schedule to only the registered owner driver, paid driver, cleaner or conductor of the vehicle as mentioned in the policy schedule towards medical expenses incurred for the treatment of bodily injury sustained by the covered occupants of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means.

Important conditions:

- The claim under this add on would be payable only if claim under section I is valid and admissible.
- The benefit under this add on is NOT payable in case the number of persons/ passengers traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.
- Minimum 24 hour hospitalization in a hospital as defined under this add-on.
- Submission of hospital discharge summary is required.

Definition for the purpose of this add-on:

Accident	means sudden, unforeseen and involuntary event caused by external, visible and violent means
Hospital	means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act Or complies with all minimum criteria as under: i. has qualified nursing staff under its employment round the clock; ii. has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places; iii. has qualified medical practitioner (s) in charge round the clock; iv. has a fully equipped operation theatre of its own where surgical procedures are carried out v. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel
Pre-existing Disease	means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice/treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

Applicable Exclusions:

- Any expenses for hospitalization due to any pre-existing diseases.
- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Any Expenses, if the treatment is started after 5 days from the date of Accident
- Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an

accident happening whilst under the influence of intoxicating liquor or drugs.

UIN: IRDAN152RP0009V04201516/A0041V01201920

10. Loan Protect

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company will pay the outstanding loan amount on the insured vehicle, in case of death of the registered owner driver of the vehicle due to accident of the insured vehicle.

- The company will pay lower of the actual amount outstanding at the time of claim or total outstanding amount as mentioned on the policy schedule subject to condition b) mentioned below.
- The claim under this add-on shall be paid directly to the financial institution as mentioned on the schedule, to which the insured vehicle is hypothecated.

Further,

- The Company would not be liable to pay any claim under this add on cover if the claim under section I is not valid or admissible or if the vehicle has undergone total loss/constructive total loss/cash-loss or theft is reported.
- The Company would not be liable to pay for any EMI amount and/or additional payment which becomes due because of default, arrears; non-payment or delayed payment of any amount due to the Bank/Financial Institution.
- No Payment shall be made under this add on if the loan is not fully paid as on the date of the accident resulting into death of the registered owner driver.

UIN: IRDAN152RP0009V04201516/A0042V01201920

11. Depreciation Cover

Subject otherwise to the terms, exclusion, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, no amounts shall be deducted by the Company for depreciation in case of parts replaced on account of damage to the Insured vehicle and/or to its accessories, arising out of any peril covered under Section I of the Policy.

Special Conditions:

- The Company shall not accept any claim under this Add-on, where a claim under Section I of the Policy made by Insured with the Company is not payable.
- This Add-on shall be applicable to the number of claims opted as per Policy Schedule, for per year of the policy period and any subsequent claim(s) shall be subject to deduction for depreciation at the rates mentioned in the policy terms and conditions.

Voluntary Deductible	Insured shall be liable for the Voluntary Deductible amount, which shall be applicable in addition to the compulsory deductible applicable under the Policy.
₹ 1,000	Up to 10% on the OD premium of the vehicle, subject to a maximum of ₹ 500/-
₹ 2,000	Up to 15% on the OD premium of the vehicle, subject to a maximum of ₹ 750/-
₹ 3,000	Up to 20% on the OD premium of the vehicle, subject to a maximum of ₹ 1000/-

Applicable Exclusions:

- c) Cost of consumables like nuts, bolts, grease, etc.
- d) Where loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.

UIN: IRDAN152RP0009V04201516/A0032V01201819

12. Consumables Cover

Subject otherwise to the terms, exclusion, conditions and limitations of this Policy, 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 extends the Policy to cover expenses incurred by the Insured in respect of Consumable Items (as defined below) in the event of damage to the Insured vehicle and/or to its accessories, arising out of any peril as covered under the Policy.

Special Conditions:

- a) For the purpose of this Add-on, Consumable Items shall mean those articles or substances which have specific uses and w h e n applied to their respective uses are either consumed totally or are rendered for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, air conditioner gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.
- b) The Company shall not accept any claim under this Add-on, where a claim under Section I of the Policy made by Insured with the Company is not payable.

Applicable Exclusions:

The Company shall not be liable under this Add-on in respect of:

- a) Consumables pertaining to any part/ sub part/ accessories not approved for replacement by the Company.
- b) Consequential loss of any kind.
- c) In the event of Constructive Total Loss, Total Loss or Cash-loss of the Insured vehicle as declared under the Policy, no payment shall be made under this Add-on.
- d) Where loss damages are covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
- e) Any claims related to loss or damage due to wear and tear.

UIN: IRDAN152RP0009V04201516/A0033V01201819

13. Engine Protect

Subject otherwise to the terms, exclusion, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingress /leakage of lubricating oil which directly cause loss or damage to the aforesaid parts.

Special Conditions:

- a) For the purpose of this Add-on, 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an Insured vehicle not arising directly from a peril insured under the Policy but as a direct consequence to the same".
- b) For the purpose of this Add-on, 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, s p r i n g s , guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).
- c) For the purpose of this Add-on, 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, b e a r i n g s ,

final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.

