3 YEARS - STAND-ALONE OWN DAMAGE TWO WHEELER INSURANCE POLICY WORDING

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CHAPTER 1 - STANDARD FORM FOR 3 YEARS - STAND-ALONE OWN DAMAGE TWO WHEELER INSURANCE 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 insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance. (The term Two wheeler referred will include motor cycle / scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I : LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. 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;
   - I. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries -50%
   - II. For fibre glass components 30%
   - III. For all parts made of glass Nil
   - IV. Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

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

   The Company shall not be liable to make any payment in respect of :
   - I. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.
   - II. Damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
   - III. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time ; and
   - IV. 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 of redelivery to the Insured but not exceeding in all Rs 300/-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:-

1. The estimated cost of such repair including replacements, if any, does not exceed ₹150/-
2. The Company is furnished forthwith a detailed estim0061te of the cost of repairs and
3. The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

2. Policy Period

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in Part I of schedule of the policy.

3. 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 side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and would subsequently change as per depreciation grid below for each one year block within the policy period for the insured vehicle. All ages of vehicle subject to valid fitness certificate as required under the law would be covered by the aforementioned product.

The IDV arrived as per the above method may also be increased or decreased basis various factors like Location, usage, road type/ terrain etc. with agreement of the insured.

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

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

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)/Cash Loss claims. The insured vehicle shall be treated as 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.

4. 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 provision.

5. 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.

CHAPTER 2 - EXCEPTION, CONDITION, DEDUCTIBLE & POLICY SERVICING

1. GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

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

I. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;

II. Any claim arising out of any contractual liability;

III. 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.

   c. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.

   d. Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.

   e. Any liability of whatsoever nature caused or contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered

IV. a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resultingorarisingthere from or a n y consequential loss

b. 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.

V. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

VI. 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.

2. 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 as opted by the customer and stated in the schedule.

3. 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.

I. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental or loss or damage and 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 injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender.

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

II. 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 damages 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.

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

a. For total loss / constructive total loss/cash loss of the vehicle -the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. if opted by the customer.

b. For partial losses, i.e. losses other than Total Loss/ Constructive Total Loss/cash loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

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

V. The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation.

In such case of cancelation, the insurer will refund proportional premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.

In case the term of the policy is more than 12 months, the insurer will refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

Cancellation due to Total Loss/Total Theft/ Cash loss of Vehicle/ Double insurance

- In the event of lodgment and settlement of a total loss claim of any nature including theft and constructive total loss/ cash loss, the company will refund the Own damage section premium in full for the unexpired years (where the risk has not yet incepted). There would no refund for the premium related to lapsed years (Risk years/12 month periods which have expired before the Cancellation effective date) and for the current year where the cancellation effective date falls.
- In the event of cancellation of policy due to double insurance, the company will refund the Own damage section premium in full for the unexpired years (years for which the Risk has not yet incepted). For the year where policy is in-force (risk has incepted), premium will be refunded as follows:

SL No.	Scenarios	Same Risk start date (RSD)	First policy cancelled (on request of Insured)	Later policy Cancelled
1.	Dual policy with similar cover issued by the company	Full Refund	1. Full refund - if request is received before RSD 2. Proptioal Refund - If request is received after RSD.	Full
2.	Dualpo-licy with different Insurers	Full Refund - If cancellation re-quest is received within 30 days from RSD. Proportional refund - if request is received after 30 days from RSD.	Proportioal Premium Refund	Proportional Premium Refund

VI. 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.

VII. 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.

VIII. 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.

IX. In case of total loss / constructive total loss / Cash Loss / Total theft of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

NO CLAIM BONUS

No Claim Bonus, wherever applicable, will be as per the following table

No Claim Bonus Status in Expiring Policy	NCB % in renewed policy			
	No. of Motor OD claims during 3 years of policy Tenure			
	0	1	2	>2
0%	45%	25%	20%	0%
20%	50%	25%	20%	0%
25%	50%	25%	20%	0%
35%	50%	25%	20%	0%
45%	50%	25%	20%	0%
50%	50%	35%	20%	0%
55%	55%	35%	20%	0%
65%	65%	35%	20%	0%

Maximum capping for NCB will be 50%, subject to sunset clause

Sunset Clause : If at the renewal insured was already availing an NCB of 55% or 65% as per the erstwhile India Motor Tariff will be entitle for continuation of the same subject to no claim and the maximum capping being 60%

The NCB disallowance at the point of renewal due to existence of claim in previous year policy may be waived off, if the claim

made by insured is involving perils which are not in direct control of the insured like catastrophic claims, damages due to third party malicious activities, etc.

CHAPTER 3 - ADDITIONAL ENDORSEMENTS (OPTIONAL)

1. EXTENSION OF GEOGRAPHICAL AREA

On payment of additional premium, the geographical coverage of the subject policy would be extended to the limits beyond India to any or all of the below mentioned countries as specifically mentioned in the policy schedule – Nepal/ Sri Lanka/Maldives/Bhutan/ Pakistan/Bangladesh

Such geographical extension would exclude cover for damage to the vehicle insured in respect of the vehicle insured during sea voyage/air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

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

2. TRANSFER OF INTEREST

On transfer of Ownership of the vehicle, the Interest in the policy has to be transferred to and vested in the new owner of the vehicle, who shall be deemed to be the Insured, based on declaration and documents provided.

The new owner is under the obligation to get the policy transferred in his/her name to avail the benefits under the policy

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

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

3. 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.

4. 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.

5. 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.

6. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS

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

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

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

*For full policy period, the full discount to be inserted. For mid-term membership, prorata proportion of the discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

7. INSTALLATION OF ANTI-THEFT DEVICE

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

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy. Subject otherwise to the terms, exceptions, conditions and limitations of the policy

*The name of the certifying Automobile Association is to be inserted.

**Premium discount calculated as per provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of discount for the unexpired period is to be inserted.

8. VEHICLES LAID UP

A. VEHICLES LAID UP (Lay up period declared)

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

I. #The insurer will deduct from the next renewal premium the sum of ₹.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

II. #The period of insurance by this policy is extended to ..... /..... / in view of the payment of an additional premium of ₹.....

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

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

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

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

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

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

1. Firerisks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

B. VEHICLES LAID UP (Lay up period not declared)

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

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

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

1. Fire risks, the words 'BURGLARY HOUSEBREAKING OR THEFT' are to be deleted;
2. Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTNING' are to be deleted.
3. Fire and Theft risks no part of the words in capitals are to be deleted.

C. TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP

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

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

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

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

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

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

9. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.

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

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

10. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES

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

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

11. 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 :-

1. a) 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

   b) 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

2. 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 Motorsied Two Wheeler Policies.

12. COMPULSORY DEDUCTIBLE (Applicable to all motorized two wheelers including electric vehicles.)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/ constructive total loss/cash loss) the first ₹.....* (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.

*1. To insert amount ₹ 100/- (as appropriate to the class of vehicle insured).

2. In respect of a vehicle rated under the 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 Two wheelers.

13. VOLUNTARY DEDUCTIBLE (For motorized two wheelers other than for hire or reward)

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

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 Of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss/cash loss) the first ₹.....*** (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 for motorised two wheeler.

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

***To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured.

#To insert policy condition No. 3 of the for motorised two wheelers.

14. ELECTRICAL / ELECTRONIC FITTINGS (Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle)

In consideration of the payment of additional premium of ₹..... 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.

15. CNG/LPG AND ANY HYBRID FUEL KIT IN BI-FUEL SYSTEM (Own Damage cover for the kit)

In consideration of the payment of premium of ₹.....* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section1 of the policy against loss and/or damage to the CNG/LPG, Diesel/Petrol, Electric/ Petrol, Electric/Diesel or any such hybrid power trim kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured which is permitted by concerned Regional Transport Authority (RTA), subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

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

*To insert sum arrived

16. FIRE AND/OR THEFT RISKS ONLY COVERS

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

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

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

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

17. RELIABILITY TRIALS AND RALLIES (Motorised Two Wheelers)

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

Provided that:-

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

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

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

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

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

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

**To insert the venue of the event. # To insert the name of the promoters of the event.

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

18. LOSS OF ACCESSORIES (Applicable to Motorised Two Wheeler Policies only)

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

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

CHAPTER 4 - CLAIM PROCEDURE

Details of procedure to be followed for cashless service as well as for reimbursement of claim-

I. **Claim Intimation:** Connect with us via:

- Toll-free No.: 1800 2666,
- Our website: https://www.icicilombard.com/customer-support
- Email ID: customersupport@icicilombard.com,
- IL TakeCare App or
- Send "Hi" to RIA on WhatsApp @7738282666.

Alternatively, you can inform our network garages - https://www.icicilombard.com/cashless-garages.

The customer shall submit all the claim related documents along with claim form at the time of claim intimation.

In the case of personal accident claim involving owner- driver, co-passengers/pillion rider's, customers/ representatives/legal heir, should reach out to our toll-free number: 1800 2666 for claim intimation.

II. **File an FIR:** Only in case of third-party property damage/ bodily injury, personal accident of owner-driver or co-passenger, theft, malicious damage, key loss, or a major accident.

III. **Garage Visit:** Report your vehicle to the nearest network garage, find list here https://www.icicilombard.com/cashless-garages

IV. **Surveyor Appointment:** Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

V. **Submit Documents:** Upload your documents on our website, WhatsApp, ILTakecare App or send it to the assigned CSM. For list of required documents, please visit: https://eclaim.icicilombard.com/mobilefront/#/home

VI. **Repair Approval:** Repair estimate will be assessed and approved by CSM/surveyor

VII. **Payments:** For Cashless Claim - Approved amount will be paid directly to the garage. Any balance amount will be paid by you (the insured).

VIII. **For Reimbursement Claim:** Approved amount will be paid to the insured's account as per bank details provided by the insured.

IX. **Salvage (Total Loss/ Cash Loss):** The amount that is assessed which the damaged asset will fetch in the open market. (The customer will have the option to retain the wreck and accept a 'cash loss' settlement.)

X. **Turnaround Time (TAT):**

a. Assessment sheet /Survey report will be furnished within 15 days of assessment/ survey.

b. Claim will be decided within 7 days of receipt of the survey report/Assessment Sheet , as applicable.

Escalation: Report concerns using the cloud calling number sent to you on your registered contact number via SMS/WhatsApp, or call 18002666.

CHAPTER - 5 LIMITATIONS AS TO USE

The Policy covers use of the vehicle for any purpose other than:

a. Hire or Reward

b. Carriage of goods (other than samples or personal luggage)

c. Organized racing

d. Pace making

e. Speed testing

f. Reliability Trials

g. Any purpose in connection with Motor Trade

CHAPTER 6- DRIVER'S CLAUSE:

Any person including the insured Provided that a person driving holds an effective Driving license at the time of the accident and is not disqualified from holding or obtaining such a license.

Provided also that the person holding an effective Learners License may also drive the vehicle and that such a person

satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

CHAPTER 7 - ADD-ON FOR 3 YEARS - STAND-ALONE OWN DAMAGE TWO WHEELER INSURANCE POLICY WORDING

1. Zero Depreciation

UIN: IRDAN115RPMT0007V01202425/A0066V01202425

In consideration of the payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to deduct no amounts for depreciation in case of parts replaced on account of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy.

Provided always that

I. such claim has been admitted by the Company under Section I - "Loss or Damage to the Vehicles Insured" of the Policy,

II. this add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss/Cash loss of the vehicle insured under the Policy,

III. the Insured shall be liable for the Voluntary Deductible* amount, as opted by the Insured for this add-on, for each and every claim payable under this add-on,

IV. This add-on shall not be applicable for any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance

V. The customer may limit the number of claims (including unlimited claim option) for this cover as per his/ her requirement and the same be mentioned in policy schedule. The customer shall not be entitled for zero depreciation add-on cover post the limit opted by the customer is exhausted. For example : If customer has opted for 2 claim limit for the policy period, in case of third claim, the zero depreciation add-on cover shall not be applicable.

*Insured can opt for a Voluntary Deductible specifically for this add-on, which will be over and above the deductible applied under the basic Policy. In such a case, the applicable discount will be provided in the premium calculated for this add-on as specified in the policy schedule.

