



**Liberty**  
General Insurance™

## Prospectus

### Private Car Package Policy

Name of the Product/ Add-on	UIN
Private Car Package Policy (Revision)	IRDAN150RP0035V02201213
Depreciation Cover	IRDAN150RP0035V01201213/A0012V01201213
Passenger Assist Cover	IRDAN150RP0035V01201213/A0020V01201213
Roadside Assistance	IRDAN150RP0035V01201213/A0021V01201213
Daily Allowance	IRDAN150RP0035V01201213/A0006V01201314
NCB Protection - Same NCB Slab	IRDAN150RP0035V01201213/A0007V01201314
NCB Protection - NCB one Slab down	IRDAN150RP0035V01201213/A0008V01201314
Engine Safe	IRDAN150RP0035V01201213/A0011V01201314
Towing Expenses cover	IRDAN150RP0035V01201213/A0012V01201314
EMI Protection	IRDAN150RP0035V01201213/A0002V01201718
Tyre Protect	IRDAN150RP0035V01201213/A0023V01201920
EV Secure	IRDAN150RP0035V01201213/A0014V01202122
Gap Value Cover (Revision)	IRDAN150RP0035V01201213/A0018V02201213
Consumable	IRDAN150RP0035V01201213/A0015V02201213
Key Loss Cover	IRDAN150RP0035V01201213/A0010V02201314
Loss of personal belongings	IRDAN150RP0035V01201213/A0009V02201314
Liberty Assure	IRDAN150RP0035V02201213 / A0004V01202425
Liberty Battery Secure	IRDAN150RP0035V02201213 / A0001V01202425
Liberty Complete Assistance (Revision)	IRDAN150RP0035V01201213/A0008V02202223
Pay As You Drive Cover	IRDAN150RP0035V02201213 / A0023V01202425

**Prospectus**  
**Private Car Package Policy**

The policy covers your vehicle which is used for social, pleasure, domestic purposes as well as for the professional purposes of the insured. It covers both damage caused to the vehicle through external accidental means and any liability arising out of death/injury to a third party along with any liability arising out of damage to the third party property.

**Scope of Cover:**

The policy covers the following contingencies:

1. a) Loss or damage by accident, fire, lightning, self-ignition, external explosion, burglary, housebreaking or theft, malicious act.
- b) Riot and strike; terrorism; earthquake; flood, cyclone and inundation
- c) Whilst in transit by rail, road, air, elevator, lift.
  
2. Liability for third party injury/death, third party property and liability to paid driver.
  
3. Optional Covers
  - (i) Loss/damage to electrical / electronic accessories
  - (ii) Loss/damage to Non-electrical accessories
  - (iii) Personal Accident cover for drivers, insured or any named person, unnamed passengers

**Sum Insured**

The Sum Insured of a vehicle is referred to in the policy as the I.D.V., which stands for Insured's Declared Value.

In case of theft of vehicle or if the vehicle is totally damaged and beyond repairs in an accident, the claim amount payable will be determined on the basis of the IDV. The IDV of the vehicle is to be fixed on the basis of manufacturer's listed selling price of the brand and model of the vehicle proposed for insurance at the commencement of insurance / renewal and adjusted for depreciation as per the following schedule.

<b>AGE OF THE VEHICLE</b>	<b>% OF DEPRECIATION FOR FIXING IDV</b>
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 a vehicle which is beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and insured. In case of total loss, amount equivalent to IDV is paid, after deducting compulsory excess as applicable.

The Policy pays as follows:

**Own Damage Section:**

- Actual amount spent for repairs / replacement as assessed subject to Sum Insured
- Garaging and towing charges up to a maximum of Rs.1500/-
- Damage to tyres (along with damage to vehicle) – 50% of cost of replacement
- Depreciation on plastic / rubber parts – 50%
- Depreciation on all fibre glass components – 30%
- Depreciation of all parts made of glass – Nil

**Act Liability:**

- Death or bodily injury to third parties – as per Motor Vehicles Act
- Third party property damage – up to Rs.750,000/-
- All costs and expenses incurred with the Company's written consent
- Compulsory personal accident compensation for owner driver in case of individual owners.

**Product Variants:**

- Act Only Policy
- Package (Comprehensive) Policy
- Package (Fire, Theft and Act only) Policy
- Package (Fire and Act only) Policy
- Package (Theft and Act only) Policy

**Exclusions:**

- Wear and tear, breakdowns
- Consequential loss
- Loss when driving with invalid driving license or under the influence of alcohol/drugs.

- Loss due to war, civil war, etc.
- Claims arising out of contractual liability.
- Use of vehicle otherwise than in accordance with 'limitations as to use ' (e.g. private car being used as a taxi)
- War perils, nuclear perils
- Mechanical and electrical breakdown; failure or breakage.

## **DEDUCTIBLE**

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the Schedule.