- d) For the purpose of this Add-on, 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

Applicable Exclusions:

The Company shall not be liable under this Add-on in respect of:

- a) In the event of Constructive Total Loss, Total Loss or Cash-loss of the Insured vehicle as declared under the Policy, no payment shall be made under this Add-on.
- b) Cost of consumables like nuts, bolts, grease, etc.
- c) Where damages are covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
- d) Any claims related to loss or damage due to wear and tear.

UIN: IRDAN152RP0009V04201516/A0034V01201819

14. Return to Invoice

Subject otherwise to the terms, exclusion, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to pay the difference between the Insured's Declared Value (IDV) of the Insured vehicle and lower of the Purchase Invoice Price (as defined below) of Insured Vehicle OR current replacement price of new vehicle in case exactly same make/model is available, of the Insured vehicle, as specified in the purchase invoice upon the occurrence of any Total Loss (including theft)/ Constructive Total Loss as defined in the Policy.

Special Conditions:

- a) For the purpose of this Add-on, "Purchase Invoice Price" shall mean the ex- showroom price of the Insured vehicle and includes the value of factory or car dealer accessories that w e r e fitted at the time of purchase.
- b) Purchase Invoice Price also includes the cost of a standard package policy (without any Add-on covers or endorsements), amount paid towards registration of the Insured vehicle, applicable road tax and Octroi.
- c) The Company shall not accept any claim under this Add-on, where a claim under Section I of the Policy made by Insured with the Company is not payable.

Applicable Exclusions:

The Company shall not be liable under this Add-on:

- a) Where damages loss is covered under the Policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- b) For Accessories which are not additionally Insured under the Policy shall not be covered.

UIN: IRDAN152RP0009V04201516/A0035V01201819

15. Road Side Assistance

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the Insured, upon his request the following road side assistance services during the Policy Period through its network garages or service providers, provided that

- i. The services are requested to be provided in an area where the Company has its presence through its network g a r a g e s or through the network of its service providers; and
 - ii. The Company shall be liable for only up to four road side assistance services claims during the Policy Period:
- a) Towing due to an accident or Breakdown: In the event of

location, provided always that any charges for a distance beyond the aforesaid limit for the towing of Insured vehicle shall be borne by the Insured.

b) **Battery jump start:** In the event of Breakdown of the Insured vehicle due to run-down battery, the Company shall arrange for

vehicle technician to jump start the Insured vehicle with appropriate means, provided always that any cost of replacement of battery shall be borne by the Insured and the Company shall only be liable for all labour and conveyance costs, towards battery jump start assistance under this Add-on.

c) **Arrangement/ Supply of fuel:** In the event of Breakdown of the Insured vehicle due to emptying of its fuel tank, the Company shall arrange for supply of up to five liters of fuel, at the location of the Breakdown, provided always that all actual fuel costs shall be borne by the Insured and the Company shall only be liable for all labor costs and conveyance costs under this Add-on.

d) **Emptying of fuel tank:** In the event of the fuel tank of the Insured vehicle being filled with an incompatible fuel, the Company shall arrange for emptying of the fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured vehicle to the nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle shall be borne by the Insured.

e) **Flat Tyre(s):** In the event of Breakdown of the Insured vehicle due to a flat tyre, the Company shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with spare stepney tyre of the vehicle at the location of breakdown; Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the Company shall only be liable for expenses on labour cost and conveyance cost under this Add-on.

f) **Breakdown support over phone:** In the event of minor mechanical errors/ faults/non-functioning of the Insured or any part thereof, the Company shall through its network service providers provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured vehicle.

g) **Taxi Benefits:** In the event of the Insured vehicle Insured needs to be towed due to a Breakdown, the Company shall arrange for free travel of the occupants of the Insured vehicle occupants upto a distance of 50 kilometers, provided always that:

- The event has occurred 50 kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
- Any charges for a distance beyond the covered distance stated above shall be borne by the Insured.
- The cover under this Add-on shall remain restricted in respect of the actual number of occupants of the Insured vehicle or the maximum seating capacity of the Insured vehicle, subject always to the limits mentioned above.

h) **Arrangement of keys:** In the event of the Insured losing the keys of the Insured vehicle, the Company shall arrange for pick up and delivery of the spare keys of the Insured vehicle from his residence to the place where the Insured vehicle is located. Alternatively, the Company shall provide the service of unlocking the Insured vehicle with the help of vehicle technicians at the location of the Insured vehicle, provided always that the

Company shall be liable only for all labour and conveyance under this Add-on and the Insured shall be required to submit identity proof to prove his ownership of the Insured vehicle, before availing any of the aforesaid services. It is further hereby agreed and understood that this service shall be provided only within a range of 50 kms.

i) **Message Relay:** In the event of Breakdown of the Insured vehicle, the Company shall arrange, upon the Insured's request, to send through available means of communication urgent messages to the persons specified by the Insured.

j) **Minor Repairs:** In the event of Breakdown of the Insured vehicle due to a minor mechanical or electrical fault, the Company shall assist the Insured by sending a vehicle technician to the location of the Insured vehicle to carry out Minor Repairs (as defined below), provided always that the Company shall only be liable for the expenses on labour cost and conveyance cost under this Add-on.

