MOTOR EXTENDED WARRANTY INSURANCE POLICY WORDING

Product Code: 3112 **UIN:** IRDAN115RPMT0011V01202425

Chapter 1 - POLICY PERIOD AND SUM INSURED

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 ICICI Lombard General Insurance Company Limited (hereinafter after called the "Company") for the Insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of events occurring during the Period of Insurance, subject always to the following terms, conditions, exclusions and limitations to indemnify the Insured in excess of the amount of Deductible as applicable and subject always to the Sum Insured against such loss as herein provided.

Chapter 2 - COVERAGE

Based on Age of the vehicle and its ownership the Insurance policy would cover the Insured Vehicle falling under below category:

Category A: Insured vehicles for which the manufacturer's warranty is in force and the cover under this category shall incept after the expiry of the Manufacturer Warranty Period. The cover shall commence as per the Policy Tenure defined in Policy Schedule. Herein, the Sum Insured will be the Ex-showroom price of the vehicle (after deduction of applicable depreciation). New/ First hand or Pre-owned Vehicles with unexpired manufacturer warranty would falls under this category.

Category B: Insured vehicle for which manufacturer's warranty has lapsed and the cover under this category shall commence as per the Policy Tenure defined in Policy Schedule. Herein, the Sum Insured will be the Ex-showroom price of the vehicle (after deduction of applicable depreciation). First hand or Pre-owned Vehicles with expired manufacturer warranty would fall under this category.

Chapter 3- SCOPE

The Insured shall have to option to opt for any one of the below two coverages:

A Comprehensive coverage:

The Company will indemnify the Insured during the Policy Period against the repair or replacement costs in respect of the Insured Vehicle falling under Category A or B, caused by a Breakdown or failure of a me- chanical or electrical part arising out of manufacturing defect and/ or permitted usage of the Insured Vehicle as per the relevant authori- ties, provided that the liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured as stated in the Policy Schedule subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.

B Tailored Coverage:

The Company will indemnify the Insured during the Policy Period against the repair or replacement costs in respect of Breakdown or failure of those mechanical or electrical components of the Insured Vehicle fall- ing under Category A or B which are specified in the Policy Schedule arising out of manufacturing defect and/or permitted usage of the In- sured Vehicle as per the relevant authorities, provided that the liability of the Company in respect of any Insured Vehicle in any one Policy Peri- od shall not individually or in the aggregate exceed the Sum Insured as stated in the Policy Schedule subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.

Chapter 4- Sum Insured

The Sum Insured of the Insured Vehicle shall be subject to depreciation on the latest available ex-showroom price of the vehicle. Vehicle age wise Depreciation schedule would be as under:

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING SUM INSURED
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%

NOTE:

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

Chapter 5 - DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits.

I. Breakdown means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner.

II. Commercial Vehicle means Goods Carrying Vehicle, Passenger Carrying Vehicle, Miscellaneous and Special types of vehicles. Commercial vehicle will also include Agriculture Tractors, Ambulances, Garbage Vans and Specific usage build vehicle.

III. Deductible means the amount shown in the Schedule which shall be borne by the Insured in respect of each and every claim made under the Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.

IV. Waiting period in multiple of 10 days if required as per risk evaluation may be mentioned in the Policy Schedule

V. Insured means the owner of the vehicle.

VI. Insured Vehicle means the motor vehicles which is the subject matter of Insurance under this Policy and the details of which appears specifically on the Schedule and shall include Private Cars, Two Wheelers and Commercial Vehicles.

VII. Kilometers or Hours means the distance run by the vehicle indicated in the odometer or hours logged by the Insured Vehicle as indicated in the Hour meter.

VIII. Manufacturer's Warranty Period means the months or Kilometers/ Hours, whichever is earlier as applicable, for which Manufacturer's Warranty for the Insured Vehicle shall be effective.

IX. New/First Hand Vehicle means the vehicle that is being purchased for the first time from the manufacturer or an authorized dealership. It is a vehicle that has not been previously owned or registered by any other individual or entity.

X. Policy means the proposal, the Schedule, the Policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the Policy Period.

XI. Policy Period means the period commencing from the risk inception date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Policy Schedule or the completion of the Kilometers or Hours as specified in the Policy Schedule whichever is earlier. This period can be Long term, Annual, Short term or mentioned Kilometers as specified in the Policy Schedule.

XII. The Risk inception date would normally commence after the expiry of the Manufacturer provided warranty or after expiry of warranty provided by any other entity or both.

XIII. All ages of vehicle subject to valid fitness certificate as required under the law would be covered under this policy.