## **Add on Covers**

### **Scope of Cover:**

#### **1. Depreciation Cover**

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim\* under Own Damage Section.

**Conditions :** Insured Vehicle should be repaired at any of Company's authorized Garage.

\* For the purpose of this Cover the expression "admissible claim" 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.

#### **2. Passenger Assist Cover**

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company stands to pay the insured as is provided below :

- **Hospital Allowance:** the Company agrees to pay the amount mentioned in the policy schedule per insured with maximum number of insured limited to the seating capacity of the vehicle for per day of hospitalisation caused due to bodily injury caused by accidental, external, violent and

visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible.

- **Medical Expenses:** Company undertakes to reimburse Medical Expenses per Insured person with maximum number of insured limited to the seating capacity of the vehicle up to the Sum Insured as specified in the Schedule, following treatment of bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible.

**Special Conditions applicable to Medical expenses Coverage:** The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils.

**Medical Transport Assistance:** The Company agrees to pay amount as mentioned in the policy schedule incurred by the insured towards transportation of the insured/ insured person(s) to the Hospital post suffering bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible

### 3. Engine Safe

Scope of cover : In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that the Company undertakes to provide cover to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to –

- a. ingress of water in the engine or
- b. leakage of lubricating oil from the engine / assembly arising out of accidental damage

Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) & (b) above:

- A. Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets
- B. Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel.
- C. Labour cost incurred towards overhauling the damaged engine/gear box
- D. Engine compression tests and other machining charges.

### Special Conditions

- a. Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case”

- b. Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.

#### **Special Exclusions:**

- a. Loss or damage covered under manufacturer's warranty or part of manufacturer's recall
- b. Loss or damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area

#### **4. Daily Allowance**

**Scope of Cover:** In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section 1 of the Policy.

Maximum Period for which mentioned allowance would be payable by Company:

- i. Partial Claims: upto 10 Days
- ii. Total Loss or Total Theft Claims: up to 20 Days

The time taken by garage for damages not admissible under section 1 of Policy will be excluded for calculation of Daily Allowance

For computation of days for Daily Allowance entitlement in case of Partial claims, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured. In case of Total Loss and/or theft claims, a flat payment for 20 days will be made at the time of settlement subject to admissibility of the claim by the company.

#### **Exclusions:**

1. Any repair taking upto 3 days
2. Any Claim not valid or admissible under Section 1
3. Vehicle not repaired at garage authorized by Company

#### **5. Towing Expenses cover**

**Scope of Cover:** In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed that the Company shall

pay the towing expenses of the damaged insured vehicle from accident spot to the nearest authorized repairer/garage over and above the amount covered under Private Car Policy.

Maximum liability of the Company is restricted to the Sum Insured as mentioned in the schedule or actual expenses incurred whichever is less.

## 6. EMI Protection

**Scope of Cover:** In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided

- a. The claim is admissible under Section I (Own Damage) of the policy;
- b. The vehicle is repaired at a garage/workshop authorized\* by the company

### Conditions

1. Maximum two claims shall be admissible under this add on during the policy period.
2. For computation of 'completed period of 30 days', the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered.
3. In case of theft of insured vehicle, entire amount of EMI coverage as opted by the insured & mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned).
4. The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated.
5. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.

## 7. Tyre Protect

**Scope of Cover:** In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-

- A. Impact cuts, bursts.
- B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages.
- C. Flattening of Tyre due to Hard Braking.

Company's maximum liability will be computed on the basis of unused tread depth of tyre(s) –

<b>Unused Tread Depth of the Tyre(s) at the Time of Loss</b>	<b>Admissible Claim Amount</b>
<3 mm	Nil
>= 3 to <5 mm	50% of the cost of new tyre(s)
>= 5 to <6.5 mm	75% of the cost of new tyre(s)
>= 6.5 to <7mm	85% of the cost of new tyre(s)
>=7mm	100% of the cost of new tyre(s)

### **Special Conditions:**

1. Unused Tread depth will be measured at the center of the tread. 4 measurements at 4 different places will be taken for the purpose of arriving at average tread depth which will be the basis of payment under the coverage.
2. In cases of tyres with original tread of more than 8 mm, the scale of admissible claim amount mentioned in the above table shall be applied proportionately
3. Replacement of tyre will be allowed for same make and specification and in case of non-availability of the same make or specification leading to replacement with tyre/tube of higher specification; company will not be liable for betterment charges.
4. If damage to tyre and tube is 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 between admissible claim amount under the add on cover based on Unused Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy. In consequence whereof the exclusion appearing in the **Private Car Policy** Terms and Conditions which reads as "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 cost of replacement" stands deleted.
5. In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.
6. Insured should take reasonable care to avoid loss or damage to the tyre/tube. Insured should not use the vehicle with damaged tyre/tube leading to further damage to tube/tyre/suspension.
7. All claims must be reported within 3 working days of damage.
8. Maximum 2 instances of admissible claims shall be eligible during the policy period.