Special Conditions:

- For the purpose of this Add-on, Minor Repairs shall mean repair which can be carried out at the location of Breakdown/accident, requiring no spares and would require less than 45 minutes of labour time.
For the purpose of this Add-on, Breakdown shall mean the event where the vehicle is immobilized or rendered unfit for the purpose of driving on the road.

Applicable Exclusions:

The Company shall not be liable under this Add-on in respect of:

- Providing the abovementioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, and acts of terrorism, nuclear fission, strike, act of government / government agencies / judicial / quasi-judicial authorities.
- Any claims in respect of an Insured vehicle which is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
- Any claim in respect of an Insured vehicle which can be safely transferred on its own power to the nearest garage/workshop.
- Any claims arising out of theft;
- Any form of consequential loss.
Any loss which is covered under the Policy, any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- Any expenses for supply or replacement of parts/consumables.

UIN: IRDAN152RP0009V04201516/A0036V01201819

16. Key Replacement

Subject otherwise to the terms, exclusion, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy. The Company hereby undertakes to indemnify the Insured, the cost of repair / replacement of Insured Vehicle key(s), including labor cost, in case key(s) of Insured Vehicle are lost / stolen or damaged.

Special Conditions:

- In case of theft of Insured Vehicle key(s) entire set of Insured Vehicle key, lock and lockset would be replaced.
- Claim resulting from Burglary or theft should be supported by a First Information Report(FIR) filed with the police authorities
- Maximum 2 replacements/reimbursements will be allowed during the policy period.

INDIA MOTOR TARIFF - ENDORSEMENT

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of Rs.....it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ... /... /..... to the ... /... /.....(both days inclusive) be deemed to include.*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured/ injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

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

NOTE: *Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/ Bangladesh as the case may be.

IMT. 2. Agreed Value Clause (Applicable only to Vintage Cars)

It is hereby declared and agreed that in case of TOTAL LOSS/ CONSTRUCTIVE TOTAL LOSS/CASH-LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

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

IMT. 3. Transfer of Interest

It is hereby understood and agreed that as from...../...../..... the interest in the policy is transferred to and vested inof carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated /...../..... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of.

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

IMT. 4. Change of Vehicle

It is hereby understood and agreed that as from /...../..... the vehicle bearing Registration Number is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Registra- tion No	Engine / Chassis No	Make	Type of Body	CC	Year of Manufa- cture	Seating capacity including Driver	IDV

In consequence of this change, an extra / refund premium of Rs..... is charged/ allowed to the insured.

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

IMT. 5. Hire Purchase Agreement

It is hereby understood and agreed that..... (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the

insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT. 6. Lease Agreement

It is hereby understood and agreed that..... (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT. 7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with..... (hereinafter referred to as the Pledgee) and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

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

IMT. 8. Discount for Membership of Recognised Automobile Associations

(PRIVATE CARS AND MOTORISED TWO WHEELERS ONLY)

It is hereby understood and agreed that in consideration of insured's membership of** a discount in premium of Rs.....* is allowed to the insured hereunder from ... /... /.....

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

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

NOTE:

1. * For full policy period, the full tariff discount to be inserted. For mid-term membership, prorata proportion of the tariff discount for the unexpired policy period is to be inserted.
2. ** Insert name of the concerned Automobile Association.

IMT. 9. Discount for Vintage Cars

(Applicable for Private Cars only)

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of Rs.....* is allowed to

The insured from...../...../.....

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

NOTE:

*Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 10. Installation of Anti-Theft Device

(Not applicable to Motor Trade Policies)

In consideration of certification by* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of Rs.....** is hereby allowed to the insured.

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy

NOTE:

1. * The name of the certifying Automobile Association is to be inserted.
2. ** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti-Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 11.A. VEHICLES LAID UP

(Lay up period declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../ .../..... to.../ .../..... the vehicle insured is laid up in garage and not in use and during this period all liability of the insurer under this policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

- a) # the insurer will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
- b) # the period of insurance by this policy is extended to/...../..... in view of the payment of an additional premium of Rs**

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

NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted .

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

- (a) Fire risks, the words “ BURGLARY HOUSEBREAKING OR THEFT” are to be deleted;
- (b) Theft risks, the words” “FIRE EXPLOSION SELF IGNITION OR LIGHTNING ” are to be deleted.
- (c) Fire **and** Theft risks no part of the words in capitals are to be deleted.

IMT. 11. B. Vehicles Laid Up

(Lay-up period not declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from..... /..... /..... the vehicle no. insured hereunder is laid up in garage and not in use and liability of the insurer under this policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

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

NOTE:

- 1 In case of Liability Only Policies the words in CAPITALS should be deleted.
2. In case of policies covering Liability Only and
 - a) Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
 - b) Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
 - c) Fire and Theft risks no part of the words in capitals are to be deleted.

IMT. 11. C. Termination of the Undeclared Period of Vehicle Laid up

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. insured hereunder is reinstated in full from..... /..... /..... and the Endorsement IMT 11(B) attaching to this policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. has been out of use

- a) #The insurer will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
- b) #The period of insurance by this policy is extended to/...../..... in view of the payment of an additional premium of Rs.....**

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

NOTE:

1. # To delete (a) or (b) as per option exercised by the insured.
2. *The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay-up periods is to be inserted.
3. **The proportionate premium required for Fire and / or Theft

cover for the vehicle for the laid-up period is to be inserted .

