

PROSPECTUS FOR BUNDLED PRIVATE CAR POLICY
UIN- IRDAN115RP0006V01201819

Scope of cover

BASIC COVER

This motor insurance policy covers you for:

• **Loss or Damage to your Vehicle**

Provides cover for any loss or damage to your vehicle and / or its accessories due to:

- Natural Calamities –
Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
- Man-made Calamities –
Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air etc.

The Claim payable under the Policy is subject to a compulsory deductible

• **Personal Accident Cover**

The motor insurance provides compulsory personal accident cover for individual owner driver of the vehicle insured while traveling in, mounting or dismounting from the vehicle. You can also opt for a personal accident cover for passengers (limited to the carrying capacity of the vehicle, excluding the driver)

• **Third Party Legal Liability**

Covers for legal liability against third party due to accidental damage for

- Any permanent injury/death of a person or,
- Any damage caused to the property.

Extension of cover as per IMT

- Cover for Electrical/Non-electrical accessories e.g. Fog lights, Music system, Seat covers, etc.
- Cover your bi-fuel system such as CNG

ADD ON COVERS

- Zero Depreciation Cover: Policy can be extended to cover the depreciation amount, which otherwise gets reduced from the claim amount in case of partial damage to the vehicle and/or to its accessories.

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- Covers for Consumables Items: Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the policy.
- Cover for Return to Invoice Add-on: Policy can be extended 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 as defined in the Policy

Provided always that 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.

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

- Cover for No Claim Bonus (NCB) Protect Add-on: Policy can be extended to provide a No Claims Bonus as mentioned in the schedule to the Policy, under the 'Loss or Damage to the Vehicles Insured' section of the Policy. You may choose upto a maximum of three claims to be considered eligible for the purpose of this add-on.
- Cover for Garage Cash Add-on*: Policy can be extended to pay you:
 - a fixed daily allowance, as mentioned in the schedule in the event of partial loss of the insured vehicle, subject to the maximum number of days as specified in the schedule
 - a fixed lump sum amount as stated in the schedule in the event of Total Loss/Constructive Total Loss of the insured vehicle.

*In the event of a partial loss, payment will be made under this add-on when 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 after such vehicle was delivered to the garage

- Road Side Assistance Cover: Policy can be extended to cover a maximum of four claims related to any one one or more of the emergency assistance services (as mentioned in the Policy Schedule) 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.
- Loss of Personal Belongings: Policy can be extended to cover expenses for the loss of his personal belongings on account of damage to or theft from the Insured's vehicle.

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- Key Protect Cover: Policy can be extended to cover expenses for repairing/replacing the car keys and / or locks and/ or lockset, including the locksmith charges, upon the occurrence of theft/burglary/ loss of or damage to the keys and /or lock and /or the lockset of the Insured's vehicle, during the Policy Period.
- Engine Protect Cover: Policy can be extended to cover expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil leading to loss or damage to:
 - Engine Parts
 - Differential Parts
 - Gear Box Partsof the Insured's vehicle.
- Tyre Protect Add on Cover: Policy can be extended to cover expenses for repair or replacement, necessitated due to accidental loss or damage to tyre(s) and/or tube(s). If damage to tyre(s) and/or tube(s) is/are due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy. ICICI Lombard GIC Company Limited liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and unused tread depth at the time of loss.
- EMI Protect Add on Cover: Pay the total liable EMI amount, as stated in the schedule, to the Insured 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 minimum number of days of vehicle in garage as stated in schedule. Below is the option of No of EMI & Time Excess

No of EMI*
1
2
3
4
5
6

<i>Time Excess (Minimum Number of Days)</i>
7 days
10 days
14 days
21 days
28 days

Voluntary Deductible

The policy provides you to opt for Voluntary Deductible (over and above the compulsory deductible) under the Basic cover and avail a discount in the basic Policy premium.

You can also opt for a Voluntary Deductible specifically for "Zero-Depreciation" add-on and avail a discount on the add-on premium.

Significant Exclusions

- Normal wear, tear and general aging of the vehicle
- Mechanical / electrical breakdown
- Consequential losses
- Any contractual liability
- Damage to/ by a person driving the vehicle under the influence of drugs or liquor
- Damage to/ by a person driving the vehicle without a valid license
- Damages due to nuclear weapons material or war

Sum Insured

The vehicles are insured at a fixed value called the Insured's Declared Value (IDV). IDV is calculated on the basis of the manufacturer's listed selling price of the vehicle (plus the listed price of any accessories) after deducting the depreciation for every year as per the schedule provided by the Indian Motor Tariff.

NOTE

The foregoing is only an indication of the cover offered. For details, please refer to the Policy document, available on request.