

## Reliance Private Car Package Policy

### Wordings

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IRDAI Registration No. 103.

Reliance General Insurance Company Limited.

Registered & Corporate Office: 6th Floor, Oberoi  
Commerz, International Business Park, Oberoi Garden  
City, Off. Western Express Highway, Goregaon (E),  
Mumbai- 400063.

Reliance Private Car Package Policy  
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Corporate Identity No.: U66603MH2000PLC128300.

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An ISO 9001:2015 Certified Company

## Reliance Private Car Package Policy

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 the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental 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

- i. by fire explosion self ignition or lightning ;
- ii. by burglary housebreaking or theft ;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland-waterway lift elevator or air;
- x. 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 year 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 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;
- b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement; and
- c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle 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 in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by 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 Rs.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 vehicle insured 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) claims only.

### THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
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) 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 which the insured shall become legally liable to pay in respect of:-
  - (i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
  - (ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
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 vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. 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 in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
  - (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - (B) 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 Policy.

## 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.

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.

## Application of limits of indemnity

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

## Section III – Personal Accident cover for owner - driver

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 driving or mounting into/dismounting from the vehicle insured or whilst traveling in it 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) 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

- A) 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 Rs. 15 lakhs during any one period of insurance.
- B) 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 (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) 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.

- 2) This cover is subject to
  - (a) the owner-driver is the registered owner of the vehicle insured herein;
  - (b) the owner-driver is the insured named in this policy;
  - (c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central

### General exceptions

(Applicable to all Sections of the Policy)

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

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
  - (a) being used otherwise than in accordance with the 'Limitations as to Use' or
  - (b) 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.
4. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss  
(ii) 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.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. 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 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 co-operate with the Company in securing the conviction of the offender.

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 defence 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. 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 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 of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost / damaged subject to depreciation as per limits specified.
4. 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 is 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.
5. The company may cancel the policy by sending 15 days notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the policy has been in force or the policy may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at company's short period rates for the period the policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs 100 (Rs 25 in respect of vehicles specifically designed/ modified for use by blind/ handicapped/ mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
6. 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 liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise

admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. 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.
9. 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.

Only Endorsements mentioned in the schedule from part of the 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 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:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) 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.

\* 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:

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) 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.

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

\*\* 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:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) 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.

\*The Capital Sum Insured (CSI) per person 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.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) 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 ) 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.24. Electrical / electronic fittings

(Items fitted in the vehicle but not included in the manufacturer'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. 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)

#### 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.

GR 11. Unless specifically stated otherwise, premiums quoted in the Schedules under various Sections of the India Motor Tariff are the premiums payable on policies issued or renewed for a period of twelve months. No policy is permitted to be issued or renewed for any period longer than twelve months. It shall, however, be permissible to extend the period of insurance under the policy for any period less than twelve months, for the purpose of arriving at a particular renewal date or for any other reasons convenient to the insured, by payment of extra premium calculated on pro-rata basis, provided such policies are renewed with the same insurer immediately after the expiry of such an extension. All such extensions will require attachment of the following Warranty to the policy.

"In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured."

#### Add-on covers

##### 1. NCB Retention Cover

IRDAN103RP0010V02100001/A0012V02200910

(This cover is applicable if it is shown on Your Schedule)

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company and notwithstanding anything to the contrary contained in Section I of this policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this policy.

Benefit of this cover is applicable:

1. To one approved accidental claim only during the Period of Insurance.

#### What is not covered

1. If the Policy is not renewed with Us within 90 days of the expiry of the policy.
2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)

#### Special Condition

1. A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No Claim Bonus on New vehicle as is shown in schedule.
2. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit.

Subject otherwise to the terms, exceptions, conditions, and

limitations of the policy.

##### 2. Nil Depreciation

UIN No. : IRDAN103RP0010V02100001/A0006V01201314

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts other than tyres and tubes in respect of approved partial loss claims.