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

2. Garage Cash

UIN: IRDAN115RPMT0007V01202425/A0069V01202425

In consideration of the payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to:

I. Pay a daily allowance, as stated in the schedule, to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage, due to loss/ damage to the vehicle on account of a peril covered under the Policy, subject to the maximum number of days as specified in the schedule

II. Pay the lump-sum amount as stated in the schedule, in the event of Total loss/Constructive Total Loss/Cash loss of the Insured's vehicle

Provided always that:

a. Such claim is admitted by the Company under Section I -"Loss or Damage to the Vehicles Insured" of the Policy

b. The insured vehicle has been under repair for a minimum number of days, as stated in the schedule, post which the claim under this add-on will be payable from the day such vehicle was delivered to the garage

c. In case of theft of the vehicle, the vehicle is not recovered within 90 days from the day of the theft.

d. Not more than three claims will be payable under this add-on

e. Claim under this add-on is intimated to the Company within 24 hours of loss or damage

f. Claim under this add-on is serviced in the authorized garages of the Company

g. The duration for which the Insured's vehicle is under repair in a garage due to loss/damage to the vehicle, and for which the Company will be liable for claim in respect of this add-on will be reckoned from the day after the insured vehicle is delivered to the Garage till the day immediately preceding the date of discharge or date of invoice for such repair as prepared by the garage, whichever is earlier

   a. The company will not be liable for any further payment under this add-on for the specific accidental loss or damage once the vehicle is removed from the garage

h. Company will not be liable for any delays on account of-

   a. Delay of more than 24 hours, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss

   b. Non-availability of spare parts required for repair

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

3. Return to Invoice

UIN: IRDAN115RPMT0007V01202425/A0067V02202425

In consideration of payment of an additional premium as specified and shown in the Schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay the Sum Insured under this add-on, determined as the difference between the Insured's Declared Value (IDV) of the insured vehicle and the total actual expenses incurred towards acquisition of a new vehicle of similar make and

model to the insured, as specified in the on - road price listed by the manufacturer/Dealer upon the occurrence of Total Loss/ Constructive Total Loss / Cash Loss as defined in the Policy.

On-road price means the actual expense incurred towards acquisition of a new vehicle and includes the value of factory fitted accessories or car dealer accessories at the time of purchase. On road price will also include any amount paid towards registration of the insured Vehicle, road tax and cost of insuring the vehicle.

Important Conditions:

I. In case of Ownership Transfer Endorsement during the policy period, RTI would be removed from existing motor policy.

II. In case of obsolete models, the last selling price of the vehicle will be considered to pay the Sum Insured under this add-on.

III. In case of second or subsequent owner of the vehicle, the sum Insured under this add-on would be determined as the difference between the Insured Declared Value (IDV) of the Insured Vehicle and the Invoice value of the vehicle at the point purchase by the current owner.

IV. In cases where the aforementioned Invoice value is lower than the Insured Declared Value (IDV) the maximum claim amount payable in an event of Total Loss/ Constructive Total Loss / Cash Loss /Total Theft of the vehicle, would be limited to the Invoice value of the vehicle at the point of purchase by the current owner.

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

4. <u>Road Side Assistance</u>

UIN: IRDAN115RPMT0007V01202425/A0068V02202425

In consideration of payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Period, in any area where the Company has its presence through its network garages or through the network of the service provider:

I. **Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of _____ kms, as specified in policy schedule, from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.

II. **Breakdown support over phone:** In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.

III. **Arrangement/Supply of fuel:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to five liters of fuel, at the location of the breakdown. Provided always that all labor costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.

IV. **Emptying of fuel tank:** In the event of the fuel tank of the Insured's vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.

V. **Arrangement of keys:** In the event of the Insured losing the keys of the Insured's vehicle, the Company would arrange for pickup and delivery of the spare keys of the Insured's vehicle to the place where the Insured's vehicle is located. Alternatively, the Company would provide the service of unlocking the Insured's vehicle with the help of vehicle technicians at the location of the Insured's vehicle. Provided always that all labour and conveyance costs would be borne by the Company and the Insured would be required to submit an identity proof to prove his ownership of the Insured's vehicle, before availing such service. Provided always that this service would be provided only within a range of 100 kms from the location where the loss has occurred.

VI. **Battery jump start:** In the event of the Insured's vehicle being immobilized due to a run down battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means. Provided always that any cost of charging/replacement of battery would be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, would be borne by the Company.

VII. **Message Relay:** In the event of the Insured's vehicle getting immobilized as a result of an accident and/or breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

VIII. **Flat Tyre:** In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:

a. Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown

b. By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/ spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by

the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.

IX. **Minor Repairs:** In the event of the Insured vehicle being immobilized due to a minor mechanical/electrical fault or minor accident, the Company would assist the Insured by sending a vehicle technician to the location of breakdown or accident to carry out the Minor Repairs as mentioned in policy schedule. Provided always that

a. The expenses on labour cost and conveyance cost would be borne by the Company

b. Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares and less than 45 minutes of labour time.

X. **Arrangement of rental vehicle:** In the event of the Insured's vehicle being immobilized due to a breakdown/ accident, the Company would facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident, to the destination, as desired by the Insured at the time of breakdown/accident. The Company would intimate the Insured of all charges payable to the rental vehicle and all such charges would be borne by the Insured.

XI. **Arrangement of Accommodation:** In the event of the Insured's vehicle being immobilized due to a breakdown/ accident, the Company would facilitate arrangement for hotel accommodation in a place near the place of breakdown/accident. The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.

XII. **Referring a Legal Advisor:** In the event of an accident involving the Insured's vehicle as a result of which the Insured requires the services of a legal advisor, the Company would arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

a. The breakdown/accident has taken place atleast 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance

b. The Company would intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.

XIII. **Referring a Hospital:** In the event of an accident involving the Insured's vehicle as a result of which the Insured and/ or any of the travelling passengers requires medical care, the Company would arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/ accident has taken place atleast 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

XIV. **Taxi Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Company shall provide free travel of the occupants of the Insured vehicles upto a distance of 50 kilometers. Provided always that:

a. The event has occurred 50kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.

b. Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.

In the unlikely event of the Company being unable to arrange for this service, the Company may request the Insured to arrange for the taxi on his own and submit the bill for the pre- authorized amount for reimbursement to the Company.

XV. **Accommodation Benefits:** In the event of the Insured's vehicle being immobilized due to a an accident/ breakdown, the Company shall provide occupants of the Insured vehicle with a hotel accommodation for one day, for a maximum of ₹ 5000. Provided always that:

a. The breakdown/accident has taken place at least 100 kms away from the Insured's place of residence, as declared by the Insured at the time of Policy issuance.

b. The required time of repair of the Insured vehicle exceeds 12 hours from the time of the accident/ breakdown.

c. The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

In the unlikely event of Company being unable to arrange for this service, the Company may request the Insured to arrange for accommodation on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

XVI. **Legal Assistance:** Subject to the terms, conditions, exclusions, limitations of this Policy, and with prior consent of the Company, legal expenses incurred by the Insured Person, for services rendered by the Legal Practitioner in connection with bail application of insured and custody of insured vehicle involved in an accident will be covered. The liability of the Company will be limited up to sum insured of Legal Assistance Add-on as mentioned in policy schedule.

Legal Expenses shall not cover:

a. Bail bond amount paid by the Insured.

b. Costs arising from disputes between the Insured Person and the Legal Practitioner regarding the terms or fees of their engagement.

c. Any fines, penalties, or damages awarded against the Insured Person in connection with the accident.

d. Legal costs related to any criminal prosecution where the Insured Person is found guilty.

e. Expenses for legal services that are unrelated to the accident or the release of the vehicle.

f. Any legal costs incurred before the occurrence of the accident or without Company prior written consent.

g. Costs of legal representation in relation to claims made by or against third parties unless specifically covered under the policy.

Exclusions:

1. For any legal action that is false, fraudulent, exaggerated, or based on misrepresentations made by the Insured Person.
2. Where at the time of the insured incident, the Insured Person:
   - was disqualified from driving;
   - did not hold a valid driving license to operate the insured vehicle;
   - failed to comply with laws governing the ownership or use of the vehicle.
3. For deliberate, wilful, or intentional non-compliance with any statutory provisions or judicial pronouncements.
4. In respect of a claim made or considered against the Company or third-party claim under the same policy.
5. If the Insured Person is driving the insured vehicle under the influence of alcohol, drugs, or any other intoxicating substances, the claim shall not be admissible. Additionally, no expenses will be covered for any other person driving the insured vehicle under such influence, nor will expenses related to the release of the vehicle in such circumstances be covered.
6. For any claims arising from, based upon, or attributable to a wrongful act or circumstance known to the Insured Person, or that the Insured Person reasonably should have known, prior to the inception date of this policy.

Conditions:

1. The Coverage shall not apply to vehicles used for racing, rallying, motorsports, or any similar activities, nor to instances where the vehicle is operated in violation of applicable laws in force at the time of use.
2. The Coverage shall not be available for Acts of God events, including natural disasters or other unforeseeable events beyond human control.
3. The Coverage will terminate immediately, and the Insured Person shall be required to refund all legal expenses paid under the policy if the accident is conclusively proven to have been caused deliberately by such Insured Person.

XVII. **Service Assure:** In the event of the Insured vehicle being immobilized due to an accident/breakdown, the Company will assure that the towing vehicle will reach the accident/ breakdown spot / location shared by insured, within stipulated timelines as mentioned in policy schedule, for the purposes of:

a. Towing on breakdown/accident (emergency assistance services No. 1); and

b. Minor Repairs (emergency assistance services No. 9)

In case the towing vehicle does not reach the location within the specified time, the Company shall endeavor to send its representative to assist the customer and make necessary arrangements for towing of the vehicle. The Insured at its own option may deliver the possession of the insured vehicle to the Company's representative for necessary repairs at the network garage as per policy terms. However, if the towing vehicle/ the representative of the Company is not able to reach the spot / location within the specified timelines, the Company shall extend the following benefits to the insured:

(i) The customer shall be entitled to receive benefit of other services, as specified above, which are not part of the policy certificate;

(ii) Personalized telephonic assistance services by claim expert;

(iii) Customer distress assistance/ support;

(iv) Identification of causes of vehicle breakdown & vehicle check-up; and

(v) Replenishment of the First-Aid Kit.

The above mentioned benefits shall be provided to the customers on receipt of service request through the Company's designated communication channels like call centre no. – (1800 2666), mobile app. – (IL TakeCare), website – (www.icicilombard.com)

The abovementioned service(s) / benefits shall not be available in the following circumstances:

- The location of the vehicle is in a remote, inaccessible, or legally restricted area, including but not limited to forest zones, off-road terrain, or restricted access zones;
- Where the information furnished by the Insured is inaccurate, incomplete, or misleading, including incorrect location details, vehicle condition, or contact particulars;
- Where the Insured Vehicle is rendered non-repairable (on-site) and non-towable due to mechanical failure, and workshop-level repairs are mandatorily required.
- The vehicle would require necessary towing since on-site servicing would violate manufacturer's safety or warranty guidelines.
- The service(s) will not be available in case of any force majeure, natural event or manmade disturbance.

Road Side Assistance Add-on is subject to the other terms, conditions, limitations and exclusions of the underlying policy.

The Company would not be liable for:

1. Providing the abovementioned 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' vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
3. Any claim where the Insured' vehicle can be safely transferred on its own power to the nearest garage/ workshop.

4. Any claims triggered by theft; any kind of consequential losses.
5. Any loss which is covered under any other insurance policy or manufacturer' warranty or recall campaign or under any other such packages at the same time.
6. Any expenses for supply or replacement of parts/ consumables.
7. Any loss/damage caused to the Insured' vehicle when it is being used/driven against the recommendations of the owner'/manufacturer' manual.
8. Any claims where services have been availed of without the prior consent of the Company.

5. Key Protect

UIN: IRDAN115RPMT0007V01202425/A0072V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company hereby undertakes to reimburse / pay up to an amount (as stated in schedule i.e. as per Sum Insured {SI}), to indemnify the Insured for the cost incurred towards repairing/replacing the two wheeler keys / locks / lockset of the insured vehicle, including the locksmith charges in the event of a theft/misplacement / accidental damage/ burglary or loss or damage to the same.