IMT. 12. Discount for Specially Designed/Modified Vehicles for the Blind, Handicapped and Mentally Challenged Persons

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

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

IMT. 13. Use of Vehicle within Insured's Own Premises

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

IMT.14. USE OF VEHICLE CONFINED TO SITES

(Applicable to Goods Carrying Vehicles)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while it is being used elsewhere than on site to which the public have no general right of access and the vehicle is not required to be registered under the Motor Vehicles Act, 1988.

IMT. 15. Personal Accident Cover to the Insured or any Named Person other than Paid Driver or Cleaner

{Applicable to private cars including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward]}

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Nature 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) Loss of one limb or sight of one eye	50 %
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.* during any one period of insurance in respect of any such person.
- 2) 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.
- 3) Such compensation 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) whose receipt shall be a full discharge in respect of the injury of such person.

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

NOTE: * The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 16. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner

{For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

Nature 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) Loss of one limb or sight of one eye	50 %
iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs....* during any one period of insurance in respect of any such person.
- 2) 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.
- 3) Such compensation 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) whose receipt shall be a full discharge in respect of the injury of such person.
- 4) Not more than...** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

NOTE:

1. * The Capital Sum Insured (CSI) per passenger is to be inserted.
2. ** The registered sitting capacity of the vehicle insured is to be inserted.

IMT. 17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors

(Applicable to all classes of vehicles)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

Nature 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) Loss of one limb or sight of one eye	50 %
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
- 2) 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.
- 3) Such compensation 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) whose receipt shall be a full discharge in respect of the injury of such person.

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

NOTE: * The Capital Sum Insured (CSI) per person is to be inserted.

IMT.18. PERSONAL ACCIDENT TO UNNAMED HIRER AND UNNAMED PILLION PASSENGERS

(Applicable to Motorised Two wheelers with or without side Car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation to any unnamed hirer/ driver/any unnamed pillion/ sidecar passenger* on the scale provided below for bodily injury caused by violent, accidental, external and visible means whilst mounting into/onto and/or dismounting from or traveling in/on the vehicle insured which independently of any other cause shall within three calendar months of the occurrence of such injury results in :-

Nature 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) Loss of one limb or sight of one eye	50 %
iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.** during any one period of insurance in respect of any such person.
- (2) 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.
- (3) such compensation 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) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) not more than persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

* Delete if P.A. cover for unnamed pillion /side car passenger is not taken.

**The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under* to pay in cash the amount of the loss or damage

the liability of the insurer in respect of any such part shall be limited to :-

- (a) (i) the price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable;

OR

- (ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

- (b) the reasonable cost of fitting such parts.

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

* Insert "Condition 3" in the case of the Private Car and Motorsied Two Wheeler Policies and "Condition 4" in the case of Commercial Vehicles Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured

In consideration of this reduction in the limit of liability a reduction in premium of Rs.....* is hereby made to the insured.

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

*To insert Rs.50 for Two wheelers, Rs.100 for private cars Rs.150 for Commercial Vehicles – three wheelers and taxis or Rs.200 for Commercial Vehicles (excluding three wheelers and taxis).

IMT. 21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

(Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(a) Special Exclusions

except in the case of Total Loss/cash-loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) Compulsory Deductible.

in addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss/cash-loss) the first Rs.....* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No.4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all

motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss/cash-loss) the first Rs....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT 22A. VOLUNTARY DEDUCTIBLE

(For private cars/motorized two wheelers other than for hire or reward)

It is by declared and agreed that the insured having opted a voluntary deductible of Rs.* a reduction in premium of Rs.** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss/cash-loss) the first Rs.....*** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...# of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* To insert voluntary deductible amount opted by the insured under tariff for Private car / tariff for motorised two wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car / tariff for motorised two wheelers.

*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

To insert policy condition No. 3 of the tariff for private car / tariff for motorised two wheelers.

IMT 23. COVER FOR LAMPS TYRES / TUBES MUDGUARDS BONNET /SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTION ONLY.

(For all Commercial Vehicles)

In consideration of payment of an additional premium of Rs.....*, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances)

to lamps tyres/tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to:

- (a) Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the policy.
- (b) In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.
- (c) It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

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

* To insert the sum arrived at as per the provisions of G.R.40. NB.3. of the Tariff.

IMT.24. ELECTRICAL/ELECTRONIC FITTINGS

(Items fitted in the vehicle but not included in the manufacture's listed selling price of the vehicle – Package Policy only)

In consideration of the payment of additional premium of Rs....., notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

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

IMT.25. CNG/LPG KIT IN BI-FUEL SYSTEM

(Own Damage cover for the kit)

In consideration of the payment of premium of Rs.....* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

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

* To insert sum arrived at in terms of G.R.42.

IMT.26. FIRE AND/OR THEFT RISKS ONLY

(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class -D and

Motor Trade Policies under Classes- E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

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

NB. (i) In case of **Fire Risk** only, the words "burglary housebreaking theft" are to be deleted.

NB. (ii) In case of **Theft Risk** only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm

tempest flood inundation and earthquake perils” are to be deleted.