Provided that the indemnity granted by this Endorsement:

- (1) shall be available only for maximum two accidents during the Policy period
- (2) no indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims
- (3) shall be applicable subject to insured vehicle being given for repairs to Company's Authorised Dealer/ Repairer only.

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

##### 3. Motor Secure Plus

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts.

Coverage will also include expenses incurred by the insured on Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy on approved partial loss claims. For the purpose of this Endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screws, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damage arising out of water ingressional leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

of the vehicle insured. Provided always that For the purpose of this endorsement:

1. 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same";
2. '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, springs, 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);

3. 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports;
4. '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;
5. Payment under this endorsement shall be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.

Provided that the indemnity granted by this Endorsement:

#### **For Nil Depreciation and Consumables-**

##### **Nil Depreciation-**

UIN:IRDAN103RP0010V02100001/A0006V01201314

##### **Consumables**

UIN:IRDAN103RP0010V02100001/A0007V01201314

- (1) Will be available only for a maximum of two admissible claims during the Policy period;
- (2) No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims;
- (3) Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

#### **Engine Protector-**

UIN: IRDAN103RP0010V02100001/A0009V01201314

The Company shall not be liable for:

- a) Any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c) Any claim which is intimated to the Company after 07 days of the happening of loss or damage.
- d) Any claim where the repair has been carried out without prior approval from the Company.
- e) Any claims related to loss or damage due to wear and tear.

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

#### **4. Total Cover**

UIN No. : IRDAN103RP0010V02100001/A0009V01200910

'This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured for an amount (as specified in the policy schedule) towards amount spent on Registration Fee, Octroi and/or any other charges levied by the government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:

- (a) The indemnity shall be payable only in case of Total Loss / Constructive Total Loss / Theft claims.
- (b) Road Tax and Insurance premium will be payable on pro-rata basis for the unexpired duration of Policy period only.

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

#### **5. Motor Secure Premium**

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts.

The company hereby undertakes to pay up to an amount as stated in the schedule, to indemnify the Insured for the cost incurred towards repairing/ replacing the car keys and/ or locks and/ or lockset, including the locksmith's charges, upon the occurrence of theft/ burglary/ loss of or damage to the keys and/ or lock and/ or the lockset of the vehicle insured during the policy period.

Coverage will also include expenses incurred by the insured on Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy on approved partial loss claims. For the purpose of this Endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screws, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damage arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

of the vehicle insured. Provided always that For the

purpose of this endorsement:

1. 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same";
2. '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, springs, 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);
3. 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports;
4. 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filer 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;
5. Payment under this endorsement shall be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.

Provided that the indemnity granted by this Endorsement:

#### **For Nil Depreciation and Consumables-**

##### **Nil Depreciation-**

UIN: IRDAN103RP0010V02100001/A0006V01201314

##### **Consumables-**

UIN: IRDAN103RP0010V02100001/A0007V01201314

- (1) Will be available only for a maximum of two admissible claims during the Policy period;
- (2) No indemnity shall be granted to Total Loss/ Constructive Total Loss/Theft claims;
- (3) Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

##### **For Engine Protector-**

UIN: IRDAN103RP0010V02100001/A0009V01201314

The Company shall not be liable for:

- a) Any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.

- b) Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c) Any claim which is intimated to the Company after 07 days of the happening of loss or damage.
- d) Any claim where the repair has been carried out without prior approval from the Company.
- e) Any claims related to loss or damage due to wear and tear

#### **For Key Protect Cover-**

UIN: IRDAN103RP0010V02100001/A0008V01201314

1. Will be available only for a maximum of two claims during the Policy period;
2. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police;
3. The replaced keys/ lock/ lockset is of the same nature and kind as the one for which the claim is being made;
4. The loss or damage to the keys/ lock/ lockset is reported to the Company within 7 days of such loss or damage;
5. Replacement of key(s) will be allowed for broken or damaged keys only. In case of theft or misplacement of key(s), entire set comprising of key, lock and lockset will be replaced, subject to the handing over the other key(s) to the Company.
6. The Company shall not be liable for:
  - a. Any claim within the first 5 days of the happening of loss. However, in cases related to theft/burglary, this exclusion would not be applicable.
  - b. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act.
  - c. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
  - d. Any loss or damage to the lock only.
  - e. Any loss or damage covered under the manufacturer's warranty.
  - f. Any claim where the Insured is not able to provide the invoices/receipts for the payments made.
  - g. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
  - h. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
  - i. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
  - j. Any kind of consequential losses