Provided always that:

I. Not more than two claims would be payable under this Add-on for a Policy Period.
II. Any loss or damage to the keys/lock/lockset is reported to the Company within 30 days of such loss or damage.
III. Claim deductible as applicable to own damage claim would also apply for claim preferred under this add on
IV. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police.
V. In case of misplaced / stolen keys where the entire set needs to be replaced with a new set altogether, the duplicates of misplaced / stolen keys, are required to be deposited with the Company.
VI. The replaced keys/lock/lockset should be of same nature and kind as the one for which the claim is being made.
VII. Deduction for betterment: In case the affected keys/ lock/ lockset of the same type is not available, and only an improved version is available, then, an amount commensurate to such betterment / improvement shall be deducted. In case the vehicle lock is broken at the time of burglary or attempted burglary, the entire set of old keys are to be deposited with the Company.
VIII. Replacement of key(s) only would be done for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.
IX. Due care and precautions must be taken to avoid anything which might result in a claim under the policy.
X. The Company would not be liable for:
    a. Any claim not reported within the first 5 days of risk inception.
    b. Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing, restoring, or gradual deterioration/ loss of value. Any damage/loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act.
    c. Any malware attack.
    d. Any fraudulent, dishonest, malicious or criminal act committed by Insured or his/her representative or in collusion with the Insured resulting in damage/ loss to keys/lock/lockset.
    e. Any loss or damage covered under the manufacturer's warranty.
    f. Any loss or damage to the lock or lockset prior to the inception of the policy.
    g. Losses recoverable under any other insurance or any scheme by the Manufacturer or Dealer or any other source may not be covered under this Add- on.
    h. Any claim where the Insured is not able to provide the invoices/receipts for the payments made.
    i. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
    j. 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.
    k. 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.
    l. Any kind of consequential losses.

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

IMPORTANT CONDITIONS:

The vehicle should be legally permitted to ply on public road.

Mid-term endorsement i.e. Inclusion/Exclusion shall be allowed wherever applicable

Cancellation: The Add on cover will run concurrently with the own damage section of the Policy. Refund in case of such cancellation shall follow the same procedure as the base policy.

All other terms, conditions and regulation as applicable to the base product would apply for this add-on as well.

6. Tyre and Wheel Rim Protect

UIN: IRDAN115RPMT0007V01202425/A0073V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company hereby undertakes

to cover expenses for repair and/ or replacement, as may be necessitated due to accidental loss or damage to tyre(s) and/ or tube(s) and/or wheel rim(s) because of:

- Tyre side wall indentations, damage to tyre(s) and/or tubes and/or wheel rim(s) due to external impact.
- Tyre burst during normal usage.

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

The company liability would not exceed the following, based on the unused/residual tread depth of respective tyre. The company will cover reimbursement or repair and/ or replacement as per the scale given below:

Where repair of the damaged tyre is possible- Cost of repair

Where repair of the damaged tyre is not possible:

Unused Tread Depth*	Reimbursement % of cost of new tyre(s) and/or tube(s)
>=7mm	100%
>=5mm to <7mm	75%
>=4mm to <5mm	50%
>=3mm to <4mm	25%
<3mm	0% (Considered as normal wear and tear and is not covered)

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

The amount of claim under this Add-on depends on the unused tread depth of the tyre, which is nothing but the measurement between the top of the tread rubber to the bottom of the tyre's deepest grooves. This is to measure if the tyre has worn out too much.

Provided always that,

I. If during the Period of insurance any tyre(s) and/or tube(s) and/or wheel rim(s) is/are replaced for any reason for which claim is not preferred under the coverage, cover on new tyre(s) and/or tube(s) and/or wheel rim(s) would not be available unless details of new tyre(s) and/or tube(s) and/or wheel rim(s) are informed to us and the same is endorsed in the policy.

II. Reinstatement of cover: The insured has the option to restore this cover upon payment of requisite premium calculated on prorate basis for the remaining period from date of payment of premium.

III. All claims must be made/intimated to us within 3 working days of damage.

IV. This Add-on will not apply to total loss/constructive total loss/Cash loss of the insured vehicle.

V. Aggravation of loss shall not be covered under this Add-on.

VI. Maximum of 2 (two) replacements of tyre(s) and/or tube(s) and/or wheel rim(s) will be allowed during the Period of Insurance.

VII. Whenever replacement of tyre(s) and/or tube(s) and/or wheel rim(s) will be allowed, it will be of the same make and specification as fitted by the OEM's. However, if tyre(s) and/or tube(s) and/or wheel rim(s)of similar specification is not available and replaced tyre(s) and/or tube(s) and/ or wheel rim(s) is/are superior to damaged one then the Company will not be liable for differential amount.

OTHER CONDITIONS

I. The vehicle should be legally permitted to ply on public road.

II. Only in case of consequential losses, NCB will remain unaffected. In case of Tyre protect claim involving accident of the vehicle the NCB during renewal will become zero.

III. Mid-term endorsement i.e. Inclusion/Exclusion shall be allowed.

IV. Cancellation: The Add-on cover will run concurrently with the Own Damage Section of the Policy. Refund in case of such cancellation shall follow the same procedure as the base policy.

V. In case the claim is preferred under this Add-on, same cannot be claimed again under base product.

All other terms, conditions and regulation as applicable to the base product would apply for this Add-on as well.

Exclusions:

ICICI Lombard will not be liable:

I. For loss or damage arising out of natural wear and tear, mechanical failure or improper suspension geometry as specified by manufacturer.

II. For loss or damage arising out of any manufacturing defect or design including manufacturer's recall.

III. If repair/replacement of tyres done without authorization i.e. Claim where an opportunity is not given to us to inspect the damage or loss before commencement of repair.

IV. Flat Tyre or Cost of puncture and tyre repair.

V. For any loss or damage within first 15 days of inception of the policy.

VI. For any loss or damage occurred prior to inception of the policy.

VII. For any loss or damage resulting into total loss / Cash Loss of the vehicle.

VIII. For theft of tyre(s)/tube(s)/rim(s) or its parts/ accessories without vehicle being stolen or theft of entire vehicle.

IX. For minor damage or scratch not affecting the functioning.

X. Damage arising out of violations of operating instructions such as racing, rally etc.

XI. Damage arising out of improper storage or transportation.

XII. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.

XIII. For any excess mentioned in Policy schedule.

XIV. Where a loss is covered with any other manufacturer's warranty or recall campaign or under any other such packages at the same time

XV. For tyre(s) which has/have been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

a. Unused Tread depth will be measured at the center 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.

XVI. If repair/replacement of tyres done at unauthorized garage

XVII. If the tyre(s) and/or tube(s) being claimed is different from tyre(s) and/or tube(s) insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.

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

7. Motor Floater

UIN: IRDAN115RPMT0007V01202425/A0079V01202425

In consideration of the payment by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to offer below mentioned benefits:

Benefit offered

- To offer a single policy irrespective of the number of vehicles owned by proposer* and an option to have different sub-limits/IDV for each vehicle.
- Different vehicle may have different risk start date, based on the respective due dates of insurance of each vehicle. However, the risk end date of all the vehicles would be aligned with the risk end date of the vehicle which has the earliest risk start date.

  For Example-

Components	PVT 01	PVT 02	TW 01
Previous Year Policy End date	8-Jul-22	10-Aug-22	15-Sep-22
Floater Policy Risk Start Date	9-Jul-22	11-Aug-22	16-Sep-22
Floater Policy Risk End Date	8-Jul-23	8-Jul-23	8-Jul-23

- As shown above, the risk end date of all the 3 vehicles are aligned which will help insured to have similar risk start date during next renewal.
- For aligning the risk start dates the premiums are calculated on pro rata basis, wherever the risk period of the vehicle is less than 12 months.

Explanation & definitions of Add on features-

- *Proposer for Motor Floater is defined as an individual who can pool their-own or their family member's vehicles in a single policy using the Motor Floater add- on.
- Family shall mean & include the proposer and any one or more of the family members as mentioned below:
  a. Legally wedded spouse.
  b. Parents and Parents-in-law.
  c. Children (i.e. natural or legally adopted)
  d. And siblings of the proposer
- Sum Insured for the purpose of Motor Floater Add-on would mean-

  Summation of Insured declared value (IDV) of each of the vehicles covered in the floater policy will be the Motor Floater Sum-Insured**

  *IDV is defined as the amount which is determined and agreed upon between the insurer and the proposer/ insured with respect to any insured vehicle at the inception of the policy period, up to which indemnification shall be allowed in case of loss in any single incidence/event.

**Motor Floater Sum-Insured is defined as the maximum amount in case of any single incidence/event, available to be utilized by any/all the vehicles covered under the Floater Policy subject to the individual vehicle IDV. The Sum Insured can change on renewal or with mid-term inclusion & exclusion of a vehicle.

- **Mid Term inclusion of vehicles-**

  Proposer/ insured can add a new vehicle to the motor floater during the currency of the policy provided that it falls under the preview of the add-on. Premium for such vehicle included shall be paid by proposer/ insured as a separate charge calculated on pro rata basis for the remaining period of the policy. The floater sum insured would get increased to the extent of IDV of new vehicles added.

- **Mid Term exclusion of vehicles-**

  Mid Term exclusion may be necessitated by total loss/ Constructive Total Loss (CTL)/ total-theft/Cash loss of a vehicle or sale of any one or more of the vehicles by the insured included in the floater add on.

  In case of Sale/ ownership transfer of any one of the vehicle, refund would be done as per terms of the base policy.

  In case of total loss/CTL/Cash Loss/total-theft of any vehicle, the floater add on would continue with the remaining vehicles in the policy.

  For the above scenarios, floater sum insured would get decreased to the extent of IDV of the excluded vehicles.

  Other coverage & Exclusions would be as per the base policy.

  Cancellations & endorsements as applicable would be guided as per the base policy terms & conditions.

  Subject otherwise to the terms exceptions condition & limitations of the policy.

8. Telematics

UIN: IRDAN115RPMT0007V01202425/A0076V01202425

STANDARD FORM

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 Add-on cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect ofaccidental loss or damage occurring to the insured vehicle during the period of insurance.

NOW THIS ADDON WITNESSETH

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

SCOPE OF COVER:

Telematics Add-on shall be offered with the Base Motor Insurance policy,of either Private car or Two Wheeler and all covers, regulations and exclusions of the base motor policy would apply to the policy with Telematicsadd-on also.

Plans under Telematics Add-on (Add-on would be applicable to Section 1 of the policy only i.e Motor Own Damage, Fire & Theft)

I. **Pay As You Use (PAYU) plan:** This Add-on would convert the base motor product into an Asset cum Usage based product. The Premium charged for the insurance of the base motor vehicle would depend partially on the usage i.e., Kilometres clocked or estimated Kilometres to be clocked during the tenure of the policy.

- The Add-on would be offered with Base product, covering different Kilometer ranges as opted by the Insured. Insured will have an option to top-up for additional Kilometers (by paying additional premium) once the Kilometers opted in the Initial plan is exhausted during the policy period.
- The Kilometer based plan (initial & top-ups) would cover only the perils against section-1 of the policy, i.e. Motor Own-damage, Fire & Theft.
- The Add-on will be effective for the same period as the Motor Own Damage under section 1 of the policy unless and until stated other-wise, however coverage in the policy would be valid only when purchased Kilometers remains partially or fully un- used at the time of occurrence of loss.

Terms of PAYU coverage:

a. This Add-on is offered on Kilometer based usage, i.e. the premium will be charged based on opted plans of different Kilometer ranges.

b. Insured can opt for any offered Kilometer range as per his/her requirement. If the initially purchased kilometers are exhausted, Insured may top-up the add-on (from the available top-up options) at anytime during the policy period, subject to additional payment of premium thereto.

c. Any claim reported under Section 1 of the policy after exhaustion of purchased Kilometers (initial or top-up) will not be covered. However, keeping practical scenarios in view, 100 (one hundred) grace Kilometers would be offered after exhaustion of purchased kilometers (only for accident cases & not for theft cases).