IMT. 27. LIABILITY AND FIRE AND/OR THEFT

(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class –D of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable thereunder except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

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

NB. (i) In case of **Liability and Fire Risks only**, the words “burglary housebreaking theft” are to be deleted.

NB. (ii) In case of **Liability and Theft Risks only**, the words “fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils” are to be deleted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles.)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the **Workmen's Compensation Act, 1923**, the **Fatal Accidents Act, 1855** or at **Common Law** and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- *(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT. 29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR

{Private Cars only/ Motorised two wheelers (not for hire or reward)}

In consideration of the payment of an additional premium @ Rs.50/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at **Common Law and Statutory Liability under the Fatal Accidents Act, 1855** for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within

named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than* employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

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

NB. * To insert the number of employees for which the premium has been paid

IMT. 30. TRAILERS.

(Applicable to Private Cars Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.....)”

Provided always that -

- * (a) the IDV of such Trailer shall be deemed not to exceed* *
- (b) the term "Trailer" shall not include its contents or anything contained thereon.
- (c) such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contract of employment.

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

* Delete in the case of Liability to the public Risks only policies.

** Insert value of trailer as declared at inception of insurance or any renewal thereof.

IMT.31. RELIABILITY TRIALS AND RALLIES

[Private Cars and Motorised Two Wheelers)]

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in* to be held at**... on or about the date of/...../..... under the auspices of.....#

Provided that :-

- (a) No indemnity shall be granted by this Endorsement to#
- (b) This Policy does not cover use for organised racing, pace making or speed testing.
- (c) During the course of the* the Insurer shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured is engaged in* the insured shall bear the first Rs.....@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the insurer shall make any payment in exercise of its discretion under Condition No. 3 of the policy in settlement of any claim and such payment includes the amount for which the insured is responsible by reason of this Endorsement the insured shall repay to the insurer forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event.

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

* To insert the name of the event .

@ To insert Rs. 5000/- for Private cars or Rs. 2500/- for motorised two wheelers. For the duration of the event the deductible under Section 1 of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

** To insert the venue of the event.

To insert the name of the promoters of the event.

To delete this entire paragraph in case of Liability Only policies.

IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPLOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/-* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement.

IMT. 33. LOSS OF ACCESSORIES

(Applicable to Motorised Two Wheeler Policies only)

In consideration of the payment of an additional premium of Rs..... it is hereby understood and agreed that as from/...../..... notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

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

IMT.34. USE OF COMMERCIAL TYPE VEHICLES FOR BOTH COMMERCIAL AND PRIVATE PURPOSES

(Applicable to Commercial Vehicle Policies only)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

- (i) The insurer will indemnify the insured against his legal liability under Common Law and Statutory Liability under the Fatal Accidents Act, 1855 in respect of death of or bodily injury to any person not being an employee of the insured nor carried for hire or reward, whilst being carried in or upon or entering or mounting or alighting from any motor vehicle described in the Schedule to this Policy.
- (ii) This Policy shall be operative whilst any vehicle described in the Schedule hereto is being used by the insured or by any other person with the permission of the Insured for social, domestic, or pleasure purposes.

Whilst any such vehicle is being so used the insurer will in terms and subject to the limitations of and for the purposes of Section II of this policy treat as though he were the Insured person using such vehicle provided that such person -

- 1) is not entitled to indemnity under any other Policy.
- 2) shall as though he were the insured observe, fulfill and be subject to the terms, provisions, conditions and endorsements of this Policy in so far as they apply.
- 3) has not been refused any Motor Vehicle Insurance or continuance thereof by any insurer.

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

NOTE : In case of Liability only Policies delete (1) above

IMT. 35. HIRED VEHICLES – DRIVEN BY HIRER*

(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and Motorised Two wheelers)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy unless the vehicle insured is being driven by or is for the purpose of being driven by the insured in the charge of the within named insured or a driver in the insured's employment, the

policy shall only be operative whilst the vehicle insured is let on hire by the insured to any person (hereinafter called the Hirer) who:-

- (i) shall have entered into a hire contract with the insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form**.
- (ii) shall have satisfied the insured -
 - a) that the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
 - b) that such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the Hirer the insurer shall not be liable –

- (1) for any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @ 1.50% on IDV. (Endt. IMT 43 is to be used.)
- (2) To pay the first Rs..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the insured to the Insurer forthwith.

For the purpose of this endorsement the expression "Claim" shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

- (3) If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

*** For the purposes of this endorsement the insurer will in terms of and subject to the provisions contained in item I of Section II of this Policy, treat the Hirer as a person who is driving the Two wheeler.**

Further it is agreed that the insured shall forward to the insurer the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

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

NOTE :

For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with *.

** Insurer to devise a suitable supplementary proposal form.

IMT 36 Indemnity to Hirer - Package Policy - Negligence of the insured or Hirer.

It is hereby declared and agreed that the company will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the vehicle insured by reason of the negligence of the within named insured or of any employee of such insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT 37 Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act, 1855 (Commercial Vehicles only)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-1 (b) and (c) it is hereby understood and agreed that the Company will Indemnify the Insured against his legal liability other than liability under the Statute (except the Fatal Accidents Act 1855) in respect of death of or bodily injury to:-

- i) Any employee of the within named insured who is not a workman within the meaning of the Workmen's Compensation Act
Prior to date of this endorsement and not being carried for hire or

reward.