XIV. Pre-Owned Vehicle means any used/ pre owned vehicle where the current owner is not the first owner.

XV. Sum Insured means the amount stated in the Schedule and shall be the maximum liability of the Company during the Policy Period

CHAPTER 6 - GENERAL EXCEPTIONS

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy.

2. Reasonable Care

The Insured shall:

a. Take all reasonable steps to safeguard the Insured Vehicle against any insured event.

b. Take all reasonable steps to prevent a claim from arising under this Policy.

3. Duties and Obligations after Occurrence of an Insured Event

Unless specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

a. The Insured shall immediately and in any event within 3 days give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and

b. The Insured shall not abandon the Insured Vehicle nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and

c. The Insured shall within 7 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and

d. The Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and

e. The Insured shall allow the Company and its representatives and appointees to inspect the Insured Vehicle or any other material items, as per 'the Right to Inspect' Clause.

4. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate

to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy. In the event of an admissible claim, the insurer has the discretion of repairing or replacing any parts found to be defective with complete assembly or child parts wherever available.

5. Contribution

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

6. Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

7. Fraud

If the Insured or any claimant under this Policy shall make or advance any claim knowing the same to be established as fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

8. Substitution

This Policy does not permit any substitution of vehicle.

9. Cancellation

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 cancellation, the insurer will refund full premium before risk start date.

In case the policyholder cancels the policy after inception of risk start date, the Company shall:

i. Refund proportion 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.

ii. 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.

10. Transfer of Ownership

On the sale of the vehicle during the Policy Period, the Motor Vehicle warranty Policy shall be transferred to the subsequent owner at the request of the original Insured for the remaining period and subject to the terms, conditions and exclusions as specified in the Policy.

11. Notices

a. Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule

b. Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule.

12. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

13. Entire Contract

This Policy constitutes the complete contract of Insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

14. Territorial Limits

This Policy covers Insured events arising during the Policy Period within India. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

15. Renewal

Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. In any scenario resulting in enhancement of risk the company reserves the right to deny acceptance of renewal proposal or change the premium of the cover as may be applicable.

CHAPTER 7 - GENERAL EXCLUSIONS

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- **Applicable to all types of vehicles**

1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers/ Hours as specified in the Schedule, whichever is earlier.
2. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer.
3. Any damage that results from hard driving, race, rally, pace- making, speed testing, reliability trials or is being driven by any person not holding a valid licence to drive the Insured Vehicle.

4. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others.
5. Any damage that results from use of non-genuine parts, non- genuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer.
6. Any accessories, attachments or modification not authorised by the manufacturer as original accessories, attachment or manufacturer approved modification and changes.
7. Any damage that results from vehicle performance modifications or alterations of any nature &/or physical construction of the insured asset not approved by the manufacturer.
8. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Insured Vehicle.
9. Any damage that results from storage or transportation.
10. The loss under the Policy that is not in force at the time of claim due to any reason whatsoever.
11. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.
12. Continued use of the Insured Vehicle in spite of knowing that the defect exists, will make warranty void.
13. Loss arising out of Accident caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil, commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils etc.
14. Cost of roadside assistance and /or towing/ transportation.
15. Fraudulent act committed by the vehicle owner or driver or the dealer.
16. Theft of vehicles and/or parts or accessories.
17. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
18. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.
19. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
20. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration/reconditioning of diesel equipment including nozzles, injector and fuel pumps etc.
21. Parts subjected to normal wear and tear, ageing, corrosion, including spark plugs, glow plugs, axle/ drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension ball joints/tie rod, tie rod end, drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter, oil filters, rubber seals, brake pads, brake linings, brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator, bulbs, fuses, belts, all type of hoses, tyres, oil seals, batteries, glasses, lenses, all mountings, oxygen sensors, drive chains, air cleaner elements, motor brushes and bushes, step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturer's maintenance schedule.
22. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed/ replaced consequent to repair/replacement of a part falling under a warranty claim.
23. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
24. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.
25. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
26. Any loss or damage arising due to poor workmanship.
27. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages.
28. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer.
29. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
30. For damages which have a casual connection with
    a. Interferences made to the speedometer/ odometer/ hour meter, or if there was a change to the corresponding mileage which was not indicated.
    b. The fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.

31. Caused through cyber risks, loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
32. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by this Policy. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.
33. Expenses incidental to claim under this Policy including but not limited to:
    a. Additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/ city.
    b. Expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.
34. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.
35. Radio, Music player, Player changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
36. Any kind of damage to a covered part on account of any faulty part which is not covered as part of policy schedule.