If the vehicle is not driven more than 100 Kms after exhaustion of the purchased plan the claim made would still be honored subject to payment of premium for top-up after the loss and within the currency of the policy.

d. Kilometers remaining unused after expiry of the term of the base policy would carry forward to the renewed policy subject to the following:

- Maximum number of Kilometers that can be carried forward will be 1000 if renewed within the due date, or within 30 days from expiry of the policy.
- Beyond 30 days from due date of renewal, carry forward of un-used kilometers will not be allowed

e. Insured should ensure that the number of Kilometers driven at any point during the policy tenure or at the point of claim is easily ascertainable through use of technology or through readings in vehicles odometer or through any other available means.

Any act of tempering with such devices or readings, or any act which renders such devices non-functional would make the policy/Add- ons/covers in- effective and may lead to repudiation of claims made.

If the device is rendered non-functional or is 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.

f. Insured may opt for other available add-ons in the base product of Private Car and Two Wheeler.

g. NCB as per applicable rate would be provided to the insured for the initial Km based purchase of package and also on top-up Kms repurchased there-after during the same policy period irrespective of claim in the running policy

h. In case of transfer of ownership endorsement, the New Owner would be eligible for the un-used number of Kms left in the purchased plan along with the TP/PA part of the policy if applicable. Additional premium towards NCB and other charges may be applicable to the base product.

i. The Company may cancel the policy as prescribed in the base policy by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium for un-used Kms of last purchased plan, whether initial and/or top-up (and not for any accumulated Kms carried forward from previous year's policy). The policy may also 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 for the un-used Kms purchased. Refund of premium would be done only for the un-used Kms, whether initial and/or top-up (and not for any accumulated Kms carried forward from previous year's policy).

However no refund would be provided if cancellation is initiated by Insured in last 30 days of the policy period.

In scenarios where cancellation of the policy is necessitated by virtue of Total Loss, Total theft, Cash loss or Constructive total loss, no refund would be made towards the Own-Damage premium.

Return of the premium by the company will be subject to

retention of the minimum premium of ₹ 100/- (or ₹ 25 / - in respect of vehicles specifically designed/modified for use by blind/handicapped/ mentally challenged persons) per year. Where the ownership of the vehicle is transferred, the policy stands cancelled automatically.

All other provisions and regulations related to Cancellation would be same as applicable to the base product.

II. **Pay How You Use plan:** This plan would convert the base motor product into an Asset cum "Usage and/or Driving-Behaviour" based product.

- Being a usage based Add-on, the insurance premium would be effected based on how an insured vehicle is Used and/or Driven.

  Historical data of relevant customer segment may also be used to establish the inherent behavior of the specific segment of customer to extend upfront pricing variability.

	Discounts						Loadings				
Driving	10	9	8	7	6	5	4	3	2	1	0
Score	Up	Up	Up	Up	Up	Up	Up	Up	Up	Up	Up
Band	to 20%	to 18%	to 16%	to 14%	to 12%	to -	to 12%	to 14%	to 16%	to 18%	to 20%

- The Driving / Usage behavior would be derived basis available parameters and would be classified into Score-ranges or Bands. Discounts and loadings would be provided to the insured based on the Score Bands achieved over a period of time.

  Example (for representative purpose): Best Driving score Band10 Least Driving score Band0

  Above mentioned percentages may be offered as discounts and loading basis the Driving-behavior score bands. Applicable score band & scoring pattern would be updated at the point of policy purchase.

- The Add-on will be effective for the same period as the Motor Own Damage under section 1 of the policy unless and until stated other-wise

Terms of PHYU coverage:

a. Insured should ensure that the number of Kilometers driven and other parameters related to driving behavior, at any point during the policy tenure or at the point of claim is easily ascertainable whether through use of technology or through readings in vehicle's devices (like Odometer) or through any other available means.

   Any act of tempering with such devices or readings, or any act which renders such devices/ facilities/ technologies non- functional would make the policy/Add- ons/covers in- effective and may lead to repudiation of claims made.

   If the device is rendered non-functional or is 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.

b. Insured may also opt for other available add- ons in the base product of Private Car and Two Wheeler.

   Note: Insured may opt for any one or both the PAYU & PHYU plans within the Telematics Add-on.

   In case Insured opts for both the plans the provisions related to product feature, Endorsement & Cancellations would be as mentioned under "Terms of PAYU coverage". In addition, Insured's driving behavior would also be factored-in for deriving the premium.

   Subject otherwise to the terms exceptions condition & limitations of the policy.

9. NCB Protect

UIN: IRDAN115RPMT0007V01202425/A0078V01202425

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium of ₹..... by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the following Table 1, under Section I- "Loss or Damage to the Vehicles Insured" of the Policy.

Table of NCB Benefits

Plan 1- One Step Down

	NCB Benefit in the event of XX claims in the current policy period			
Number of prior claim free policy year	**XX = 0**	**XX = 1**	**XX = 2**	**XX = 3**
0	20%	0%	0%	0%
1	25%	20%	0%	0%
2	35%	25%	20%	0%
3	45%	35%	25%	20%
4 and above	50%	45%	35%	25%

Plan 2- Two Step Down

	NCB Benefit in the event of XX claims in the current policy period			
Number of prior claim free policy year	**XX = 0**	**XX = 1**	**XX = 2**	**XX = 3**
0	20%	0%	0%	0%
1	25%	0%	0%	0%
2	35%	20%	0%	0%
3	45%	25%	20%	0%
4 and above	50%	35%	25%	20%

Insured shall not be entitled to any No Claim Bonus, if more than three claims are lodged by the Insured during the same Policy Period under Section I - "Loss or Damage to the Vehicles Insured" of the Policy.

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

10. Engine Protect Plus

UIN: IRDAN115RPMT0007V01202425/A0071V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company hereby undertakes to, indemnify the Insured for expenses incurred in repair or replacement due

to consequential damages arising out of water ingression / leakage of lubricating oil leading to loss or damage to:

a. Engine Parts

b. Gear Box Parts of the Insured's vehicle. Provided always that:

1. For the purpose of this Add-on, "Consequential Damage" would 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' would 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, coolants and water pumps.
3. 'Gear Box Parts' would 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.
4. In case of an accident, payment under this Add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.
5. The Company would not be liable for:
   a) Any claims 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 or under any other such packages at the same time.
   b) Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
   c) Any claims related to loss or damage due to wear and tear.
   d) Cost of lubricants in case of loss due to leakage and flushing of consumables.
   e) Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
   f) Any aggravation of loss or damage including corrosion due to delay in intimation to us and/or retrieving the vehicle from water logged area.
   g) Any claim where the repair has been carried out without prior approval from the Company.
   h) For cases where, repair or replacement is arising or resulting from an accident happening whilst such person is under the influence of intoxicating liquor or drugs or any act of driving that is in breach of law, including but not limited to underage driving, illegal racing, or driving without a government issued license.

Important Conditions:

1. In case of water damage, there is an evidence of vehicle being submerged or stopped in a waterlogged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. Vehicle is transported / towed for repair to competent repairer within 2 (Two) days of water receding from the water-logged area.
4. Insured 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 vehicle is sustained and noticed by the Insured.

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

Provided such that,

1. The vehicle should be legally permitted to ply on public road.
2. Mid-term endorsement i.e. Inclusion/Exclusion shall be allowed.
3. Cancellation: The Add- on cover will run concurrently with the own damage section of the Policy. Refund in case of such cancellation shall follow the same procedure as the base policy.

   All other terms, conditions and regulation as applicable to the base product would apply for this Add-on as well.

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

11. <u>Emergency Medical Expenses</u>

UIN: IRDAN115RPMT0007V01202425/A0075V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy.

The Company will be liable for the below mentioned Emergency medical expenses incurred for the treatment of bodily injury/injuries sustained by insured and/or any occupant of the vehicle in direct relation with insured vehicle The injury/ injuries sustained in an accident to be whilst mounting and dismounting from or driving or travelling in the insured vehicle caused by violent, accidental external and visible means requiring necessary medical treatment in any Hospital or any clinic or nursing home.

I. **Accidental Hospitalisation** – The Company shall reimburse the accidental medical expenses incurred by the insured and/or any other occupant(s) travelling in the insured vehicle (as per the registered seating capacity) towards the treatment of bodily injury sustained in an accident involving the insured vehicle.

The aggregate liability of the Company under the said cover for all the occupants will be limited up to the Sum Insured mentioned against the said cover in the Policy Schedule.

II. **Ambulance Cover** – The Company shall:

a. Arrange ground medical transportation by an ambulance service provider to transport the Insured Person and/or any other occupant(s) travelling in the insured vehicle from the site of accident to the nearest Hospital or any clinic or nursing home for medical necessary treatment as available in that particular city/location. This is merely a telephonic assistance service and is subject to availability of the service provider in the location of the accident. There are no restrictions on the number of times the telephonic ambulance assistance can be availed.

b. And also reimburse the expenses incurred by the insured and/or any occupant(s) for hiring an ambulance for such transpor tation. The aggregate liability of the Company towards the cost of hiring an ambulance for all the injured occupants will be limited up to the Sum Insured mentioned against the said cover in the Policy Schedule.

III. **Hospital Daily Cash** – If insured and/or any occupant(s) travelling in the insured vehicle, suffers an Injury due to an Accident that occurs during the Policy Period and which solely and directly requires the injured occupant(s) travelling in the insured vehicle to be Hospitalized, then We will pay the daily amount specified in the Policy Schedule against this cover for each continuous and completed day of Hospitalization of the injured person(s).

The Company shall not be liable to pay the daily amount for more than the maximum number of days as specified in the Policy Schedule, during the Policy Period. Further the number of injured to whom the claim will be paid under the cover will be limited to the number as opted by the insured and duly mentioned under the policy Schedule.

The Company's liability to make any payment under this cover shall be in excess of the per event Franchise, stated in the Policy Schedule, as applicable.

Illustration: If there is a Franchise of two days under this benefit and the injured occupant of the insured vehicle is admitted in a hospital for one day, then this benefit shall not be payable . However, if the injured occupant is hospitalized for more than two days, then he shall be entitled under this benefit for all days of hospitalization limited to sum insured mentioned under the policy schedule.

IV. **Tele Consultation -** If insured and/or any occupant(s) travelling in the insured vehicle, requires any medical emergency assistance that occurs during the Policy Period, they can avail Telephonic/Virtual Consultation through mobile application specified in the Policy Certificate. Telephonic/Virtual Consultation service can be availed as many times as mentioned in policy schedule.

a. It is agreed and understood that the Insured Person/ occupant(s) is/are free to choose whether or not to obtain the expert opinion, and if obtained then whether or not to act on it;

b. Under this Benefit, We are only providing the Insured Person/occupant(s) with access to consultations or opinion and we shall not be deemed to substitute the Insured Person's/occupant(s) visit or consultation to an independent Medical Practitioner.

Provided always that

1. Such claims are admitted by the Company under Section I - "Loss or Damage to the Vehicles Insured" of the Policy, except for Tele Consultation service.
2. Claim under this add-on is intimated to the Company within 5 days of occurrence of incident, however, this condition is not applicable when there is a delay in intimation due to unavoidable circumstances.
3. Accident has occurred in direct connection with insured vehicle whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle.
4. The limit on the number of claims that can be made and the aggregate liability to be paid during the policy period will be restricted to the sum insured mentioned against each of the coverage's separately.
5. The benefit under this section is NOT payable in case the number of persons/ passengers traveling in the insured vehicle is more than the number specified in the registration certificate valid at the time of occurrence of such accident.
6. Submission of original Bills / Reports / Prescriptions/Indoor case papers and Hospital discharge summary shall be required for reimbursement of all such claims.

Definition for the purpose of this add-on:

Franchise means a minimum amount of loss that must be incurred before insurance coverage applies. Once the Deductible is met, the entire benefit amount is paid, subject to the Policy terms and conditions.

Hospital/Nursing Home/Clinic means any institution established for in- patient care and day care treatment of illness and / or injuries and which has been registered as a hospital/nursing home/clinic with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act.

Medically Necessary Treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- Is required for the medical management of the injury suffered by the insured or any other occupant travelling in the insured vehicle;
- Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- Must have been prescribed by a medical practitioner;
- Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Pre-existing diseases means any condition, ailment, injury or disease:

a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or

b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

"Telephonic/Virtual Consultation" shall mean any consultations provided by Medical Practitioners/ Healthcare Professionals through a virtual mode of communication, such as via audio, video, online portal, chat or mobile application for routine health query or second opinion.