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

#### **6. EMI Protection**

UIN No.: IRDAN103RP0010V02100001/A0006V01201415

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured, subject to the terms, conditions and exclusions applicable to this Add-on cover and the Policy, to pay, on occurrence of the Covered Event as defined below, EMI amount(s) falling due in respect of the Auto Loan (Loan account number for which is stated in the Schedule to this Policy) after the commencement of the Covered Event till the Insured's vehicle as covered under this Policy is not repaired and made available to the Insured, subject to a maximum of Sum Insured as stated in the Schedule.

#### Covered Event:

If as a result of an accident to the Insured's vehicle which is covered under this Policy, the vehicle is required to be kept in any of the Company's authorized garages\* for repairs for more than 30 consecutive days, being counted from the date of claim intimation and delivery of vehicle at the Company's authorized garage, then the Company shall pay to the Insured the EMI amount(s) (as mentioned in the Proposal form) falling due in respect of the Auto Loan after the completion of such 30 days but before the completion of repairs and intimation thereof being sent to the Insured.

Any payment under this Add-on cover shall be subject to the following:

- A. The Company shall have no liability under this Add-on cover
  - a. For payment of any EMI amount falling due after intimation of completion of repairs which are covered under the Policy.
  - b. 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.
  - c. Where the vehicle is stolen or in Total Loss.
  - d. Where the Auto Loan availed of is in excess of the Insured's Declared Value (IDV) of the vehicle.
  - e. Company shall not be liable to pay in case Auto Loan is already paid by Insured during the Policy period.
  - f. For delay in submission of required documents of Own Damage claim (as stated in the claim form) beyond 30 days or within such further time as the Company may allow from the date of intimation of claim.
- B. In case of a claim, the amount payable will be made in favor of Bank/Financial Institution with whom the vehicle is hypothecated and/or hire-purchase and/or lease arrangements are in place.
- C. The Company's maximum liability under this Add-on cover shall be upto the Sum Insured as stated in the schedule.
- D. The Company's maximum liability under this Add-on cover shall be upto the number of EMI(s) opted by the Insured for coverage.

\*A list of Company's authorized garages & their addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

#### 7. Daily Allowance Benefit UIN No. : IRDAN103RP0010V02100001/A0001V02201415

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

- 1) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 3 days for repairs.
- 2) Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
- 3) Rs. \_\_\_\_/-\* per day as per the plan accepted by the Insured subject to a maximum of \_\_\_\_\*\*days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/Constructive Total Loss.
- 4) In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
- 5) No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
- 6) The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a) For first two eligible claims under Section I of the Policy wordings during the Policy period.
- b) If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.\*\*\*
- c) If the time required for repair of insured vehicle is more than 3 days, and
- d) On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an "eligible claim" shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 3 days, and a daily allowance for at least one day, is payable. In case of, a claim arising due to theft of insured vehicle the same shall be an "eligible claim" and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

\*Per day allowance as mentioned in the policy schedule.

\*\*No of days of coverage as mentioned in policy schedule

\*\*\*Alist of Company's Authorized network garages & their addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**8. Daily Allowance Benefit Plus**

**UIN No. : IRDAN103RP0010V02100001/A0010V01201415**

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

- 1) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 3 days for repairs.
- 2) Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge.) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
- 3) Rs. \_\_\_\_/-\* per day as per the plan accepted by the Insured subject to a maximum of \_\_\_\_\*\*days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/Constructive Total Loss.
- 4) In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
- 5) No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
- 6) The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a) If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.\*\*\*
- b) If the time required for repair of insured vehicle is more than 3 days, and
- c) On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.
- d) For all eligible claims.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an "eligible claim" shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 3 days, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of insured vehicle the same shall be an "eligible claim" and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

\*Per day allowance as mentioned in the policy schedule.