- ii) Any other person not being carried for hire or reward provided that the person is
- a) charterer or representative of the charterer of the truck
 - b) Any other person directly connected with the journey in one form or other being carried in or upon or entering or mounting or alighting from any Motor Vehicle described in the schedule of the policy.

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

IMT 37 A. Legal Liability to Non Fare Paying Passengers who are not employees of the Insured (Commercial Vehicles only)

In consideration of the paying of an additional premium of Rs.... and notwithstanding anything to the contrary contained in Section II-1 (c) it is hereby understood and agreed that the company will indemnify the insured against his legal liability other than liability under statute (except Fatal Accidents Act 1855) in respect of death or bodily injury to any person not being an employee of the insured and not carried for hire or reward provided that the person is

- a) charterer or representative of the charterer of the truck.
- b) Any other person directly connected with the journey in one form or the other being carried in or upon or entering or mounting or alighting from vehicle insured described in the SCHEDULE OF THIS POLICY.

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

IMT. 38. Legal Liability to Fare paying Passengers excluding liability for accidents to employees of the Insured arising out of and in the course of their employment

(Commercial and Motor Trade Vehicles only)

(I) For use with Package Policies.

In consideration of an additional premium of Rs and notwithstanding anything to the contrary contained in Section II –1 (c) but subject otherwise to the terms, exceptions, conditions and limitations of this policy, the insurer will indemnify the insured against liability at Law for compensation (including Law costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II-1 (B) being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the Policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

(II) For use with Liability only Policy.

In consideration of an additional premium of Rs..... and subject otherwise to the terms, exceptions, conditions and limitations of this Policy, the insurer will indemnify the insured against liability at Law for compensation (including Law Costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in

the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

IMT. 39. Legal Liability to persons employed in connection with the operation and/or maintaining and/or Loading and/or Unloading of Motor Vehicles.

(For GOODS VEHICLE)

In consideration of the payment of an additional premium of *..... it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify the insured against his legal liability under the **Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law** in respect of personal injury to any paid driver (or cleaner or conductor or person employed in loading/or unloading but in any case not exceeding seven in number including driver and cleaner) whilst engaged in the service of the insured in such occupation in connection with the and not exceeding seven in number and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that :-

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
- (3) the insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at times allow the insurer to inspect such record.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

The premium to be calculated at the rate of Rs25/- per driver and/or cleaner or conductor and/or person employed in loading and/or unloading but not exceeding the number permitted by the Motor Vehicles Act 1988 including driver and cleaner.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT. 39 A. Legal Liability under the Workmen's Compensation Act, 1923 in respect of the carriage of more than six employees (Excluding the Driver) in goods carrying vehicles.

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained herein the company shall indemnify the insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments to that Act prior to the date of this endorsement in respect of death of or bodily injury to any person (other than the paid driver) exceeding six in number whilst being carried in the Motor vehicle and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that :-

1. the Company shall not be liable by virtue of this Endorsement to indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurance company or group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees and where the

Insured has not obtained special permission from the registration authorities for carriage of more than six such employees.

2. the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
3. the insured shall keep a record of the name of each person employed in connection with the loading and unloading of the vehicles and the amount of wages salary and other earnings paid to such employees and shall at all times allow the Insurer to inspect such record.
4. in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

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

IMT 40 Legal Liability to paid driver and/or Conductor and/or cleaner employed in connection with the operation of Motor vehicle.

(For buses, taxis and motorized three/four wheelers under commercial vehicles tariff)

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify insured against his legal liability under the **Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this endorsement, the Fatal Accidents Act, 1855 or at Common Law** in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured and will in addition be responsible for all costs and expenses incurred with its written consent.

The premium to be calculated and paid while taking insurance of the vehicle concurred at the rate of Rs. 25/- per driver and/or conductor and/or cleaner.

Provided always that :-

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
- (3) the insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at all times allow the insurer to inspect such record.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT.41 Motor Trade Policy - Class 'F' - Road Risk only

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary that in respect of any new vehicle and/or chassis bearing a Trade Certificate Number specified in the Schedule of the policy, the Geographical Area for the purpose of this Policy shall be as defined hereunder and not as stated in the Schedule hereto.

Geographical Area

Under Section II - (i) ---- INDIA

Under all other Sections - Within a radius of* kilometers from the insured's address as stated in the Schedule hereto.

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

* to insert „80“ or „120“ as opted for by insured and premium paid accordingly.

IMT.42 Private Carriers

(Goods Carrying Commercial Vehicles Only)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the insurer shall not be liable for any loss or damage to the vehicle insured and/or for any third party liability in respect thereof if at the time of accident the vehicle insured under this policy is carrying goods not belonging to the insured

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

Article II. NOTE

For Liability only Policies delete the words "for any loss or damage to the vehicle insured and/or".

IMT. 43. Theft and conversion Risk

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT- 35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of Theft and/or Conversion by the hirer is applicable only in case of Theft and/or Conversion of the entire vehicle.

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

IMT.44. Indemnity to Hirer - Package Policy - Negligence of the Owner or Hirer.

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs. the Insurer will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT.45. Indemnity to Hirer - Liability only Policy -- Negligence of the Owner or Hirer.