Specific Exclusions:

a. Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.

b. Any expenses related to pre-existing diseases or medical disorders, except for Tele consultation service

c. Any physiotherapy treatment.

d. Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.

e. Any expenses for treatment commenced after 3 days from the date of accident.

f. Not more than sum-insured as mentioned in the schedule during per policy tenure.

g. Any expense arising or resulting from or traceable to intentional self- injury, suicide or attempted suicide physical defect or infirmity.

h. Any expense arising or resulting from or traceable to an accident happening due to the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions condition & limitations of the policy.

12. <u>Battery Protect Cover</u>

UIN: IRDAN115RPMT0007V01202425/A0074V01202425

Battery Protect Cover (For Electric/Hybrid vehicle (Petrol + Electric))

In consideration of payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle.

Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' would 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. Battery would mean an electric-vehicle battery (EVB) (also known as a traction battery) is a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries, and are typically lithium-ion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep- cycle batteries.
3. Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. HEV (Hybrid electric vehicle) system - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller
5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Battery and resulting into damage to covered parts as mentioned above.
6. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned above.
7. The Company would not be liable for:
   a. 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 or under any other such packages at the same time.
   b. Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
   c. Any claim where the repair has been carried out without prior approval from the Company
   d. Any claims related to loss or damage due to wear and tear
   e. Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer)
   f. Any claim where battery is already dead due untimely charging or any other purpose.
   g. Maximum one claim will be payable under this Add on cover per policy tenure.
   h. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.

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

13. <u>Driving Accessories Cover</u>

UIN: IRDAN115RPMT0007V01202425/A0077V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary

under the Policy, the Company hereby undertakes to indemnify the Insured to the extent of sum insured stated in the schedule in case of damage to the accessories arising out of any peril as covered in the policy, subject to any exclusions mentioned elsewhere, covering the repair /replacement cost as necessary.

Subject to the maximum Sum Insured stated in the policy Schedule (SI will be in Multiples of Rs 500/-) towards cost of repair/replacing damaged or destroyed Driving Accessories of same type and model due to accident involving the insured vehicle.

Such Driving Accessories Items will include Helmets, Helmet Security Guard, Elbow/Shin/Knee Guards, Riding Jackets, Rider Boots, Riding Gloves, Protective eyewear, Goggles, Mask, Body armour, Rain wear, Action Cam Mount/Hook, Mobile Holder, Helmet Blue tooth, Bike stickers etc. which forms the part of riding wearables / personal attachments of driver (but not the accessories fitted to the vehicle) and evolves with time & technology.

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

Provided such that,

1. The vehicle should be legally permitted to ply on public road.
2. Claims under this Add-on would be admissible up to exhaustion of Sum Insured beyond which the Add-on has to be reinstated on Pro Rata basis
3. A claim deductible of 10% of the admissible claim amount would apply for each claim, subject to a minimum of Rs.150.
4. Claim under this Add-on is subject to the accident claim being admissible under the Own Damage Section of the policy.
5. Claim lodged under the base policy or under this Add- on, will bring the NCB under the policy down to zero during renewal.
6. Mid-term endorsement i.e. Inclusion/Exclusion shall be allowed on pro rata basis.
7. Cancellation: The Add-on cover will run concurrently with the own damage section of the Policy. Refund in case of such cancellation shall follow the same procedure as the base policy.

   All other terms, conditions and regulation as applicable to the base product would apply for this Add-on as well.

Important Conditions:

Provided always that / what is covered / what is not:

1. There should be an External Impact involving vehicle accident to prefer claim under this Add-on.
2. Wilful damage or damages arising out of gross negligence will not be covered.
3. Due care & reasonable steps should be taken by Insured to protect accessories from getting damaged (except caused as a result of a vehicle accident).
4. Cover under this Add-on shall not be available for Theft and burglary claims.
5. Cover under this Add-on shall not be available for damage caused by deterioration, wear and tear.
6. Purchase bill & other necessary documents if required, has to be provided by the Insured.
7. If the Driving Accessories and its damaged part/ components are not available for inspection when required, the claim under the same may not be admissible.
8. Damage caused to any other personal belonging shall not be covered.
9. Insured/Insured Person whilst engaging in speed contest or racing of any kind shall not be eligible for claims.

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

14. Consumable Cover

UIN: IRDAN115RPMT0007V01202425/A0070V01202425

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company hereby undertakes to reimburse the cost of consumable items used in the process of repair /replacement necessitated as a result of accidental damages, arising out of any peril as covered under the policy.

Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, bearings, engine oil, oil filter, fuel filter, break oil, coolant, ball and raise kit and the like.

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 unit for continuous and permanent use.

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

IMPORTANT CONDITIONS:

1. The vehicle should be legally permitted to ply on public road.
2. Mid-term endorsement i.e. Inclusion/Exclusion shall be allowed.
3. Cancellation: The Add-on cover will run concurrently with the Own Damage section of the Policy. Refund in case of such cancellation shall follow the same procedure as the base policy.

   All other terms, conditions and regulation as applicable to the base product would apply for this Add-on as well.

Special Exclusions:

Company will not be liable for any claim on account of –

1. Consumables pertaining to any part/ sub part/ accessories, in respect of which the claim is not admissible under the Own damage section of the Policy.
2. Consumables pertaining to any part/ sub-part/ accessories not approved for repair by the Company under the Policy.
3. Routine Repairs, Service incidents and Maintenance bills against Consumable items.

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

15. IL Smart Assist

UIN: IRDAN115RPMT0007V01202425/A0112V02202526

In consideration of payment of an additional premium of ₹..... by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy and subject to Policy terms and conditions, the Company hereby undertakes to provide the Insured, upon their request, the following assistance services/covers arising out of an accident, breakdown, measures initiated for mitigation of breakdown/ accident or distress of the insured during travel in insured vehicle whilst the normal and intended use of the insured vehicle during the Policy Period as mentioned in Policy Schedule, in any area where the Company has its presence through its network garages or through the network of the service provider: Customer can choose one or more than one listed service available for the add-on.

1. **Legal Assistance:** Subject to the terms, conditions, exclusions, limitations of this Policy, and with prior consent of the Company, legal expenses incurred by the Insured Person, for services rendered by the Legal Practitioner in connection with bail application of insured and custody of insured vehicle involved in an accident will be covered. The liability of the Company will be limited up to sum insured of Legal Assistance Add-on as mentioned in policy schedule.

   Legal Expenses shall not cover:

   a. Bail bond amount paid by the Insured.

   b. Costs arising from disputes between the Insured Person and the Legal Practitioner regarding the terms or fees of their engagement.

   c. Any fines, penalties, or damages awarded against the Insured Person in connection with the accident.

   d. Legal costs related to any criminal prosecution where the Insured Person is found guilty.

   e. Expenses for legal services that are unrelated to the accident or the release of the vehicle.

   f. Any legal costs incurred before the occurrence of the accident or without Company prior written consent.

   g. Costs of legal representation in relation to claims made by or against third parties unless specifically covered under the policy.

   Exclusions:

   1. For any legal action that is false, fraudulent, exaggerated, or based on misrepresentations made by the Insured Person.
   2. Where at the time of the insured incident, the Insured Person:
      - Was disqualified from driving;
      - Did not hold a valid driving license to operate the insured vehicle;
      - Failed to comply with laws governing the ownership or use of the vehicle.
   3. For deliberate, wilful, or intentional non-compliance with any statutory provisions or judicial pronouncements.
   4. In respect of a claim made or considered against the Company or third-party claim under the same policy.
   5. If the Insured Person is driving the insured vehicle under the influence of alcohol, drugs, or any other intoxicating substances, the claim shall not be admissible. Additionally, no expenses will be covered for any other person driving the insured vehicle under such influence, nor will expenses related to the release of the vehicle in such circumstances be covered.
   6. For any claims arising from, based upon, or attributable to a wrongful act or circumstance known to the Insured Person, or that the Insured Person reasonably should have known, prior to the inception date of this policy.

   Conditions:

   1. The Coverage shall not apply to vehicles used for racing, rallying, motorsports, or any similar activities, nor to instances where the vehicle is operated in violation of applicable laws in force at the time of use.
   2. The Coverage shall not be available for Acts of God events, including natural disasters or other unforeseeable events beyond human control.
   3. The Coverage will terminate immediately, and the Insured Person shall be required to refund all legal expenses paid under the policy if the accident is conclusively proven to have been caused deliberately by such Insured Person

2. **Emergency Medical Expenses (EME)**

   The Company will be liable for the below mentioned Emergency medical expenses incurred for the treatment of bodily injury/injuries sustained by insured and/or any occupant of the vehicle in direct relation with insured vehicle

   The injury/injuries sustained in an accident to be whilst mounting and dismounting from or driving or travelling in the insured vehicle caused by violent, accidental external and visible means requiring necessary medical treatment in any Hospital or any clinic or nursing home.

   1. **Accidental Hospitalisation** – The Company shall reimburse the accidental medical expenses incurred by the insured and/or any other occupant(s) travelling in the insured vehicle (as per the registered seating capacity) towards the treatment of bodily injury sustained in an accident involving the insured vehicle.

      The aggregate liability of the Company under the said cover for all the occupants will be limited up to the Sum Insured mentioned against the said cover in the Policy Schedule.

   2. **Ambulance Cover – The Company shall:**

      a. Arrange ground medical transportation by an ambulance service provider to transport the Insured Person and/or any other occupant(s) travelling in the insured vehicle from the site of accident to the nearest Hospital or any clinic or nursing home for necessary medical treatment as available in that particular city/ location. This is merely a telephonic assistance service and is subject to availability of the service provider in the location of the accident.

      There are no restrictions on the number of times the telephonic ambulance assistance can be availed.

      b. And also reimburse the expenses incurred by

the insured and/or any occupant(s) for hiring an ambulance for such transportation. The aggregate liability of the Company towards the cost of hiring an ambulance for all the injured occupants will be limited up to the Sum Insured mentioned against the said cover in the Policy Schedule.

3. **Hospital Daily Cash** – If insured and/or any occupant(s) travelling in the insured vehicle, suffers an Injury due to an Accident that occurs during the Policy Period and which solely and directly requires the injured occupant(s) travelling in the insured vehicle to be Hospitalized, then The Company will pay the daily amount specified in the Policy Schedule against this cover for each continuous and completed day of Hospitalization of the injured person(s).

   The Company shall not be liable to pay the daily amount for more than the maximum number of days as specified in the Policy Schedule, during the Policy Period. Further the number of injured to whom the claim will be paid under the cover will be limited to the number as opted by the insured and duly mentioned under the policy Schedule.

   The Company's liability to make any payment under this cover shall be beyond per event policy excess, stated in the Policy Schedule, as applicable.

4. **Tele Consultation -** If insured and/or any occupant(s) travelling in the insured vehicle, requires any medical emergency assistance that occurs during the Policy Period, they can avail Telephonic/Virtual Consultation through mobile application specified in the Policy Certificate.

   Telephonic/Virtual Consultation service can be availed as many times as mentioned in policy schedule.

   (i) It is agreed and understood that the Insured Person/occupant(s) is/are free to choose whether or not to obtain the expert opinion, and if obtained then whether or not to act on it;

   (ii) Under this Benefit, We are only providing the Insured Person/occupant(s) with access to consultations or opinion and we shall not be deemed to substitute the Insured Person's/ occupant(s) visit or consultation to an independent Medical Practitioner.

Provided always that

1. Such claims are admitted by the Company under Section I – "Loss or Damage to the Vehicles Insured" of the Policy, except for Tele Consultation service.
2. Claim under this add-on is intimated to the Company within 5 days of occurrence of incident, however, this condition is not applicable when there is a delay in intimation due to unavoidable circumstances.
3. Accident has occurred in direct connection with insured vehicle whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle.
4. The limit on the number of claims that can be made and the aggregate liability to be paid during the policy period will be restricted to the sum insured mentioned against each of the coverage's separately.
5. The benefit under this section is NOT payable in case the number of persons/ passengers traveling in the insured vehicle is more than the number specified in the registration certificate valid at the time of occurrence of such accident.
6. Submission of original Bills / Reports / Prescriptions/ Indoor case papers and Hospital discharge summary shall be required for reimbursement of all such claims.