\*\*No of days of coverage as mentioned in policy schedule

\*\*\*Alist of Company's authorized network garages & their

addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**9. Emergency Hotel Accommodation**

**UIN No. : IRDAN103RP0010V02100001/A0025V01200910**

In consideration of payment of an additional premium of Rs..... ..\*, it is hereby understood and agreed that the Company will make an allowance of Rs. /- \*\*towards Hotel accommodation of the Insured due to Theft of/Accident to insured vehicle covered under Section I of this Policy.

Benefit of this cover applicable;

- (a) When the Insured travelling by the insured vehicle is at least 200 Kilometers away from the address as provided in the Proposal Form and is subject to a maximum of Rs. /-.
- (b) Only if insured vehicle is stolen or is involved in an accident and cannot be driven.

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

\* To insert premium amount.

\*\* To insert allowance amount opted by the Insured.

**10. Voluntary Deductible**

**UIN No. : IRDAN103RP0010V02100001/A0021V01200910**

It is declared and agreed that the Insured having opted for a voluntary deductible of Rs. /- \* a reduction in premium of Rs. /- \*\* under section I of this Policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that Insured shall bear under section I of the Policy in respect of each and every event (including event giving rise to a total loss/ constructive total 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 Company 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.

\*\* To insert appropriate amount relating to the voluntary deductible opted by the Insured.

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

**11. Additional Limit of TPPD**

**UIN No. : IRDAN103RP0010V02100001/A0028V01200910**

In consideration of payment of an additional premium of Rs..... ..\*, and notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured for an

additional amount of Rs.....\*\*for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured.

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

\*To be insert premium amount.

\*\* To be insert additional TPPD amount.

## 12. Return to Invoice

UIN No.: IRDAN103RP0010V02100001/A0065V01201819

This cover is applicable if it is shown on Your schedule.

### What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, We will pay the financial shortfall between the amount You receive under Section 1 of the policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of the new vehicle in case exactly same make/ model is available, whichever is less, in the event of Your vehicle has suffered a Total Loss/ CTL following an accident or Stolen during the Period of insurance and is not recovered during the Period of Insurance. We will also reimburse the first time registration charges, road tax & applicable insurance cost which You have incurred on the insured vehicle.

For the purpose of this cover "Insurance Cost" means Sum of Own Damage Premium derived by multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium.

### Special Condition applicable to this benefit:

- The finance company/ bank whose interest is endorsed on the policy must agree in writing.

### What is not covered

#### We will not pay the financial shortfall if:

- The total loss/ CTL and theft claim is not valid and admissible under Section 1 of the policy.
- For any non-built in electrical/ electronic and non-electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section 1 of the policy.
- Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us.
- Covered vehicle is imported. Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Subject otherwise to the terms, condition, exclusions of the policy.

## 13. Tyre Protector

UIN No.: IRDAN103RP0010V02100001/A0027V01201920

This cover is applicable if it is shown on Your Schedule

### What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will cover the expenses for repair and / or replacement,

as may be necessitated arising out of accidental loss or damage to tyres and tubes.

In any situation Company's liability would not exceed the following, basis the unused tread depth of respective tyre

- Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- Unused tread depth of >=3 to <5 mm – 50% of cost of new tyre and / or tube
- Unused tread depth of >=5 to <7 mm – 75% of cost of new tyre and / or tube
- Unused tread depth of >=7 mm – 100% of cost of new tyre and / or tube

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 mean tread depth which will be the basis of indemnity under the coverage.

The cover also includes any service or labor charges incurred during the replacement/ repair of damaged tyre(s) of the Insured Vehicle.