### **Special exclusions:**

- a. Any loss or damage resulting into Total Loss / Constructive Total Loss of the vehicle
- b. Loss or damage arising out of normal wear and tear
- c. Any damages resulting from neglect of the periodic maintenance of the vehicle including but not limited to, non rotation of tyre(s), poor balancing / alignment of wheels, running with deflated tyres and/or due to improper storage and/or transportation of Insured vehicle.
- d. Expenses towards routine maintenance of wheels/tyres or tubes.



- e. Any tyre/tube different from tyre/tube supplied by the manufacturers unless same is informed and endorsed in the Policy
- f. Any Consequential loss not limited to any vibration, noise and like which do not affect the performance of the tyre/tube.
- g. Loss or Damage due to any modification done which are not approved by the tyre manufacturer
- h. Loss or damage arising out of driving for purpose of racing or rallying
- i. Loss or damage arising out of manufacturing defect or design.
- j. Any minor damages, cuts or scratches not affecting the functioning of tyre/tube.
- k. Loss or damage to wheel accessories, any other parts or rim.
- l. Damages caused by Malicious actions
- m. Theft of Tyre(s)/Tube(s) or its parts or accessories

## 8. EV Secure

**Scope of Cover:** In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the insured as per the below mentioned coverages as opted either of section 1 and 2 as mentioned below or jointly together as a whole and specified in the policy schedule:

- I. **Charger Protection covers:** Any loss of/or damage, or destruction to detachable charger, including charging cables and charging adaptors or due to:
  - **Theft or burglary**
  - **Impact damage caused by external accidental means.**
  - **Fire, explosion, self-ignition**

provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the insured to prevent the loss.

In case of any replacement of wall mount charger due to the above-mentioned reasons, company will re-imburse one-time actual cost for Re-Installation of “Wall mount charger and adaptor assembly unit” subject to maximum limit specified in the policy schedule.

Any loss of/or damage to property of Insured due to Fire, explosion, self-ignition of detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule.

### **Limits of Indemnity -**

- a) Total Loss of equipment – Actual cost of replacement subject to maximum indemnity as defined in the policy schedule.
- b) Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule.

- c) Property damage of Insured - Maximum indemnity as specified in the Policy schedule.

**Conditions:**

- a) This Add on can be opted only, if the person has obtained insurance policy from company
- b) The Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
- c) The Charger/other equipment insured under this Add on are utilized for private use only for the vehicle, for which is insured in base policy.
- d) A claim resulting from theft / burglary must be supported by an FIR filed with the police.
- e) A claim resulting from major Fire or Explosion must be supported by an FIR filed with the police & Fire Brigade report.
- f) Indemnity under this cover is limited to two claims during policy year as applicable for own damage cover as specified in the schedule.
- g) Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- b) Loss or damage to the equipment falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
- c) Loss or Damage arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
- d) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
- e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.
- f) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.

**Warranty :**

- a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
- b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

**II. Charger Liability Protection:** Legal Liability of the Insured to third parties for Injury, death, property damage due to Short Circuit or electric current or Fire and / or explosion of Detachable equipment's (Charging Cables, Charging Adaptors) at the time of "Not in use" (not connected to Electric Vehicle) within Insured premises up to the maximum limit as specified in the policy schedule.

**Limits of Indemnity - As** specified in the policy schedule.

**Conditions:**

- a) This Add on can be opted only, if the person has obtained insurance policy from company
- b) The Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
- c) The Charger/other equipment insured under this Add on are utilized for private use only for the vehicle, for which is insured in base policy.
- d) A claim resulting from Short Circuit or electric current or Fire and / or explosion of Detachable equipment's must be supported by an FIR filed with the police & Fire Brigade report.
- e) Indemnity under this cover is limited to one claim during the policy period specified in the schedule.
- f) Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:**

The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Fire or Explosion attributable to any manufacturing defect or design or unauthorized alterations.
- b) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
- c) Fire or Explosion arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
- d) Arising due to misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.

**Warranty:**

- a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
- b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

**No Claim Bonus:** Standalone claim under this add-on will not impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.

**EV for the purpose of this add-on means an** electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).

## 9. Gap Value Cover

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to pay the “difference amount” between the amount payable under Own Damage Section i.e. Insured Declared Value (IDV) less deductibles under the policy AND price as per purchase invoice OR the current replacement value of new vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/ Constructive Total Loss of the vehicle.

It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.

### Conditions:

- a) The Total loss/ Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy.
- b) Claim must be supported by an FIR filed with the police.
- c) Claim under this add-on must be intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- b) Willful act or Willful negligence of the Insured or Insured’s family or any other person authorized by the Insured.