Definition for the purpose of this service:

Hospital/Nursing Home/Clinic means any institution established for inpatient care and day care treatment of illness and / or injuries and which has been registered as a hospital/nursing home/clinic with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act.

Medically Necessary Treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- is required for the medical management of the injury suffered by the insured or any other occupant travelling in the insured vehicle;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a medical practitioner;
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

"Pre-existing disease (PED)" means any condition, ailment, injury or disease:

a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or

b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy. "Telephonic/Virtual Consultation" shall mean any consultations provided by Medical Practitioners/Healthcare Professionals through a virtual mode of communication, such as via audio, video, online portal, chat or mobile application for routine health query or second opinion.

Specific Exclusions:

a. Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.

b. Any expenses related to pre-existing diseases or medical disorders, except for Tele consultation service

c. Any physiotherapy treatment.

d. Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.

e. Any expenses for treatment commenced after 3 days from the date of accident.

f. Not more than sum-insured as mentioned in the schedule during per policy tenure.

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

h. Any expense arising or resulting from or traceable to an accident happening due to the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions condition & limitations of the policy.

3. **Travel Inconvenience-** In the event of the Insured vehicle getting immobilized due to an accident or breakdown caused by or arising out of the use of the insured vehicle while travelling to Airport/Railway station, company will compensate insured's expenses up to the amount specified in the Policy Schedule towards Air /Train ticket and Hotel expenses which is unused or forfeited within 24 hours of travel ticket cancellation.

4. **Convenience Service:** Company will provide range of benefits that will enhance the protection of insured vehicle such as vehicle preventive maintenance service, pickup & drop for vehicle maintenance servicing and vehicle accident or breakdown related repair, wheel alignment, and such other allied services designed to mitigate and prevent risk. Such services may be provided by the Company through its network garages or service providers and may be offered as a bundled service to the Insured.

Service Limitations as stated below:

Service can be availed maximum twice during the policy tenure

5. **Wallet Assistance:** In event of loss of wallet of insured during usage of insured vehicle / travelling in the insured vehicle during an accident or breakdown caused by or arising out of the use of the insured vehicle, insurance company will assist in below services:

   a) Immediate cash assistance up to ₹ 5000 to meet your expenses

   b) Cashless settlement of your hotel bills and assistance in booking return tickets

   c) Assistance in Blocking of debit/credit cards

   d) Assistance in Police FIR for lost wallet/id cards/debit cards/credit cards

   Provided always that-

   a) There is no involvement of fraud practices

   b) Claim is being availed once during the policy tenure

   c) Required cash or cashless settlement of hotel bills will be paid back/ transferred by the Insured to the Company or Company representative's account, within the stipulated time period as communicated to the Insured during the incident or maximum within 2 days of the incident.

6. **Loss of DL/RC:** In case where the insured or insured's driver suffers a loss of valid original Driving License and/ or the valid original Registration Certificate during travel in insured vehicle due to an accident or breakdown caused by or arising out of the use of the Insured Vehicle, Company would provide re-imbursement up to ₹ 5,000 or actual expenses incurred whichever is less to obtain duplicate license and/or Registration Certificate.

   Provided always that:

   a) First Information report filed with Police authority (within 7 days of documents loss) stating loss of Driver's License and/or Original Vehicle Registration Certificate must be submitted to company.

   b) The claim is payable only once during the Policy Period.

   c) In case of driver's driving license loss, Insured must prove driver's employment for more than 30 days during the Policy Period with submission of Employment records/ contracts, Salary certificate.

   d) The Insured should take all reasonable steps to safeguard Vehicle Registration Copy and Driving License from loss.

7. **Arrangement of PUC document:** In case where insured has lost PUC certificate during travel / usage of insured vehicle, the Company would facilitate arrangement for providing PUC Certificate. However, company would intimate the Insured of all charges payable to the vendor which shall be borne by the Insured directly.

8. **Sports Equipment Cover:** In case the Insured Vehicle contains Sports equipment as specified below and the same is damaged due to an accident caused by or arising out of the use of the insured vehicle, the Company would cover the accidental damage by offering repair or replacement or reimbursement of damaged equipment's.

   Provided always that:

   - All categories of Sports equipments as mentioned below viz, Adventure sports, Endurance sports and Hobby sports stands covered.

     a) Adventure sports – Mountain/Water/Racing sports equipments

     b) Endurance sports - Trekking/Cycling/Racing shoes/Speed skating equipments

     c) Hobby sports – Football/Baseball/Volleyball equipments

   - Any accidental damage to sports equipments as a result of accident of Covered vehicle;
   - This benefit is subject to a maximum of ₹ 5000 (five thousand);
   - This benefit is offered only once during the Policy Period
   - Intimation of claim has to be within 24 hours from the date & time of occurrence of accident.
   - Any contractual liability is excluded from the scope of cover

9. **Location and delivery of spare parts:** In the event of accident or breakdown of the vehicle, caused by or arising out of the use of the insured vehicle, the Company will assist in locating and delivering the spare parts when it is not possible for the local repairer to obtain them in the city of repair. Provided that the parts are available within Geographical limits. All such charges for purchase of spare parts would be borne by the Insured, subject to policy terms and conditions.

10. **Pet cover:**

    In case the Insured Vehicle is occupied by Pet, the Company will assist in providing relevant Pet health Assistance for any injury or medical expenses caused by or arising due to an accident or breakdown or arising in direct relation with insured vehicle

Subject to terms as below:

- The Company will assist in arranging for consultation during the road trip by a Veterinary Doctor.
- This benefit is subject to a maximum of ₹5000 (five thousand)
- Any contractual liability is excluded from the scope of cover.

11. Loss of Personal Belongings:

Plan A

The Company hereby undertakes to indemnify the Insured, upto an amount as stated in the Schedule, for the loss of his personal belongings on account of breakdown /damage to or theft from the Insured vehicle. Provided always that:

1. A deductible of ₹ 500 would be applicable for each claim under this add on
2. A First Investigation Report (FIR) is registered with the Police for such loss
3. The Company would not be liable for:
   a. Any loss unless the belongings are kept in the locked boot
   b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, laptops, mobiles, valuables, manuscript`s, paintings, work of art.
   c. Any loss of the personal belongings unless the Insured vehicle is locked.
   d. Any loss of or damage to belongings carried in connection with any trade or business
   e. Any theft from vehicles parked in no-parking zone and from unattended vehicle after accident or breakdown
   f. Any claim intimated to the Company after 30 days of such loss.

Plan B

The Company hereby undertakes to indemnify the Insured, upto an amount as stated in the Schedule, for the loss of his personal belongings, including mobile phones and/or laptops, on account of breakdown/ damage to or theft from the Insured Vehicle. Provided always that:

1. A deductible of ₹500 would be applicable for each claim under this add on, except when the claim is being made only for mobile phones and/or laptops.
2. A First Investigation Report (FIR) is registered with the Police for such loss
3. The Company would not be liable for:
   a. Any loss unless the belongings are kept in the locked boot
   b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.
   c. Any loss of the personal belongings unless the Insured vehicle is locked.
   d. Any loss of or damage to belongings carried in connection with any trade or business
   e. Any theft from vehicles parked in no-parking zone and from unattended vehicle after accident or breakdown
   f. Any claim for a laptop/mobile phone not declared at the time of Policy issuance.
   g. Any claim intimated to the Company after 30 days of such loss. Any amount more than the market value of the mobile phones or laptops as stated at the time of Policy issuance, deducted appropriately for depreciation as per the section 33 of Income Tax Act.

12. Battery Charging Support for EVs- In the event of the Insured vehicle being an Electronic Vehicle is immobilized due to an accident or breakdown caused by or arising out of the use of the insured vehicle, the Company will assist the insured in having reliable access to charging infrastructure and assistance through app based/tele-calling/physical support in form of below services:

a) Self-troubleshoot through tele calling or intelligent Chabot/mobile based support

b) Video chat instantly with trained Electric Vehicle specialists to get immediate resolution

c) Access to mobile charging services and there are no nearby charging stations.

d) Support for finding nearby public charging stations

13. Vehicle Break-down cover: In an event of an Insured vehicle being immobilized or malfunctioning due to any technical snag or defect developed in the parts, the company will provide Break down repair cover subject to the Sum insured separately mentioned in the schedule for this purpose.

Conditions:

1. The defects should have developed due to normal and intended use of the vehicle.
2. Any defect attributable to manufacturing defect and / or part of any recall program will not be covered.
3. The vehicle should have undergone regular and timely servicing / maintenance as recommended by the Manufacturer.
4. The repair should be pre-approved by the Company or its representative.

14. Towing on breakdown / accident: In the event of the Insured vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of _____ kms from the location of the breakdown or accident or as specified in the schedule), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.

15. Breakdown support over phone: In the event of minor mechanical errors/faults/non-functioning of the Insured vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured vehicle.

16. Arrangement/Supply of fuel: In the event of the Insured vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to five liters of

fuel, at the location of the breakdown or accident. Provided always that all labor costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.

17. **Emptying of fuel tank:** In the event of the fuel tank of the Insured vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.
18. **Arrangement of keys:** In the event of the Insured losing the keys of the Insured vehicle, the Company would arrange for pickup and delivery of the spare keys of the Insured vehicle to the place where the Insured vehicle is located. Alternatively, the Company would provide the service of unlocking the Insured vehicle with the help of vehicle technicians at the location of the Insured vehicle. Provided always that all labour and conveyance costs would be borne by the Company and the Insured would be required to submit an identity proof to prove his ownership of the Insured vehicle, before availing such service. Provided always that this service would be provided only within a range of 100 kms from the location where the loss has occurred.
19. **Battery jump start:** In the event of the Insured vehicle being immobilized due to a rundown battery, due to accident or breakdown the Company would arrange for a vehicle technician to jump start the Insured vehicle with appropriate means. Provided always that any cost of charging/ replacement of battery would be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, would be borne by the Company
20. **Message Relay:** In the event of the Insured vehicle getting immobilized as a result of an accident or breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
21. **Flat Tyre:** In the event of the Insured vehicle being immobilized due to a flat tyre the Company would assist the Insured by:
    a) Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown or accident.
    b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured vehicle.

    Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.
22. **Minor Repairs:** In the event of the Insured vehicle being immobilized due to a minor mechanical/electrical fault or minor accident, the Company would assist the Insured by sending a vehicle technician to the location of breakdown or accident to carry out the Minor Repairs as mentioned in policy schedule. Provided always that
    a) The expenses on labour cost and conveyance cost would be borne by the Company
    b) Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident or at the network garage of the company/ service provider, requiring limited spares.
23. **Arrangement of rental vehicle:** In the event of the Insured vehicle being immobilized due to a breakdown or accident, the Company would facilitate arrangement for alternative mode of conveyance, from the place of breakdown or accident, to the destination, as desired by the Insured at the time of breakdown/accident. The Company would intimate the Insured of all charges payable to the rental vehicle and all such charges would be borne by the Insured.
24. **Arrangement of Accommodation:** In the event of the Insured vehicle being immobilized due to a breakdown or accident the Company would facilitate arrangement for hotel accommodation in a place near the place of breakdown/accident. The Company would intimate the Insured of all charges payable for such accommodation and all such charges would be borne by the Insured.
25. **Referring a Legal Advisor:** In the event of an accident involving the Insured vehicle as a result of which the Insured requires the services of a legal advisor, the Company would arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:
    a) The accident has taken place at least 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance
    b) The Company would intimate the Insured of all charges payable for the services of such legal advisor and all such charges would be borne by the Insured.
26. **Referring a Hospital:** In the event of an accident involving the Insured vehicle as a result of which the Insured and/ or any of the travelling passengers requires medical care, the Company would arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the accident has taken place at least 50 kms away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.
27. **Taxi Benefits:** In the event of the Insured vehicle being immobilized due to an accident or breakdown, the Company shall provide free travel of the occupants of the Insured vehicles up to 50 kilometers. Provided always that:
    a) The event has occurred 50kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
    b) Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.