- **Additional Exclusion applicable for Commercial Vehicles**

1. Repair arising from improper starting, warm up or shut down.
2. Failure of the machine, its implements or attachments caused by improper field application or over loading.
3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
4. Cost of initial set up or installation of any optional equipment or attachments to a unit.
5. Following parts are excluded due to what so ever reasons
    a. Glow plug, vacuum pump, air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals & hoses.
    b. Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers.
6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning).
7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alternators, Tyres and Battery.
8. Loss or Damage caused by
    a. Using a higher axle and trailer weight over and above manufacturer's specifications
    b. Using a repair part that is itself recognizably in need of repair
    c. Which were deliberately caused or due to gross negligence or were due to fraudulence
9. Interior and exterior linings, covers, absorbers and upholstery.
10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water- bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside.
12. Any part excluded under manufacturers as well as proprietary/suppliers warranty.

- **Additional Exclusions applicable for Category B Vehicles**

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty or under any other warranty program.
2. Interior and exterior linings, covers, absorbers and upholstery.
3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
4. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water- bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
5. Following parts are excluded due to whatsoever reason: catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic

springs and pneumatic Spring absorbers, horn, fuel pump, injector.

6. Any rubber & plastic accessories

Chapter 8 - Basis Of Claim Settlement

In the event of a loss, the basis of loss settlement shall be as follows:

a. Where the defective component of the Insured Vehicle can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Vehicle to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.

b. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Vehicle in the Schedule.

c. The Company shall be entitled to retain any defective part replaced under the Policy.

d. The liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured of the Insured Vehicle at the time of occurrence subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.

e. The amount payable in case of total as well as a partial loss shall be in excess of the applicable Deductible.

Chapter 9 - Claim Procedure

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

1) **Claim Intimation: Connect with us via:**
   - Toll-free No.: 1800 2666,
   - Our website:

     https://www.icicilombard.com/customer-support
   - Email ID: customersupport@icicilombard.com,
   - Alternatively, you can inform our network garages - https:// www.icicilombard.com/cashless-garages.

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

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

4) Surveyor Appointment licensed surveyor will be appointed within 24 hours of reporting of claim as per regulatory prescriptions

5) **Submit Documents:** Upload your claim related documents on our website, WhatsApp, IL Takecare App or send it to the assigned CSM. For list of required documents, please visit: https://www.icicilombard.com/motor-insurance-claims#/claimOptions/mobile home or refer to claim form for list of documents.

6) **Repair Approval:** Repair estimate will be assessed and approved by CSM/surveyor

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

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

9) **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).

10) **Turnaround Time (TAT):**
    1. Assessment sheet /Survey report will be furnished within 15 days of assessment/ survey.
    2. 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 10 - Add-On For Motor Extended Warranty Insurance

IL Smart Assist EW

UIN: IRDAN115RPMT0011V01202425/A0138V01202526

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 a breakdown, measures initiated for mitigation of breakdown/ 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. Travel Inconvenience: In the event of the Insured vehicle getting immobilized due to a 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.

2. 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 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.

3. **Wallet Assistance:** In event of loss of wallet of insured during usage of insured vehicle / travelling in the insured vehicle during a breakdown due to warranty related perils 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-

   i. There is no involvement of fraud practices

   ii. Claim is being availed once during the policy tenure

   iii. 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.

4. **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.

5. **Location and delivery of spare parts:** In the event of 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

6. **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 due to warranty related issue or damage to or theft from the Insured vehicle.

   Provided always that:

   - A deductible of ₹ 500 would be applicable for each claim under this add -on
   - A First Investigation Report (FIR) is registered with the Police for such loss
   - The Company would not be liable for:

     a) Any loss in open top or convertible vehicles 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, manuscripts, paintings, work of art.

     c) Any loss of the personal belongings unless the Insured vehicle is locked and all doors & windows are properly fastened while unattended.

     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 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 due to warranty related issue or damage to theft from the Insured vehicle.

   Provided always that:

   - 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.
   - A First Investigation Report (FIR) is registered with the Police for such loss
   - The Company would not be liable for:

     a) Any loss in open top or convertible vehicles 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 and all doors & windows are properly fastened while unattended.

     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 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 32 of Income Tax Act.

7. **Battery Charging Support for EVs:** In the event of the Insured vehicle being an Electronic Vehicle is immobilized due to a breakdown due to warranty perils 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 chatbot/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
8. **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 / permitted 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.
9. **Loading/unloading/restoration costs in case of breakdown of the vehicle carrying goods**: In the event of the Insured vehicle being immobilized due to warranty related covers or rendered unfit for the purpose of driving on the road on account of breakdown, the Company would provide appropriate cost for loading/unloading/shifting of goods to another vehicle or storage upto a maximum amount of ₹ 50000/-or as specified in the schedule, towards labour /incidental charges provided always that appropriate proof of payment of these expenses is made available at the time of claim.