## 10. Consumable

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations, the Company shall cover the expenses incurred towards “Consumable” in the event of damage to the vehicle insured and/or to its accessories caused by insured peril covered under the own damage section of **Private Car Policy**.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, Coolant, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.

**Conditions:**

- a) This cover is applicable if it is shown on Your Policy Schedule
- b) Claims under this add-on are subject to the terms and conditions set forth under the basic Private Car Policy
- c) Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- b) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured
- c) If Consumables pertains to any part/ sub part/ accessories not approved for replacement under the basic Private Car Policy
- d) Claim under this Add-on is subject to the accident claim being admissible under the Own Damage Section of the Private Car policy

**11. Key Loss Cover**

**Scope of Cover:** In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed and subject to the terms, conditions exclusions and limitations, the Company will reimburse the insured towards:

- a) The cost of replacing vehicle keys in case of irrecoverable occurrences of lost, broken or damaged keys
- b) Expenses incurred for replacement of lock in case the lock also needs to be replaced due to loss of keys
- c) The Cost of replacing locks and keys in case of theft of keys and /or if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle.

**Conditions:**

- a) A claim resulting from theft/burglary or loss of keys must be supported by an FIR or intimation to the Police authorities.
- b) Upto Two claims will be payable under this add-on during the policy period.
- c) Claim under this add-on is intimated to the Company within 24 hours of occurrence of accidental damage or loss of key.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- 1) Loss or damage attributable to manufacturing defect or design or unauthorized alterations
- 2) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.
- 3) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.

**No Claim Bonus:** Standalone claim under this add-on will not impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.

## **12. Loss of personal belongings**

**Scope of Cover:** In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations, the Company will pay for the loss or damage to insured's personal belongings caused by perils mentioned under "Own Damage section" of the Policy while they are inside the insured vehicle at the time of loss or damage to the insured vehicle.

Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewellery, Lens, Glasses, Travel Tickets, Watches, Valuables, Manuscripts, Painting and Items of similar nature. Any goods or samples in connection with any business or trade are not covered.

Company's liability (maximum subject to the sum insured mentioned in the schedule) under this cover will be payable as mentioned below:

- a) In case of Partial loss or damage to the insured item(s): Company will pay the reasonable cost of repair to restore the item in similar condition as it was immediately before the event leading to loss or damage.
- b) In case of Total loss or damage to the insured item(s) including the situation wherein the cost of repair is equal to or exceeding the value of insured item immediately prior to the event leading to loss or damage: Company will pay the market value of the insured item as it was immediately before the event leading to loss or damage less salvage value if any.

### **Conditions:**

- a) For any claim to become payable under this add-on cover, claim should be admissible under "Own Damage" section of the Policy.
- b) A claim resulting from theft/burglary must be supported by an FIR or intimation with the Police authority.
- c) Upto Two claims will be payable under this add-on during the policy period.
- d) The Insured will bear first INR 200 of each and every claim under this Add-on.
- e) Claim under this add-on is intimated to the Company within 24 hours of occurrence of accidental damage or loss.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.

**No Claim Bonus:** Claim under this add-on will impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.

### **13. Liberty Assure**

**Scope of Cover:** In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall cover the Insured under the below mentioned sections during the Policy Period as mentioned in the policy schedule. Both the sections are mandatory and must be necessarily opted for coverage under this Add-on cover.

## A. Vehicle Assistance Services:

### Scope of Cover:

<b>Sr. No.</b>	<b>Benefits</b>	<b>Electric Vehicle</b>	<b>Other than Electric Vehicle</b>
1	Vehicle relocation to the nearest Liberty Authorized Repair Shop in case of Major breakdown	Yes	Yes
2	Vehicle relocation to the nearest Liberty Authorized battery charging station / Repair Shop in case of vehicle run out of charge	Yes	NA
3	Onsite Repair Services	Yes	Yes
4	Changing of Flat tyre	Yes	Yes

**These Assistance services will be offered through the network of service providers, in the above-mentioned combination only at Liberty Authorized Repair Shop.**

- 1. Vehicle relocation to the nearest Liberty Authorized Repair Shop in case of Major breakdown** - In the event of a breakdown of the insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Liberty Authorized Repair Shop. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair Shop.
- 2. Vehicle relocation to the nearest Liberty Authorized Battery Charging Station / Repair Shop in case of vehicle run out of charge** - In the event that an Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Liberty Authorized Battery Charging Station / Repair Shop whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair Shop.
- 3. Onsite Repair Services** - In the event of a breakdown of the insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging for a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest Repair Shop.



4. **Changing of Flat tyre** - In the event, that an insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare, stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest Liberty Authorized flat tyre repair shop for repairs & reattached to the Vehicle. All incidental charges for the same shall be borne by the Insured.