    In the unlikely event of the Company being unable to arrange for this service, the Company may request the Insured to

arrange for the taxi on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

28. **Accommodation Benefits:** In the event of the Insured vehicle being immobilized due to an accident or breakdown, the Company shall provide occupants of the Insured vehicle with a hotel accommodation for one day, for a maximum of ₹ 5000. Provided always that:

    a) The breakdown/accident has taken place at least 100 kms away from the Insured's place of residence, as declared by the Insured at the time of Policy issuance.

    b) The required time of repair of the Insured vehicle exceeds 12 hours from the time of the accident/ breakdown.

    c) The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

    In the unlikely event of Company being unable to arrange for this service, the Company may request the Insured to arrange for accommodation on his own and submit the bill for the pre-authorized amount for reimbursement to the Company.

29. **Daily Allowance:** In an event of accident of the vehicle due to insured peril and the vehicle is in garage under repair for a minimum number of days, as stated in the schedule the Company will provide the following covers -

    a) Pay a daily allowance towards regular conveyance, as stated in the schedule, to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage. Such allowance would be provided in form of travel voucher or reimbursement of self-arranged conveyance or courtesy vehicle/ alternate-travel-arrangement.

    b) Such daily allowance would be upto the maximum daily amount mentioned on the schedule and would be triggered after the minimum number of days as stated on the schedule.

    c) In case, any additional repairs are carried out for non-insured parts or damages due to perils which are not covered, the daily allowance would be restricted to reasonable number of days as agreed alongwith surveyor & garage/ workshop manager.

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

    1. If Vehicle is not repaired at the Network Garage
    2. Delay due to non-availability of spare parts required for repair
    3. Number of days will be counted from the next calendar day after the insured vehicle is delivered to the garage for repair and would end on the day immediately preceding the date on which the vehicle is ready for inspection or delivery.
    4. In case of reimbursement bill/invoice for travel made has to be submitted to the Company.
    5. The travel vouchers provided would be valid for 24 hours only.

30. **Quality Assurance:** In an event of accident or breakdown of the vehicle due to insured peril and the vehicle is in garage for repair for a minimum number of days, as stated in the schedule the Company will provide:

    Assurance on the quality of workmanship for a period of 24 months or 10000 kms post repair whichever is earlier for the repairs carried out at the Network Garage. If any defects arise owing to the quality of workmanship, the same would be repaired/replaced at no extra cost to the policyholder. However, any kind of consequential losses are not covered under this Add-on.

31. **Service Assure:** In the event of the Insured vehicle being immobilized due to an accident/breakdown, the Company will assure that the towing vehicle will reach the accident/ breakdown spot / location shared by insured, within stipulated timelines as mentioned in policy schedule, for the purposes of:

    a. Battery Charging Support (Emergency Assistance Service No. 12);

    b. Towing on breakdown/accident (Emergency Assistance Service No. 14); and

    c. Minor Repairs (Emergency Assistance Service No. 22)

    In case the towing vehicle does not reach the location within the specified time, the Company shall endeavor to send its representative to assist the customer and make necessary arrangements for towing of the vehicle. The Insured at its own option may deliver the possession of the insured vehicle to the Company's representative for necessary repairs at the network garage as per policy terms. However, if the towing vehicle/ the representative of the Company is not able to reach the spot / location within the specified timelines, the Company shall extend the following benefits to the Insured:

    (i) The customer shall be entitled to receive benefit of other services, as specified above, which are not part of the policy certificate;

    (ii) Personalized telephonic assistance services by claim expert;

    (iii) Customer distress assistance/ support;

    (iv) Identification of causes of vehicle breakdown & vehicle check-up; and

    (v) Replenishment of the First-Aid Kit.

    The above mentioned benefits shall be provided to the customers on receipt of service request through the Company's designated communication channels like call centre no. – (1800 2666), mobile app. – (IL TakeCare), website – (www.iciclombard.com).

    The abovementioned service(s) / benefits shall not be available in the following circumstances:

    - The location of the vehicle is in a remote, inaccessible, or legally restricted area, including but not limited to forest zones, off-road terrain, or restricted access zones;
    - Where the information furnished by the Insured is inaccurate, incomplete, or misleading, including incorrect location details, vehicle condition, or contact particulars;

- Where the Insured Vehicle is rendered non-repairable (on-site) and non-towable due to mechanical failure, and workshop-level repairs are mandatorily required.
- The vehicle would require necessary towing since on-site servicing would violate manufacturer's safety or warranty guidelines.
- The service(s) will not be available in case of any force majeure, natural event or manmade disturbance.

IL Smart Assist Add-on is subject to the other terms, conditions, limitations and exclusions of the underlying policy.

In case of all of the above mentioned assistance services/ covers, the Company would not be liable for:

1. Providing the abovementioned services under conditions of, war, invasion, rebellion, revolt, civil commotion, civil war, acts of terrorism, nuclear fission, act(s) of government(s)/government agencies/ judicial/ quasi-judicial authorities.
2. Any claims where the Insured vehicle is being used for the purpose of racing, rallying, motor- sports, or is not being used/driven in accordance with applicable laws and regulations.
3. Any claim where the Insured vehicle can be safely transferred on its own power to the nearest garage/ workshop.
4. Any claims triggered by theft; any kind of consequential losses.
5. 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.
6. Any expenses for supply or replacement of parts/ consumables.
7. Any loss/damage caused to the Insured vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.
8. Any claims where services have been availed of without the prior consent of the Company.
9. Any claim in case of breach of the following conditions of the policy, being one of the following conditions, namely:
    a. A condition excluding the use of the vehicle—
        i. For hire or reward, where the vehicle is on the date of the contract of insurance a vehicle not covered by a permit to ply for hire or reward; or
        ii. For organised racing and speed testing; or
        iii. For a purpose not allowed by the permit under which the vehicle is used, where the vehicle is a transport vehicle; or
        iv. Without side-car being attached where the vehicle is a two-wheeled vehicle; or
    b. A condition excluding driving by a named person or by any person who is not duly licensed or by any person who has been disqualified for holding or obtaining a driving license during the period of disqualification or driving under the influence of alcohol or drugs.
10. Any claim in case the policy is void on the ground that it was obtained by nondisclosure of any material fact or by representation of any fact which was false in some material particular.

Note: The facilitated services mentioned above if opted and mentioned in policy schedule may be subject to the terms and conditions as provided by the service providers during the term of the policy.

The Company shall not be held responsible or liable for any act/error/omission or for quality of services provided. The services procured by the Insured from service providers shall be at their own risk and liability.

16. War Risk Cover

UIN: IRDAN115RPMT0007V01202425/A0128V01202526

In consideration of the payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the insured vehicle against 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.

Provided always that:

- The claim being admissible under Section I of the underlying Policy in respect of the Insured Vehicle.
- The liability of the Company hereunder shall not exceed the Insured' Declared Value (IDV) of the vehicle.
- The insured shall take reasonable precautions to prevent damage and shall comply with all statutory obligations;
- The insured shall abide by all guidelines, advisories, precautions, rules & regulations, conditions prescribed by the government (central, state or local authority) before, during or after the event of war, invasion, military action as stated above.
- The Company reserves the right to conduct investigations, inspections, or assessments before settling claims.
- This Add-on is subject to the other terms, conditions, limitations and exclusions of the underlying policy.

Exclusions:

The Company will not be liable:

- For any damage to the vehicle occurring due to use of nuclear weapon (involving any technology or type of nuclear weapon) or 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, discharge of pollutants/ contaminants.
- For any claims arising from, based upon, or attributable to a wrongful act or circumstance known to the Insured Person, or that the Insured Person reasonably should have known, prior to the inception date of this policy
- Confiscation or Nationalization: Losses due to the confiscation, nationalization, or requisition of property by any government or public authority before, during or after the war.
- Voluntary Participation: Losses occurring to the vehicle due to voluntary participation in the war by the insured or providing the vehicle voluntarily for participation in War.
- Policy Cancellations & endorsements as applicable would be guided as per the base policy terms & conditions

Note: If the above add-on is opted, the following exclusion mentioned in the base policy stands deleted

"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"

17. Motor Sahayak:

UIN: IRDAN115RPMT0007V01202425/A0170V01202627

In consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that, notwithstanding anything contained herein to the contrary and subject otherwise to the terms, conditions, exclusions and limitations of this Policy, the Company shall, upon the request of the Insured, arrange and facilitate the assistance services and/or benefits specified under this Add-on Cover in the event of distress arising from an Accident or during travel in the Insured Vehicle during the Policy Period.

The Company's obligation under this Add-on Cover shall be limited to facilitating and arranging the services expressly described herein and shall not exceed the applicable service limits, sub-limits, or Sum Insured, as specified in the Policy Schedule.

1. Emergency Assistance

If the Insured while travelling in the Insured Vehicle requires emergency assistance arising from distress caused by an Accident occurring during the Policy Period, the Company shall, upon request, arrange and facilitate access to 24x7 telephonic or virtual consultation services, with multilingual support (subject to availability), and/ or on-ground assistance through its authorised service providers.

Such assistance may include support in connection with guidance for proceedings including bail, release and custody of the Insured Vehicle involved in the Accident, and associated documentation and procedural requirements, in accordance with the provisions of the Motor Vehicles Act and other applicable laws.

The services provided under this benefit are limited to facilitation and assistance through service providers and shall not be construed as legal representation or advice, or a guarantee of any outcome, including the grant of bail or release of the Insured Vehicle.

2. Reimbursement of Expenses:

The Company shall reimburse the defence costs incurred by the insured person, up to the sum Insured specified in the policy schedule, provided that the Insured person notifies the Company of the incident within forty-eight (48) hours of its occurrence or as soon as reasonably practicable thereafter, and obtains the Company's prior written consent before incurring such costs.

For the purpose of this Cover, defence costs shall mean reasonable and necessary expenses incurred solely in connection with an Accident covered under this Policy, including:

- Expenses relating to bail application proceedings;
- Costs incurred for the release, recovery or custody of the Insured Vehicle;
- Legal practitioner or advocate fees directly attributable to the covered incident;
- Court filing, documentation and procedural charges; and
- Consultation fees directly connected with the covered incident

3. Documentation Assistance:

The Company shall, upon the Insured's request, arrange and facilitate, through its authorised service providers, vehicle compliance, regulatory and documentation assistance services in respect of the Insured Vehicle which will include regularization of traffic challans, whether in person or through representation/assistance and assistance in retrieving vehicle-related records and documents from the Regional Transport Office (RTO) or other competent authorities through digital and/or physical facilitation channels, for the purpose of supporting the roadworthiness, registration and regulatory compliance of the Insured Vehicle.

CONDITIONS

1. The Company's obligation is limited to facilitation, coordination, assistance, and/or reimbursement (where applicable) within the defined scope of this Add-on.
2. The Company does not guarantee:
   - legal or judicial outcomes,
   - authority approvals,
   - penalty waivers,
   - fixed timelines, or
   - uninterrupted service availability.
3. The Insured Person shall:

- provide accurate information and documents;
- cooperate with the Company and service providers; and
- comply with applicable laws and regulations.

4. These services may be subject to the terms and conditions as provided by the service providers during the term of the policy. Services may be subject to operational constraints including location, authority working hours, system availability, and force majeure conditions. The Company shall not be held responsible or liable for any act/error/omission or for quality of services provided. The services procured by the Insured from service providers shall be at their own risk and liability.
5. The services shall be limited to no of times as opted and specified in the policy schedule.

EXCLUSIONS

a. Bail bond amount /Surety to be paid or arranged by the Insured;

b. Costs arising from disputes between the Insured Person and the Legal Practitioner regarding the terms or fees of their engagement;

c. Any fines, penalties, or damages awarded against the Insured Person in connection with the accident;

d. Legal costs related to any criminal prosecution where the Insured Person is found guilty;

e. Expenses for legal services that are unrelated to the accident or the release of the vehicle;

f. Any legal costs incurred before the occurrence of the accident or without Company prior written consent;

g. Costs of legal representation in relation to claims made by or against third parties unless specifically covered under the policy;

h. Fraudulent, forged, or misrepresented claims or documents;

i. Use of vehicle for racing, motorsports, rallying, or unlawful activities;

j. Criminal acts or intentional misconduct; and

k. Any cost for any litigation/proceeding whatsoever against the Company

CHAPTER 8 - WARRANTY

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

CHAPTER 9 - GRIEVANCE CLAUSE

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no. 1800-2666 or may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: https://irdai.gov.in, or on the Company’s website at www.icicilombard.com or on
https://www.cioins.co.in/Ombudsman

CHAPTER 10 - DETAILS OF INSURANCE OMBUDSMAN

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsman, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at https://irdai.gov.in/, or of the General Insurance Council at https://www.gicouncil.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.