   Breakdown of vehicle shall carry waiting period of 2 hours. Restoration cost will have maximum time limit of 3 days from the time of breakdown subject to maximum of amount as mentioned in the Policy Schedule.
10. **Towing on breakdown:** 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 50 kms from the location of the breakdown 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.
11. **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.
12. **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. Provided always that all labour costs and conveyance costs would be borne by the Company and all expenses on fuel would be borne by the Insured.
13. **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.
14. **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.
15. **Battery jump start:** In the event of the Insured vehicle being immobilized due to a rundown battery, 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.
16. **Message Relay:** In the event of the Insured vehicle getting immobilized as a result of a breakdown, the Company would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
17. **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

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.

18. **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.

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

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

21. **Taxi Benefits:** In the event of the Insured vehicle being immobilized due to 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.

22. **Accommodation Benefits:** In the event of the Insured vehicle being immobilized due to an /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 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 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.

23. **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.

24. **Quality Assurance:** In an event of 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.

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 licenced or by any person who has been disqualified for holding or obtaining a driving licence 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

CHAPTER 11 - 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 12 - 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.

Sl No.	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	**Product Name** MOTOR EXTENDED WARRANTY INSURANCE	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** UIN (Product & Add-on (as mentioned in your policy schedule))	Policy Schedule
3	**Structure** Indemnity	Policy Schedule
4	**Interests Insured** Break down / failure of the specified vehicle parts beyond Manufacturer Warranty	Policy Schedule
5	**Sum Insured** The amount stated in the Schedule and shall be the maximum liability of the Company during the Policy Period.	Chapter 4
6	**Policy Coverage** The Company will indemnify the Insured during the Policy Period against the repair or replace- ment costs in respect of the Insured Vehicle/Component (if opted) caused by a Breakdown or failure of a mechanical or electrical part arising out of manufacturing defect and / or permitted usage of the Insured Vehicle as per the relevant authorities. For detailed coverages along with terms and conditions please refer to your policy schedule and wordings here https://www.icicilombard.com/downloads QR Code:	Chapter 2
7	**Add-on Covers:** Opted by you (as mentioned in your policy schedule) are as follow	Chapter 10
	IL Smart Assist EW- Comprehensive list of services (as specified in your policy schedule) to support at the every distress situation of the customer.	10.1
	To know detail coverages, terms and conditions, exclusions of add on covers please refer policy schedule and policy wordings.	
8	**Loss Participation:** Not Applicable	Not Applicable
9	**Exclusions:** The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to: Applicable to all types of vehicles 1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers/ Hours as specified in the Schedule, whichever is earlier. 2. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer. 3. Any damage that results from hard driving, race, rally, pacemaking, speed testing, reliability trials or is being driven by any person not holding a valid licence to drive the Insured Vehicle. 4. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others. 5. Any damage that results from use of non-genuine parts, nongenuine oils, nongenuine coolants or accessories or other than those approved by the manufacturer. 6. Any accessories, attachments or modification not authorised by the manufacturer as original accessories, attachment or manufacturer approved modification and changes. 7. Any damage that results from vehicle performance modifications or alterations of any nature &/ or physical construction of the insured asset not approved by the manufacturer. 8. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Insured Vehicle. 9. Any damage that results from storage or transportation.	Chapter 7

Sl No.	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
	10. The loss under the Policy that is not in force at the time of claim due to any reason whatsoever. 11. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period. 12. Continued use of the Insured Vehicle in spite of knowing that the defect exists, will make warranty void. 13. Loss arising out of Accident caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil, commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils etc. 14. Cost of roadside assistance and /or towing/transportation. 15. Fraudulent act committed by the vehicle owner or driver or the dealer. 16. Theft of vehicles and/or parts or accessories. 17. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer. 18. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings. 19. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating. 20. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration/reconditioning of diesel equipment including nozzles, injector and fuel pumps etc. 21. Parts subjected to normal wear and tear, ageing, corrosion, including spark plugs, glow plugs, axle/drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension ball joints/ tie rod, tie rod end, drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter, oil filters, rubber seals, brake pads, brake linings, brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and acceler- ator, bulbs, fuses, belts, all type of hoses, tyres, oil seals, batteries, glasses, lenses, all mountings, oxygen sensors, drive chains, air cleaner elements, motor brushes and bushes, step rubbers, rub- ber tubes, belts, filters, wiper blades and other items as specified in the manufacturer's maintenance schedule. 22. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed/replaced consequent to repair /replacement of a part falling under a war- ranty claim. 23. Perforation of sheet metal parts and rusting of catalytic converter and silencer. 24. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/ improp- er fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well. 25. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation 26. Any loss or damage arising due to poor workmanship 27. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages 28. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer. 29. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects. 30. For damages which have a casual connection with a. Interferences made to the speedometer/ odometer/hour meter, or if there was a change to the corresponding mileage which was not in- dicated. b. The fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.	