**Covered Distance & Territorial Scope:** The above Assistance Services shall be provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the Insured.

**Conditions:**

1. This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.
2. All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service provider.
3. Coverage under this section can be availed only up to the maximum number of claims as specified and mentioned in the Policy Schedule.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

1. providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/quasi-judicial authorities.
2. any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations.
3. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
4. any claim where the Insured's vehicle can be safely transferred on its own power to the nearest Repair Shop.
5. any claims triggered by theft
6. any kind of consequential losses
7. any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
8. any expenses for supply or replacement of parts/consumables
9. any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual
  
10. any claims where services have been availed of without the prior consent of the Company
11. any claims where services have been availed at a Service Centre / Repair Centre other than a Liberty Authorized Repair Shop.

**B. Waiver of Compulsory Deductible**

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The Compulsory Deductible applicable at the time of claim, under Own Damage section of the Private Car policy to which this add-on cover is attached, would be waived for the Insured, if the insured vehicle is repaired at any of the Liberty Authorized Repair Shops.

**Conditions:**

1. This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.
2. Coverage under this section can be availed only up to the maximum number of claims as specified and mentioned in the Policy Schedule.
3. The Voluntary Deductible amount applicable under Motor Insurance Policy shall be borne by the insured.

**Exclusions:** The company shall not be liable to offer coverage under this section in case of:

1. Loss or damage falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
2. Repair/replacement that is not carried out at a Liberty Authorized Repair Shop.
3. Any kind of consequential losses
4. Repair / replacement work carried out beyond the damages accepted & settled by the Company under Own Damage section of the Private Car policy to which the add-on cover is attached.
5. Coverage under this Add-on section shall not be applicable for insured vehicle theft and total loss claims.

**Electric Vehicle (EV) for the purpose of this add-on means** an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).

**Liberty Authorized Repair Shop for the purpose of this add-on means** any automobile repair shop which is formally approved by the Company as preferred Service Provider for repair of Insured Vehicle.

## 14. Liberty Battery Secure

**Scope of Cover:**

In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will cover expenses incurred for repair and/or replacement as may be required due to consequential loss arising out of

- A. Unexpected Power Surge
- B. Water Ingression
- C. Short Circuit

D. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions.

causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system (Collectively known as other insured parts), whether it forms part of or taken & fitted separately to the insured vehicle.

**Limits of Indemnity:**

- a) Total Loss of Battery and other insured parts – Actual cost of replacement subject to maximum indemnity amount as stated in the policy schedule.
- b) Partial Loss of Battery and other insured parts - Cost of repair subject to maximum indemnity amount as stated in the policy schedule.

**Conditions:**

- a) This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.
- b) The battery and other parts insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
- c) The battery and other Insured parts under this Add on are utilized for Insured vehicle only.
- d) Indemnity under this Add-on is limited to one claim during the policy year as applicable for own damage cover as specified in the schedule.
- e) Claim under this Add-on is intimated to the Company within 24 hours of occurrence of loss.
- f) Water ingress shall cover loss or damage to Battery and covered parts, even in case of, no loss or damage to insured vehicle payable under base policy

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- b) Loss or damage to the battery and other insured parts falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
- c) Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign, goodwill compensation or under any other such packages at the same time.
- d) Loss or Damage arising during the maintenance, repair, dismantling of the battery or other insured parts.
- e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any part / accessory which has not been approved by the manufacturer for the equipment.
- f) Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer).
- g) Any claim where battery is already dead due untimely charging or any other purpose.
- h) Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.
- i) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.
- j) Any claim where the repair has been carried out without prior approval from the Company.

- k) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.

**Warranty:**

- a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed, at all times.
- b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

**No Claim Bonus:** Any claim under this add-on will impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.

**Definitions:** For the purpose of this add-on,

- **Battery** means an electric-vehicle battery (EVB) (also known as a traction battery) which is a rechargeable battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). The energy storage system in electric cars comes in the form of a battery. Electric vehicle batteries are typically lithium-ion batteries and differ from starting, lighting, and ignition (SLI) batteries. Lithium-ion batteries have a high power-to-weight ratio, high energy efficiency and good high-temperature performance. In practice, this means that the batteries hold a lot of energy for their weight, which is vital for electric cars – less weight means the car can travel further on a single charge.
- **Battery Electric Vehicle (BEV)** means an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (BEVs).
- **Hybrid Electric Vehicle (HEV)** means a vehicle, powered by traditional petrol or diesel engine combined with an electric motor that runs on a hybrid battery. These cars can switch between the Internal Combustion Engine (ICE) and the electric motor or draw power from both sources depending upon the driving scenario.
- **Consequential Loss** would mean the loss / 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.
- **Drive Motor/electric Motor** is a motor fitted on the axles that converts electric energy into mechanical energy.
- **HEV (Hybrid electric vehicle) system** contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller.