The details of Insurance Ombudsman are available below:

Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH Insurance Ombudsman Office of the Insurance Ombudsman Mr Atul Jerath Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A,Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).

Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana – Gurugram, Faridabad, Sonepat & Bahadurgarh
GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim Andaman and Nicobar Islands.

Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	States of Uttaranchal and the following Districts of Uttar Pradesh:. Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah,Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar and Jharkhand.
PUNE Insurance Ombudsman 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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
THANE Shri Umesh Sinha Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

The updated details of Insurance Ombudsman are available on IRDA **website:** https://irdai.gov.in on the website of General Insurance **Council:** https://www.gicouncil.in, website of the Company www.icicilombard.com or from any of the offices of the Company.

Annexure B

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document (Schedule and Wordings) for detailed terms and conditions.

Please Note: This Customer Information Sheet contains information specific to and available under this Product. Kindly refer to your Policy Schedule to know exact details of coverages opted by You.

<table>
<tr><th>Sl No.</th><th>Title/ Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy/Clause Number</th></tr>
<tr><td>1</td><td><u>Product Name</u>
3 YEARS - STAND-ALONE OWN DAMAGE TWO WHEELER INSURANCE POLICY</td><td>Policy Schedule</td></tr>
<tr><td>2</td><td><u>Unique Identification Number (UIN) allotted by IRDAI</u>
UIN (Product & Add-on (as mentioned in your policy schedule))</td><td>Policy Schedule</td></tr>
<tr><td>3</td><td><u>Structure</u>
Indemnity</td><td>Policy Schedule</td></tr>
<tr><td>4</td><td><u>Interests Insured</u>
• Motor Own Damage</td><td>Policy Schedule</td></tr>
<tr><td>5</td><td><u>Sum Insured / Motor Insured Declared Value Scope</u>
Sum Insured
• Motor Own Damage – Your Sum Insured (IDV): (as mentioned in your policy schedule)
<table>
<tr><th>Tenure</th><th>Total IDV (₹)</th></tr>
<tr><td>From (as mentioned in your policy schedule) To (as mentioned in your policy schedule)</td><td>(as mentioned in your policy schedule)</td></tr>
<tr><td>From (as mentioned in your policy schedule) To (as mentioned in your policy schedule)</td><td>(as mentioned in your policy schedule)</td></tr>
<tr><td>From (as mentioned in your policy schedule) To (as mentioned in your policy schedule)</td><td>(as mentioned in your policy schedule)</td></tr>
</table>
Motor - Insured Declared Value (IDV) Scope
The IDV of your vehicle and any accessories is set based on the manufacturer's listed selling price of your vehicle's brand and model at the start of the policy or upon renewal. This value adjusts each year according to the depreciation rates specified in your policy.
During your policy period, the IDV serves as the Market Value for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss claims without further depreciation. Your vehicle will be declared a CTL if the total cost of retrieval or repair exceeds 75% of the IDV, in line with your policy's terms and conditions.</td><td>Chapter 1, Section I, 3</td></tr>
<tr><td>6</td><td><u>Policy Coverage</u>
• Motor Own Damage – Covers damage to your vehicle from (as mentioned in your policy schedule) to (as mentioned in your policy schedule)
For detailed coverages along with terms and conditions please refer to your policy schedule and wordings here https://www.icicilombard.com/downloads
QR Code:</td><td>Chapter 1, Section I, 2</td></tr>
<tr><td rowspan="6">7</td><td><u>Add-on Covers:</u> Opted by you (as mentioned in your policy schedule) are as follow:</td><td>Chapter 7</td></tr>
<tr><td>Zero Depreciation: Covers the full cost of applicable parts without depreciation during repairs.</td><td>7.1</td></tr>
<tr><td>Garage Cash: You will receive a daily allowance (as opted), for vehicle repairs, subject to a minimum number of days (as specified in your policy schedule) that the vehicle remains in the garage.</td><td>7.2</td></tr>
<tr><td>Return to Invoice: Covers the gap between the insured amount and the vehicle's invoice declared value and the new vehicle purchase price plus road tax, insurance cost & registration charges.</td><td>7.3</td></tr>
<tr><td>Road Side Assistance: 24X7 on-road assistance if your vehicle is immobilised due to breakdown or accident.</td><td>7.4</td></tr>
<tr><td>Key Protect: Covers the cost of replacing lost or stolen keys, up to opted sum insured</td><td>7.5</td></tr>
</table>

	Tyre and Wheel Rim Protect: Covers the repair/replacement cost of damaged tires and wheel rim	7.6
	Motor Floater: One Policy for all your vehicles.	7.7
	Telematics: Pay as you use - coverage is based on the number of kilometres you choose.	7.8
	NCB Protect: Your No Claim Bonus (NCB) eligibility remains protected, as per the plan you've chosen, even if you make a claim.	7.9
	Engine Protect Plus: Covers engine repair/replacement costs due to consequential damages.	7.10
	Emergency Medical Expenses: Covers hospitalization expenses for vehicle passengers, along with daily hospital cash and other opted benefits.	7.11
	Battery Protect Cover: Covers the cost of battery repair or replacement due to consequential damages	7.12
	Driving Accessories Cover: Covers the cost of repair & replacement of damaged driving accessories up to sum insured.	7.13
	Consumable Cover: Covers cost for consumable items e.g. nut/bolt/screw etc. in repairs.	7.14
	IL Smart Assist: Comprehensive list of services (as specified in your policy schedule) to support at the every distress situation of the customer.	7.15
	War Risk Cover: Covers accidental loss damage arising from 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.	7.16
	Motor Sahayak: Covers accident related assistance, RTO documentation support, and reimbursement of eligible defence expenses, including support for bail application proceedings, Traffic Challan Regularization and insured vehicle release procedures, as per policy terms and conditions.	7.17
	To know detail coverages, terms and conditions, exclusions of add on covers please refer policy schedule and policy wordings.	
8	**Loss Participation:** (as mentioned in your policy schedule) **Compulsory Deductible:** Your compulsory deductible, listed in your policy schedule, depends on your vehicle's engine size or kilowatt (KW) rating: • As mentioned on policy schedule Compulsory Deductible of ₹100/- would be applied. **Voluntary Deductible:** If you've chosen a voluntary deductible, the amount is shown in your policy schedule. Please check the table in your policy for the details: **VOLUNTARY DEDUCTIBLE DISCOUNT**	Chapter 3.12 Chapter 3.13
9	**Exclusions:** To help you understand what isn't covered by your policy, here's a quick overview of the exclusions: Your policy coverage does not extend to any accidental loss, damage, or liability outside the specified geographical areas or arising from contractual obligations. Additionally, there's no coverage if the vehicle is used beyond its intended purpose, driven by someone not listed as a driver or without a valid license, or if the vehicle isn't permanently registered. Minor scratches, consequential losses, and any damage related to nuclear radiation, contamination, or nuclear weapons are also not covered. Losses from war, invasion, civil unrest, or military events are excluded unless it is proven that your claim isn't related to these situations. For more detailed exclusions, please refer to your policy wordings here: https://www.icicilombard.com/downloads	Chapter 2.1
10	**Special Conditions and Warranties (if any)** **Limitations of Usage:** The policy covers your vehicle for all purposes using it for hire, carrying goods (except personal luggage), organized racing or speed tests, and motor trade activities.	Chapter 5
	Driver's Clause: The policy covers any driver, including you, as long as you have a valid driving license at the time of the accident and are not disqualified from holding one, or if you have a learner's license that follows Rule 3 of the Central Motor Vehicles Rules, 1989	Chapter 6

Amount	% Two-Wheeler - Own Damage Premium	Discount Up to
₹ 500/-	5%	₹ 50/-
₹ 750/-	10%	₹ 75/-
₹ 1000/-	15%	₹ 125/-
₹ 1500/-	20%	₹ 200/-
₹ 3000/-	25%	₹ 250/-

	Important Notice: If your vehicle is used outside the terms of this policy, you won't be covered. Any payments made by the company to comply with the Motor Vehicle Act, 1988 will need to be repaid by you. For more details, see the voidance of Certain Terms and Right of Recovery" clause in your policy schedule.	Chapter 1 Section I.4
	Warranty: You must have a valid Pollution Under Control (PUC) certificate and/or Vehicle Fitness Certificate at the start of the policy and ensure they stay up to date throughout the policy period. This keeps your coverage smooth and uninterrupted.	Chapter 8
11	**Admissibility of Claim:** Claims are assessed based the coverages, exclusions and conditions outlined in your CIS, policy wording and schedule, so ensure you take care of your vehicle, minimize any potential losses, and notify us of a claim within 30 days for smooth processing. Claims are subject to the Motor Vehicle Act 1988 & 2019, Central Motor Vehicle Rules 1989, Insurance Act 1938 & 2015 and any other relevant laws or regulations. **Claim calculation process - post claim admission:** • **Motor Own Damage (OD) Partial Loss:** Based on the repair invoice minus deductibles and depreciation, if applicable(if addon coverage not opted). • **Motor OD Total Loss /CTL/Cash loss:** Based on IDV minus the salvage & deductibles, if applicable. You can choose to keep the wreck and accept a 'cash loss' settlement. • **Motor Theft Claim:** Based on IDV minus deductibles	Policy Schedule
12	**Policy Servicing - Claim Intimation and Processing** For policy servicing, you can reach us through: • Toll-free number: 1800 2666 • Email: customersupport@icicilombard.com • IL TakeCare App • WhatsApp: Send "Hi" to RIA at 7738282666 Or • Website: https://www.icicilombard.com/customer-support • Contact your CSM at motorintimation@icicilombard.com. **Cashless and Reimbursement Claims Process:** To initiate a claim, notify us at via our IL TakeCare app, website, email, WhatsApp, our toll-free number or at one of our network garages https://www.icicilombard.com/cashless-garages. If there's third-party damage, injury, theft, key loss, or a major accident, don't forget to file an FIR. Report your vehicle to a network garage https://www.icicilombard.com/cashless-garages, and your Claims Manager (CSM) will assign a surveyor/loss assessor within 24 hours. You can upload the Claim form along with required documents through our website, app, WhatsApp, or directly to your CSM (https://eclaim.icicilombard.com/mobilefront/#/home). Once the repair estimate is approved, we'll handle the payment directly with the garage, or reimburse you as per policy terms if needed. You can also choose a 'cash loss' settlement and retain salvage. We'll have the survey / assessment report ready in 15 days, and you can expect a decision on your claim within 7 days. Any claim where the repair has been carried out without intimation and prior approval of the Company is not payable. If you have any further issues, reach out through the cloud calling number or call 18002666. **Cancellation Clause:** You can cancel your policy anytime by notifying us. We can cancel only for established fraud with 7 days' notice. If no claims were made, we will refund the unused premium. For further details, please refer to your policy wordings. **Your Policy Renewal Date: Current policy end date**	Chapter 4
13	**Grievance Redressal and Policyholders Protection** **Protection of Policyholder's Interest:** We're committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal Process:** If you have a concern, click- https://www.icicilombard.com/grievance-redressal to understand our grievance redressal process. If the issue persists, contact our Grievance Redressal Officer https://service.icicilombard.com/GrievanceRedressal/GrievanceRedressalStep3. If the issue remains unresolved, you can approach the Insurance Ombudsman https://cioins.co.in/ombudsman or visit the Bima Bharosa Portal at https://bimabharosa.irdai.gov.in/	Chapter 9 & 10

14	**Obligations of the Policyholder** **Disclosure of Information:** Please ensure all details provided in your proposal form are accurate and inform us promptly of any changes, as not doing so could affect your coverage and claims. Please make sure to share key details like a valid driver's license, PUC certificate, vehicle registration, correct no-claim bonus and any past claims or accidents. For the complete list of disclosures, please check your policy wording.	Policy Schedule

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. Please click here <Pol Schedule & CIS Link> to download the same.*