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 We will not be liable for Betterment Charges. Maximum of 4 (four) replacements will be allowed during the Period of insurance.

### Cost of Consumable is also covered.

If the damage to tyre/ tube is caused due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Our 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.

A claim for only tyre will not affect Your No Claim Bonus eligibility at the time of renewal with Us provided there is no other claim for damage to the vehicle during the Period of insurance.

### What is not Covered

- If the insured vehicle is not repaired at an Authorized garage.
- 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.
- any loss or damage within first 15 days of the inception of the policy.
- any loss or damage occurred prior to the inception of the policy
- any loss or damage resulting into total loss of the vehicle
- routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
- theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
- if the tyre(s) / tube(s) which are being claimed is different from tyre(s) insured / supplied as original equipment along

with the vehicle unless informed to Us and mentioned / endorsed on the policy.

9. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
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 the 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 the 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.

#### Special Conditions

1. If You make a fraudulent claim which is declined as per Para 9 of "What We will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. 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 Us.
3. 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.
4. All claims must be made within 3 working days of damage.
5. You must take all reasonable steps to avoid loss or damage to tyre(s). You must not continue to drive the vehicle if You do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s).

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

**14. Rim Protector**  
UIN No.: IRDAN103RP0010V02100001/A0028V01201920

This cover is applicable if it is shown on Your Schedule

#### What is Covered

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

If during the Period of insurance any Rim on Your vehicle is accidentally physically damaged or warped as a result of a

blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, We will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Rim will be allowed it will be of the same make and specification and if Rim of similar specification is not available and the replaced Rim is superior to damaged Rim then We will not be liable for Betterment Charges. Maximum of 4 (four) replacements will be allowed during the Period of insurance.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

A claim for only Rim will not affect Your No Claim Bonus eligibility at the time of renewal with Us provided there is no other claim for damage to the vehicle during the Period of insurance.

#### What is not Covered

1. If the insured vehicle is not repaired at an Authorized garage.
2. loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
3. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
4. any loss or damage within first 15 days of the inception of the policy.
5. any loss or damage occurred prior to the inception of the policy
6. any loss or damage resulting into total loss of the vehicle.
7. routine maintenance including adjustment, alignment, balancing or rotation of wheels.
8. theft of rim(s) or its parts, accessories without the insured vehicle being Stolen or theft of entire insured vehicle.
9. if the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to Us and mentioned / endorsed on the policy.
10. Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured.
11. loss or damage arising out of improper storage or transportation
12. any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.
13. loss or damage arising out of modifications not approved by manufacturers
14. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
15. loss or damage resulting from hard driving due to race, rally or illegal activities.
16. loss or damage due to neglect of periodic maintenance as

specified by the manufacturer.

17. loss or damage resulting from poor workmanship while repair.
18. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19. minor damage or scratch not affecting the functioning.

#### Special Conditions

1. If You make a fraudulent claim which is declined as per Para 10 of "What We will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. If during the Period of insurance any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to Us.
3. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium.
4. All claims must be made within 3 working days of damage.
5. You must take all reasonable steps to avoid loss or damage to rim(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

#### 15. Hospital Cash Cover

UIN No.: IRDAN103RP0010V02100001/A0029V01201920

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company agrees to pay the Sum Insured mentioned in the policy schedule for You & Your Family for per day hospitalization caused due to bodily injury caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle during the Period of Insurance as mentioned in the schedule for which a valid claim under the policy is admissible. Provided duration of any such hospitalization shall be minimum of 24 consecutive hours.

We shall also pay the amount mentioned in the policy schedule for convalescence benefit which shall be payable post 7 days of hospitalization.

This cover is also applicable for Unnamed Passengers travelling in the insured vehicle not exceeding licensed seating capacity of the insured Vehicle.

#### What is not covered

1. Any claim related to a sickness, disease or medical disorder not directly consequential to the accident.
2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise.
3. If the claim is not supported by an original and valid bill/receipt and related prescription of attending the Medical Practitioner/Hospital/Nursing Home.