## 15. Liberty Complete Assistance

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the

network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule :

**A. Electric Vehicle :**

1. **Vehicle relocation to the nearest Repair centre in case of Major breakdown** - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre .
2. **Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge** - In the event that a Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.
3. **Emergency DC Charging** - In the event where Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in arranging the technician to provide emergency charging for upto 20 minutes to the Insured Vehicle on best effort basis. The cost of charging & labor will be borne by the Insured.
4. **Onsite Repair Services** - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre.
5. **Changing of Flat tyre** - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.
6. **Assistance in case of Lockout/ lost keys** - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.

7. **Hydra Support** - If the Insured vehicle is stuck in a ditch, mud or snow, but is accessible through normal roadways, Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.
8. **Hotel Accommodation** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule and on-the-spot repairs could not be carried out, the Insured vehicle had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Service Provider shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the Insured vehicle), for the period the vehicle is under repair in the Repair Shop/Garage but not exceeding 2(Two) days.
9. **Local Taxi** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is under Repair, the Service Provider shall arrange for an alternate hired car on best availability basis in that area for the period the vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.
10. **Refreshment** - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.
11. **Journey Continuation By Taxi** - In the event the Insured vehicle is immobilized due to a breakdown, while travelling within Insured's city as mentioned in the policy schedule, Service Provider will assist the Insured by arranging Taxi to continue the journey or return to insured's home. Service Provider will bear cost in all such cases provided vehicle is towed to the workshop.
12. **Pick up & Drop** - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be provided to the Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by the Insured.
13. **Free Custody** - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.
14. **Assistance on call :**
  - a) **Facilitate Finding nearest repairer/workshop** - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop , the Service Provider will provide the same based on the updated information in the system.

- b) **Medical Assistance** - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
  - c) **Legal Advice** - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or provide their contact details. The cost of such Legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
  - d) **Hospital Admission** - If the Insured / Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, the Service Provider shall assist Insured / Occupants for admission to nearby hospital, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.
  - e) **SMS Alerts** - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.
  - f) **Message Relay** - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.
15. **Reimbursement of Towing cost** - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot and the Service Provider not able to be provide the towing services to the nearest repair center due to non serviceable area, Service Provider will reimburse the cost of towing maximum upto INR 6500 depending upon the distance between breakdown location & nearest repair center.

**Conditions:**

- 1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service provider
- 2) These services for “Emergency DC Charging” can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

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- 1) providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
- 2) any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations
- 3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- 4) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop.
- 5) any claims triggered by theft; any kind of consequential losses.
- 6) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time
- 7) any expenses for supply or replacement of parts/consumables
- 8) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual
- 9) any claims where services have been availed of without the prior consent of the Company

## **B. Other than Electric Vehicles**

1. **Vehicle relocation to the nearest Repair Centre in case of Major breakdown** - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest repair centre. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.
2. **Onsite Repair Services** - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging for a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repairer/workshop.
3. **Battery Jump Start** - In the event that the Insured vehicle is immobilized, due to rundown battery, Service Provider will assist the Insured for a Vehicle technician to jump start the Insured vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Insured.
4. **Changing of Flat tyre** - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat



tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.

5. **Assistance in case of Lockout/ lost keys** - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.
6. **Arrangement of emergency fuel in case the vehicle runs out of fuel (Assistance only)** - In the event that the Insured vehicle runs out of fuel and is immobilized while on a trip, the Service Provider will assist the Insured by organizing a Vehicle technician to supply emergency fuel at the location of the breakdown. The cost of fuel will be borne by the Insured. Service Provider will bear the labour and conveyance costs.
7. **Hydra Support** - If the Insured vehicle is stuck in a ditch, mud, or snow, but is accessible through normal roadways, the Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.
8. **Hotel Accommodation** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule and on-the-spot repairs could not be carried out, the Insured vehicle had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Service Provider shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the Insured vehicle), for the period the vehicle is under repair in the Repairer/Workshop but not exceeding 2(Two) days.
9. **Local Taxi** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is in a Repairer/Workshop for repairs, the Service Provider shall arrange for an alternate hired car on best availability basis in that area. for the period the insured vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.
10. **Refreshment** - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.
11. **Journey Continuation By Taxi** - In the event the Insured vehicle is immobilized due to a breakdown, while travelling within Insured's city as mentioned in the policy schedule, Service Provider will assist the Insured by Taxi to continue the journey or return to insured's home. Service

Provider will bear cost in all such cases provided insured vehicle is towed to the repairer/workshop.