Sl No.	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
	31. Caused through cyber risks, loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regard- less of any other cause or event contributing concurrently or in any other sequence to the loss. 32. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by this Policy. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim. 33. Expenses incidental to the claims under this policy including but not limited to : a. Additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city. b. Expenses related to personal injury or property damage compensation, for loss of time, com- mercial losses or rental costs for a substitute product during the period of repairs. 34. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989. 35. Radio, Music player, Player changer, antennas and all parts of the sound system as well as enter- tainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems. 36. Any kind of damage to a covered part on account of any faulty part which is not covered as part of policy schedule.	
	• **Additional Exclusion applicable for Commercial Vehicles** 1. Repair arising from improper starting, warm up or shut down. 2. Failure of the machine, its implements or attachments caused by improper field application or over loading. 3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses. 4. Cost of initial set up or installation of any optional equipment or attachments to a unit. 5. Following parts are excluded due to what so ever reasons a. Glow plug, vacuum pump, air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals & hoses. b. Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/ pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers. 6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning). 7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alterna- tors, Tyres and Battery. 8. Loss or Damage caused by a. Using a higher axle and trailer weight over and above manufacturer's specifications b. Using a repair part that is itself recognisably in need of repair c. Which were deliberately caused or due to gross negligence or were due to fraudulence 9. Interior and exterior linings, covers, absorbers and upholstery. 10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical move- ments (except e.g. leak on waterbearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning). 11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside. 12. Any part excluded under manufacturers as well as proprietary /suppliers warranty.	

Sl No.	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
	• **Additional Exclusions applicable for Category B Vehicles** 1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty or under any other warranty programme. 2. Interior and exterior linings, covers, absorbers and upholstery. 3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages. 4. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical move- ments (except e.g. leak on waterbearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning). 5. Following parts are excluded due to whatsoever reason : catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector. Any rubber & plastic accessories 6. exclusions are mentioned in policy wordings, which can be referred through link- https://www.icicilombard.com/downloads	
10.	**Special Conditions and Warranties (if any):** As per Policy Schedule	Policy Schedule
11.	**Admissibility of Claim:** Claims are assessed based on the coverages, exclusions and conditions outlined in your CIS, policy wording and policy schedule. The insured must fulfil their obligations, including: • Duty of care • Minimizing loss • Timely claim notification – within 30 days of incident Claims are subject to - 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 Extended Warranty Claim:** Indemnity amount calculated as per the Repair Invoice (minus) applicable 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 • Website: https://www.icicilombard.com/customer-support • Contact your CSM at motorintimation@icicilombard.com. **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. 1) **Garage Visit:** Report your vehicle to the nearest network garage, find list here https://www.icicilombard.com/cashless-garages 2) Surveyor Appointment licensed surveyor will be appointed within 24 hours of reporting of claim as per regulatory prescriptions 3) **Submit Documents**: Upload your claim related documents on our website, WhatsApp, IL Takecare App or send it to the assigned CSM. For list of required documents, please visit: https://www.icicilombard.com/motor-insurance-claims#/claimOptions/mobilefront/#/home or refer to claim form for list of documents. 4) **Repair Approval:** Repair estimate will be assessed and approved by CSM/surveyor 5) **Payments:** For Cashless Claim - Approved amount will be paid directly to the garage. Any balance amount will be paid by you (the insured). 6) **For Reimbursement Claim:** Approved amount will be paid to the insured's account as per bank details provided by the insured. 7) **Salvage:** 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).	Chapter 9

Sl No.	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
	8) Turnaround Time (TAT): - Assessment sheet /Survey report will be furnished within 15 days of assessment/ survey. - 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. **Cancellation Clause-** The insured can cancel the policy at any time during the term, by informing the company. The compa- ny can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder. The company shall – i) Refund proportion 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. ii) 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. For detail cancellation clause please refer policy wording **Renewal Date: Current policy end date**	
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 ser- vice 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 11 & 12
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, and any past claims or accidents. For the complete list of disclosures, please check your policy wording.	Policy Number

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.*