4. Any claim arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.

5. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.

Deductible of 2 days (48 hours) shall be applicable to this cover for each and every claim

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

#### 16. Consumable Expenses

UIN: IRDAN103RP0010V02100001/A0007V02201314

This cover is applicable if it is shown on Your Schedule

#### What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will cover cost of Consumables required to be replaced/replenished arising from an accident to the insured vehicle. Consumables for the purpose of this cover shall include engine oil, Gear Box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.

#### What is not covered

1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If the insured vehicle is not repaired at an Authorized garage.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

#### 17. Engine Protector

UIN No.: IRDAN 103RP0010V02100001/A0009V02201314

This cover is applicable if it is shown on Your schedule.

#### What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the Consequential loss or damage to-

- Internal parts of the engine
- Gear Box, Transmission or Differential Assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / Consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, Gear Box oil etc. but excluding fuel.

#### What is not covered

We shall not indemnify You under this endorsement in respect of

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from Us

#### Special Condition:

Claim under this endorsement will be admissible only if

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by You. Subject otherwise to terms, conditions, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

#### 18. Key Protect cover

UIN No.: IRDAN103RP0010V02100001/A0008V02201314

This cover is applicable if it is shown on Your schedule.

#### What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

1. Key Replacement- We will reimburse You for the cost of replacing Your insured vehicle keys which are Lost or Stolen
2. Break-in Protection- We will reimburse You for the cost of replacing Your locks and keys if Your insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of Lost keys of Your insured vehicle, We will indemnify You for the cost of installing new locks in Your vehicle.

#### What is not covered

We will not pay for:

1. Costs other than those listed in "What is covered section"

2. The cost to replace keys to vehicles that You do not own for personal use.
3. 1% of claim amount or INR 500 whichever is higher.

#### Special Conditions

1. For Break-in protection claims, You must provide an official police report that confirms the incident happened within Period of insurance.
2. This cover shall be available only for maximum of two claims during the Period of insurance.
3. Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.

Standard Deductible under Section 1 of the policy shall not be applicable for claim under this cover.

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

#### 19. Loss of personal belongings

UIN No: IRDAN103RP0010V02100001/A0031V01201920

This cover is applicable if it is shown on Your Schedule

#### What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will pay for the loss or damage to You & Your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the insured vehicle at the time of loss or damage to the insured vehicle.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/ video tapes, CDs and items of similar nature.

#### What is not covered

1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
2. Any goods or sample carried in connections with any trade or business is not covered.

#### Special Conditions

1. A police report must be filed for claims due to burglary or theft.
2. The maximum amount payable under this section is Rs (Refer Schedule) during the Period of insurance. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
3. The insured shall bear 2.5% of Sum Insured Opted subject to minimum of INR 250 for each and every claim under this section.

In the event of claim You shall submit invoice of the Personal Belongings where value of any such individual belonging exceeds Rs 5000.

#### 20. Cover For Replacement Car

UIN No.: IRDAN103RP0010V02100001/A0008V01200910

In consideration of payment of an additional premium of Rs.

\* it is hereby understood and

agreed that the Company will provide a temporary replacement car to the Insured for loss of use of the insured vehicle due to risks covered under section I of this Policy as under:-

- (1) Warranted that the replacement car will be provided only when insured vehicle shall be required to be with Company's Authorised Dealer/Repairer for minimum of days for repairs.
- (2) For a maximum of 15 days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss/Theft claims.
- (3) For a maximum of 30 days for loss/damage to the insured vehicle giving rise to Total Loss/ Constructive Total Loss/ Theft claims.

Provided that the replacement car shall be available only:

- (a) For maximum two accidents during the Policy period.
- (b) The replacement car is provided by the Company only.
- (c) The Company shall not reimburse any cost incurred towards fuel for the replacement car used by the Insured.
- (d) The replacement car shall be available only till the completion of repairs and no delay in taking delivery by Insured is there.