12. **Pick up & Drop** - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be referred to Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by Insured.
13. **Wrong Fueling** - In the event of the Insured vehicle is immobilized due to incorrect fueling, the Service Provider will assist in making arrangement for the Insured vehicle to be towed to the nearest repairer/workshop provided the Insured agrees to pay directly the charges and expenses for such services to the repairer/workshop.
14. **Free Custody** - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.
15. **Assistance on call :**
  - a) **Facilitate Finding nearest repairer/workshop** - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop, the Service Provider will provide the same based on the updated information in the system.
  - b) **Medical Assistance** - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
  - c) **Legal Advice** - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or their contact details. The cost of such legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
  - d) **Hospital Admission** - If the Insured/Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, Service Provider shall assist Insured/occupants for nearby hospital admission, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.

- e) **SMS Alerts** - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.
- f) **Message Relay** - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

**16. Arrangement of emergency fuel in case the vehicle runs out of fuel** - In the event that the Insured vehicle runs out of fuel and is immobilized while on a trip, the Service Provider will assist the Insured by organizing a Vehicle technician to supply emergency fuel upto 5 liters at the location of the breakdown. The cost of fuel, labour and conveyance will be borne by the Service Provider.

**17. Reimbursement of Towing cost** - In the event of a breakdown of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot and the Service Provider not able to provide the towing services to the nearest repair center due to non-serviceable area, Service Provider will reimburse the cost of towing maximum upto INR 6500 depending upon the distance between breakdown location & nearest repair center.

**Conditions:**

- 1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service Provider.
- 2) These services for “Arrangement of emergency fuel” can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

**Exclusions:** The company shall not be liable for any claims under this section directly or indirectly arising out of:

- 1) providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/quasi-judicial authorities.
- 2) any claims where the Insured’s vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations
- 3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- 4) any claim where the Insured’s vehicle can be safely transferred on its own power to the nearest repairer/workshop.
- 5) any claims triggered by theft; any kind of consequential losses.
- 6) any loss which is covered under any other insurance policy or manufacturer’s warranty or recall campaign or under any other such packages at the same time
- 7) any expenses for supply or replacement of parts/consumables
- 8) any loss/damage caused to the Insured’s vehicle when it is being used/driven against the recommendations of the owner’s/manufacturer’s manual

- 9) any claims where services have been availed of without the prior consent of the Company

**Add-on Plans:** The above-mentioned Assistance services will be allowed in the below mentioned combinations of Plans only.

**a. Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C	Plan D
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes	Yes
2	Vehicle relocation to the nearest battery charging station in case of vehicle run out of charge	Yes	Yes	Yes	Yes
3	Emergency DC Charging	Yes	No	No	Yes
4	Onsite Repair Services	Yes	Yes	Yes	Yes
5	Changing of Flat tyre	Yes	Yes	Yes	Yes
6	Assistance in case of Lockout/ lost keys	Yes	No	No	Yes
7	Hydra Support	Yes	No	No	Yes
8	Refreshment	Yes	No	No	Yes
9	Hotel Accommodation	Yes	No	No	Yes
10	Local Taxi	Yes	No	No	Yes
11	Journey Continuation By Taxi	Yes	No	No	Yes
12	Pick up & Drop	Yes	No	No	Yes
13	Free Custody	Yes	No	No	Yes
14	<b>Assistance on call :</b> a) Facilitate Finding nearest	Yes	Yes	No	Yes

	repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay				
15	Reimbursement of Towing cost	No	No	No	Yes

**b. Other than Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C	Plan D
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes	Yes
2	Onsite Repair Services	Yes	Yes	Yes	Yes
3	Changing of Flat tyre	Yes	Yes	Yes	Yes
4	Battery Jump Start	Yes	Yes	No	Yes
5	Arrangement of emergency fuel in case the vehicle runs out of fuel (Assistance Only)	Yes	Yes	No	No
6	Assistance in case of Lockout/ lost keys	Yes	No	No	Yes
7	Hydra Support	Yes	No	No	Yes
8	Refreshment	Yes	No	No	Yes
9	Hotel Accommodation	Yes	No	No	Yes
10	Local Taxi	Yes	No	No	Yes
11	Journey Continuation By Taxi	Yes	No	No	Yes

Prospectus

Private Car Insurance

12	Pick up & Drop	Yes	No	No	Yes
13	Wrong Fueling	Yes	No	No	Yes
14	Free Custody	Yes	No	No	Yes
15	<b>Assistance on call :</b> a) Facilitate Finding nearest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes	No	Yes
16	Arrangement of emergency fuel in case the vehicle runs out of fuel	No	No	No	Yes
17	Reimbursement of Towing cost	No	No	No	Yes

**Covered Distance & Territorial Scope:** The above Assistance Services provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.