Negligence of the Hirer

It is hereby declared and agreed that **in consideration of payment of an additional premium of Rs.....**the Insurer will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.

Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT.46. Legal Liability to passengers excluding liability for accidents to employees of the Insured arising out of and in course of their employment (Applicable to Ambulance/Hearses under class D of Commercial vehicles and to Motor Trade vehicles)

In consideration of an additional premium of Rs. and notwithstanding anything to the contrary contained in Section II-I(c) but subject otherwise to the terms exceptions conditions and limitations of this policy the insurer will indemnify the insured against liability at Law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II -I (B) being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement

will be allowed.

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

(For use with "Liability Only" Policy)

In consideration of an additional premium of Rs..... and subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured against liability at law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

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

IMT.47. Mobile Cranes/Drilling Rigs/ Mobile Plants/Excavators/ Navvies/ Shovels/ Grabs/Rippers.

It is hereby declared and agreed notwithstanding anything to the contrary contained in this Policy that in respect of the vehicle insured * the Insurer shall be under no liability-

- a) Under Section I of this Policy in respect of **loss or damage resulting from overturning arising out of the operation as a tool** of such vehicle or of plant forming part of such vehicle or attached thereto except for loss or damage arising directly from fire, explosion, self ignition or lightning or burglary housebreaking or theft.
- b) Under Section II except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, in respect of liability incurred by the insured arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto.

N. B. :

Omit paragraph (a) for :-

- (i) Liability only Policies.
- (ii) Package Policies where an additional premium has been paid for inclusion of damage by overturning.

NOTE :

* Insert make, number or some other means of identification.

Where a premium reduction is allowed for exclusion of damage when in use as a tool of trade omit from paragraph (a) (the words "resulting from overturning" and "except for loss or theft").

IMT.48. Agricultural and Forestry Vehicles And Other Miscellaneous vehicles with Trailers attached - Extended Cover

It is hereby declared and agreed that in consideration of an additional premium of Rs....., the indemnity provided by this Policy shall apply in respect of any trailer (including Agricultural Implements such as Ploughs, Harrows and the like) described in the under noted Schedule of trailers as though it were a vehicle described in the Schedule and had set against it in the Schedule the value set against it in the under noted Schedule of trailers.

Provided that the Insurer shall be under no liability under Section I of the Policy in respect of breakage of any part of the agricultural trailer or implements caused by ground obstructions.

Schedule of Trailers

* Description Insured's Declared value (IDV)

* Insert make, number or some other means of identification. Threshing Machines, Drums, Bailing Machines, Trusses and Tiers must be identified as such.

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

NOTE :

In the case of **Liability only** Policies, the Endorsement must be suitably amended

IMT .49. Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988)

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

IMT.50. Cinema Film Recording and Publicity Vans

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, the insurer shall be under no liability in respect of loss or damage to cinematic photographic or sound equipment costumes or any other technical property fixtures and fittings on the Motor Vehicle, unless they are firmly and permanently fixed to the body of the vehicle and are not detachable from time to time.

IMT.51. Mobile Shops /Canteens and Mobile Surgeries/ Dispensaries

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability in respect of

- * (a) loss of or damage to ** on the motor vehicle.
- (b) death of or bodily injury to or illness of any person caused by or through or in connection with or arising from
 - (i) poisoning of any kind or foreign or deleterious matter in food or drink
 - (ii) anything harmful in the condition of any goods supplied at or from the motor vehicle or the defective condition of the container of such goods
 - (iii) anything harmful in the condition of any goods supplied at or from the motor vehicle or defective in any treatment given at or from the motor vehicle

Notes :-

* For Liability only Policies omit proviso (a)

** 1) In the case of "Mobile Shops and Canteens" insert the words "Utensils or stock-in-trade" and omit (iii)

2) In the case of "Mobile Surgeries/Dispensaries insert the words "Surgical instruments medical appliances or supplies".

IMT 52 . Exclusion of damage while in use as a Tool of Trade

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988 the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the operation as a tool of the motor vehicle or of plant forming part of the vehicle insured or attached thereto.

IMT.53. Specified Attachments (Special Type Vehicles)

It is hereby declared and agreed that while any attachment in the under noted "Schedule of attachments" is attached to the Motor Vehicle or is detached and out of use the indemnity provided by this Policy shall apply in respect of any such attachment as though it were the Motor Vehicle and had set against it in the Schedule the value set against it in the under noted "Schedule of Attachments

Schedule of Attachments

* Description Insured's Declared Value (IDV)

* Insert make, number or some other means of identification.

NOTE :

In the case of pedestrian controlled tractors insert in "Description" in the Schedule of Attachments "any standard attachment of the ... Tractor supplied by the makers."

IMT.54. Mobile Plant-Inclusion of Liability to the Public Working Risk Where Tool of Trade is used only for work performed in or upon the Vehicle or Trailer.

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability arising out of:-

- (a) the explosion of any vessel under pressure being part of plant attached to or forming part of the Motor Vehicle.
- (c) the operation other than in or upon the Motor Vehicle forming part of or attached to
- (d) the Motor Vehicle

IMT.55. Mobile Plant - Inclusion of Liability to the Public Working Risk

(All Other Cases)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability under Section II in respect of

- (a) death injury or damage caused by or resulting from
 - (i) subsidence flooding or water pollution.
 - (ii) damage to pipes or cables

arising out of the operation as a tool of the vehicle insured or of any plant forming part of vehicle insured or attached thereto.