Subject otherwise to terms, conditions, limitations and exceptions of the Reliance Private Car Policy- Bundled.

\* To insert the sum as per the premium table.

## 21. No Claim Discount One Step Down Cover

UIN No.: IRDAN103RP0010V02100001/A0015V01200910

In consideration of payment of an additional premium of Rs /-, and notwithstanding anything

to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will at the time of renewal of this Policy provide the applicable No Claim Bonus (NCB) as per below Table subject to only one approved accidental claim during the Policy period.

NCB running on existing RGICL Policy	Revised applicable NCB available at renewal	Premium (Rs.)
65%	50%	
50%	45%	
45%	35%	
35%	25%	
25%	20%	

Subject otherwise to terms, conditions, limitations and exceptions of the Reliance Private Car Policy- Bundled.

\*To insert the sum as per the premium table.

## 22. Replacement Locks Insurance

UIN -IRDAN103RP0010V02100001/A0018V01200910

In consideration of payment of an additional premium of Rs /-, it is hereby understood and

agreed that if the insured vehicle's keys be lost, damaged or destroyed, the Company will pay the costs of replacing and recoding the locks and/or keys of the same type and

model. Company's liability towards the same will be restricted to one event and shall not exceed Rs./- during the Policy period.

Benefit of this cover is applicable

- (a) Benefit of this Endorsement shall be applicable subject to insured vehicle being given for repairs to Authorised Dealer/ Repairer of the Company only.
- (b) Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy if damage to the keys is the only is the only damage to the insured vehicle due to a particular accident.
- (c) To one approved accidental claim only during the Policy period.

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

\*To insert the sum as per the premium table.

## 23. Daily Allowance Benefit Plus

UIN No.: IRDAN103RP0010V02100001/A0010V02201415

This cover is applicable if it is shown on Your policy schedule

What is Covered

In consideration of the payment of an additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company,

We will make an allowance to You for loss of use of the insured vehicle due to risks as covered under Section 1 of this policy as under:

- 1) Warranted that the allowance as payable under this benefit will be payable only when insured vehicle shall be required to be with our Authorized garage for more than 3 days for repairs.
- 2) Daily allowance is payable as per the plan accepted by the insured, only on the admission of claim of loss or damage to the insured vehicle, if the duration (from the date of delivery to our Authorized garage or date of intimation to Us whichever is later till the date of discharge) exceeds the number of days as specified above. No claim under this add- on cover is payable if there is no admissible claim under the policy, of loss/ damage to the insured vehicle.
- 3) Rs /-- per day as per the plan accepted by the insured subject to maximum of days for loss/ damage to the insured vehicle giving rise to claims other than total loss/ Constructive Total Loss.
- 4) In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within a period of 90 days. The allowance payable will be as per the plan as accepted by the insured.
- 5) No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
- 6) We will not be liable for any claim on account of delay in delivering vehicle to the garage.
- 7) Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to a

epidemic, pandemic or disease outbreak. Provided that the allowance shall be payable only:

- If the insured vehicle as required above is repaired in any of our Authorized garage.
- If the time required for repair of insured vehicle is more than 3 days, and c) On completion of repairs there is no delay by the insured in taking the delivery of the insured vehicle.
- For a maximum of (Refer policy schedule) admissible claims during the period of insurance.

For the purpose of this add on cover:

In case of claim of loss/ damage, an "eligible claim" shall be one of that is admissible under Section 1 of the policy, and for which the insured vehicle is repaired at our Authorized garage for a period more than 3 days, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of the insured vehicle the same shall be an "eligible claim" and entitles the insured to the benefit as provided in sub clause 4) of this add-on cover.