**EV for the purpose of this add-on means an** electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).

**16. Road Side Assistance** - It provides assistance to insured in case of breakdown of the vehicle. The services which are provided under the said cover are:

A. Emergency Assistance Services for vehicle relocation to the nearest garage in case of

- a) major breakdown (for upto 25 Kms)
- b) repair services for minor breakdowns (for upto 50 kms)
- c) changing of Flat tyre (for upto 50 kms)
- d) Alternative Transport assistance to the nearest safe location for the passengers of the vehicle

B. Additional Assistance Services

- e) Arrangement of emergency fuel in case the vehicle runs out of fuel (for upto 50 kms)
- f) assistance in case of lost keys (for upto 50 kms)

17. **No Claim Bonus Protection Cover (Same No Claim Bonus):** This cover protects the NCB slab from coming down to Zero percent in case of upto 2 claims reported under the policy period. Insured will be entitled for same NCB slab on renewal for upto 2 claims reported during the expiring policy period.

18. **No Claim Bonus Protection Cover (No Claim Bonus One Slab Down):** This add on cover ensures that the NCB slab is reduced by one slab only but not directly to zero percent in case of upto 2 claims being reported during the policy period.

19. **Pay As you Drive :**

**Scope of Cover:** Subject to the terms, conditions, exclusions & limitations of this policy, it is hereby understood & agreed that the Company shall be liable to indemnify under “Own Damage section” only up to the maximum kilometer coverage as per the plan opted by the Insured and mentioned on the policy schedule or endorsed therein.

The insured shall have an option to pay additional premium and get such **coverage extended** to additional number of kilometers under “Own Damage section” of the base Policy. In no case the Company shall be responsible to extend the coverage beyond the kilometers declared by the insured unless such additional premium as necessary is received by the Company.

**A maximum of 1200 Kilometers** remaining unused as at the expiry of the base policy will be carry forwarded to the renewed policy provided the policy is renewed within 45 days from expiry .

The insured shall be eligible for **additional 500 Kilometers** at the time of renewal subject to no claim in the preceding year.

In case the Insured Person is **not using the insured vehicle** for a continuous period of minimum 7 days during the policy tenure, the insured person shall be eligible for “Redeem points” as per below table and the benefits of the same shall be redeemable as discount at the time of renewal of the policy, subject to below terms and conditions:

Total Unused Days	Redeem Points	Discount on Renewal
15	2	1%



30	4	2%
45	6	3%
60	8	4%
>60	10	5%

- Non-usage of insured vehicle should be intimated to the company at least 48 hrs in advance
- During such period of non-usage of insured vehicle, the Own Damage Cover except Fire & Theft coverage under the Policy will be inactive as per the declaration of Insured.
- This benefit can be availed maximum 2 times in a Policy tenure.

**An additional 150 grace Kilometers** would be offered to the insured after exhaustion of maximum Kilometers covered under the policy. In the event of any claim arising after the exhaustion of the kilometers opted as per plan but before exhaustion of grace 150 kms, the Claim shall be assessed subject to payment of additional premium and other general terms & conditions of the policy.

Actual kilometer usage during the policy tenure shall be calculated as the difference between the kilometer reading as per the odometer of the vehicle on the date of loss and the kilometer reading as per the odometer of the vehicle at inception of the policy.

**Conditions:**

- h) Odometer reading will be required at the time of Policy Issuance.
- i) The Own damage cover of the base policy will be available upto the kilometers opted, or the Policy Period end date of the base policy as mentioned in the Policy Schedule, whichever is earlier. The maximum Kilometers limitation is not applicable in case of “Theft of entire vehicle” claim.
- j) Claim must be intimated to the Company within 24 hours of occurrence of Loss.
- k) Any act of tampering with the odometer readings / Odometer device, or any act which renders such devices non-functional would make the coverage under the policy in-effective and may lead to repudiation of claim and cancellation of own damage section under the policy with forfeit of premium. If the device is rendered non-functional or malfunctioning is observed due to any defect in the device (caused by wear & tear or manufacturing defect), the Insured should bring the same to the notice of Insurer immediately.
- l) In case of transfer of ownership of insured vehicle, the New Owner would be eligible for the un-used number of Kilometers left in the plan opted under the policy. Additional premium towards NCB and other charges may be applicable as per the policy.

**Exclusions:**

The company shall not be liable for any claims under this section directly or indirectly arising out of:

- g) Loss or damage to the vehicle if the vehicle has exceeded the kilometers as per plan opted and mentioned in the Policy Schedule
- h) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- i) Willful act or Willful negligence of the Insured or Insured’s family or any other person authorized by the Insured.

- j) Exclusions as applicable under Own Damage Section of the base Policy will also be applicable to this Add-on Cover

**Plans:** The insured shall have the option to opt from below plans as per insured's requirement:

Plan	Maximum Kilometers Covered
1	3000
2	5000
3	7500
4	9000
5	12000
6	15000

**Cancellation:** Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

**General Note:**

The details furnished above do not constitute the entire terms, conditions and exclusions of the Policy. For further details on the above Policy, please visit the nearest office of the Company. The Company's executives will be pleased to furnish further details.