- (b) damage to property resulting from the manufacture construction alteration repair or treatment of such property by the insured.
- (c) death injury or damage caused by or through property on which the insured has carried out any process of manufacture, construction alteration or repair or treatment.

It is further understood and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act 1988, the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the explosion of any vessel under pressure being part of plant attached to or forming part of the vehicle insured.

IMT. 56. Trailers

(Road Transit Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that insurance by Section I and II of this Policy shall extend to the Motor Vehicle (mechanically propelled or otherwise) attached to the Motor Vehicle for the purpose of being towed.

Provided always that

- a) The insurer shall not be liable under this Policy in respect of damage to property conveyed by the towed vehicle.

The insurer shall not be liable under this Policy in respect of accident loss damage and/or liability caused sustained or incurred whilst the vehicle insured is towing a greater number of vehicles than is permitted by law.

IMT.57. Motorised Two Wheelers (Motor Trade Only)

It is hereby declared and agreed that Item 5 in the Schedule to this Policy is deemed to have been deleted and the following substituted there for :-

The Motor Vehicle : Any Motorised Two Wheeler (including sidecar attached thereto) the property of the insured or insured's custody or control whilst bearing Trade Certificate No.....

It is further declared and agreed that the words "Motor Vehicle" wherever they appear are deemed to have been deleted and substituted by the words "Motorised Two Wheeler".

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

IMT.58. Loan or Hire of Motor Cars, Motorised Two wheelers, Motor vehicles to Customers by Motor Dealers (Motor Trade Only)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the Motor Car(s), Motorised Two wheelers, Motor Vehicle(s) described in the Schedule hereto may be let out on loan or hire to insured's customers when their vehicle(s) is/are under repair with the insured.

Provided that the insured agrees to record in a register for the purposes of this policy the date of loan or hire of such vehicle(s), its Make and Registered Number (or Chassis Number if the loaned/hired vehicle itself is not registered) and the duration of the loan or hire and to submit to the insurer within one month of the expiry of each period of insurance a statement of the total number of days each loaned/hired vehicle was in use.

Provided also that the premium for this Policy shall be subject to adjustment on expiry of each period of insurance.

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

IMT.59. Private use of vehicle by Member/Director/Employee of the insured

(Motor Trade only)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything contained herein to the contrary it is hereby understood and agreed that this Policy shall be operative whilst the vehicle insured is being used by the insured or with the permission of the insured by a Member Director or employee of the insured for social domestic or pleasure purposes.

Whilst the vehicle insured is being so used the insurer will in terms of and subject to the limitations of and for the purpose of Section II of this policy treat as though he were the insured person using the vehicle insured provided that such person :

- 1. is not entitled to indemnity under any other policy;
- 2. shall as though he/she were the insured observe fulfill and be subject to the terms provisions conditions and endorsements of this policy in so far as they apply;
- 3. has not been refused any Motor Vehicle Insurance or continuance thereof by any insurer.

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

IMT.60. Demonstration - Driving Extension

(Applicable to Motor Trade Policies Only)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the policy shall be operative whilst the vehicles are being driven for the purpose of demonstration by person(s) not in the employment of the insured provided he/she/they is/are driving with the insured's permission and is/are accompanied by the insured or by any person(s) in the insured's employment.

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

IMT. 61. Tuition - Driving Extension

(Applicable only to Motor Trade Policies issued on named driver basis.)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary it is hereby understood and agreed that the policy shall be operative whilst the vehicles insured are being used for purpose of demonstration or tuition by any other person, provided he/she is driving with the insured's permission and is accompanied by a named

driver mentioned in the policy Schedule.

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

IMT.62. Deletion of 50% Limitation clause in respect of damage to tyres

(Applicable to Motor Trade Road Transit Risks Policies only)

In consideration of the payment of an additional premium of Rs..... it is hereby understood and agreed that the words "...when the liability of the Insurer is limited to 50% of the cost of the replacement" are hereby deleted from proviso (b) of Section I(1) of the policy.

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

IMT .63. Restriction of Cover to Liability Risks only

(Motor Trade Internal Risks Policy)

It is hereby understood and agreed that

- (a) Section I and II(2)(i) and the word "other" in Section II (2)(ii) of this Policy in the Schedule to this Policy are deemed to be cancelled and
- (b) the Insurer shall not be liable in respect of damage to the Motor Vehicle or its accessories.

IMT.64. Open-Air Car Parks

(Motor Trade Internal Risks Only)

In consideration of the payment of an additional premium, it is hereby understood and agreed that for the purpose of this Policy the Premises shall be deemed to include the car park at* superficial area not exceeding.....**

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

* To insert location

** To insert appropriate area

IMT. 65. Work Away from Premises

(Motor Trade Internal Risks Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the premises are deemed to include any place at which the insured is performing work not being premises under the control of the insured provided that the insurer shall not be liable in respect of injury or damage resulting from the driving of the vehicle insured in a public place in INDIA within the meaning of the Motor Vehicles Act, 1988.

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