Subject otherwise to the terms, exceptions, conditions and limitations of the Reliance Private Car Package Policy

#### 24. EMI Protection

UIN No : IRDAN103RP0010V02100001/A0006V02201415

This cover is applicable if it is shown on Your policy schedule

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company will indemnify the insured, subject to terms, conditions and exclusions applicable to this add on cover and the policy to pay, on occurrence of the covered event as defined below, EMI amount(s) in respect of the Auto Loan/ Car Loan and is subject to maximum of Sum Insured as stated in the policy schedule.

**Covered Event:** If as a result of an accident to the insured vehicle which is covered under this policy, the vehicle is required to be kept in our Authorized garage for repairs & repair time is more than 21 consecutive days, being counted from the date of claim intimation or delivery of the vehicle at our Authorized garage whichever is later, and before the completion of repairs or intimation thereof being sent to the insured.

Claims proceeds under this add on cover shall be as per below table:

No of Days in Garage	Plan Opted	No of EMI (s) payable
21 Days	1EMI	1EMI
42 Days	1EMI	1EMI
63 Days	1EMI	1EMI
21 Days	2EMIs	1EMI
42 Days	2EMIs	2EMIs
63 Days	2EMIs	2EMIs
21 Days	3EMIs	1EMI
42 Days	3EMIs	2EMIs
63 Days	3EMIs	3EMIs

- The company shall have no liability under this add-on cover
- For any EMI amount and/ or additional payment which becomes due because of default, non- payment or delayed

payment of any amount due to bank/ financial institutions.

- Where the vehicle is stolen or in total loss.
- Where the auto loan/ car loan availed of is in excess of the insured's declared value (IDV) of the vehicle.
- Company shall not be liable to pay in case auto loan/ car loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle.
- For delay in submission of required documents of Own Damage claim (as stated in claim form) beyond 21 days or beyond such further time as the company may allow from the date of intimation of claim.
- Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to a epidemic, pandemic or disease outbreak.
- In case of a claim, the amount payable will be made in favor of bank/ financial institution with whom the vehicle is hypothecated and/ or hire purchase and/ or lease arrangements are in place. In case the EMI in respect to Auto Loan/ Car Loan has already been paid by insured to the bank/ financial institution during the repair, the amount shall be directly paid to insured.
- The company's maximum liability for a single EMI under this add on cover shall be up to the Sum Insured as stated in the policy schedule.
- The company's maximum liability under this add on cover shall be up to the number of EMI(s) as opted by the insured for coverage.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the period of insurance.

Subject otherwise to terms, conditions, limitations and exceptions of the Reliance Private Car Package Policy

#### Grievances clause

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgcl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgcl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgcl.headgrievances@relianceada.com.

In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.gbic.co.in). The contact details of Ombudsman offices are mentioned below:

Ombudsman Office	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	<b>AHMEDABAD - Shri Kuldip Singh</b> 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@ecoi.co.in
Karnataka	<b>BENGALURU - Smt. Neerja Shah</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	<b>BHOPAL - Shri Guru Saran Shrivastava</b> 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 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Orissa	<b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu &Kashmir, Chandigarh	<b>CHANDIGARH - Dr. Dinesh Kumar Verma</b> 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 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	<b>CHENNAI - Shri M. Vasantha Krishna</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	<b>DELHI - Shri Sudhir Krishna</b> 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@ecoi.co.in

Ombudsman Office	
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<b>GUWAHATI - Shri Kiriti .B. Saha</b> 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.guwhati@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	<b>HYDERABAD - Shri I. Suresh Babu</b> 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	<b>JAIPUR - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	<b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, Sikkim, Andaman &Nicobar Islands.	<b>KOLKATA - Shri P. K. Rath</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli,	<b>LUCKNOW - Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in

Ombudsman Office	
Slavasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santakbirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar	
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	<b>MUMBAI - Shri Milind A. Kharat</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	<b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in

Ombudsman Office	
Bihar, Jharkhand	<b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	<b>PUNE - Shri Vinay Sah</b> 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@ecoi.co.in

The updated details of Insurance Ombudsman are available on IRDA website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of General Insurance Council: [www.giccouncil.in](http://www.giccouncil.in), our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)