PROSPECTUS – PASSENGER CARRYING VEHICLE PACKAGE POLICY
UIN-IRDAN115RP0014V01200203

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.

- **Towing Disabled Vehicles**

  The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; Provided always that a. Such towed vehicle is not towed for reward b. the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

- **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 covers

- 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: 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.

- 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.

- Return to Invoice : 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

- No Claim Bonus (NCB) Protect: 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.

- Garage Cash*: 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: 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.

- Key Protect: 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 Plus: Policy can be extended to cover 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:

  • Engine Parts
  • Differential Parts
  • Gear Box Parts

  of the Insured's vehicle.

- Emergency Medical Expenses: Policy can be extended to cover (i) Accidental hospitalization expenses incurred by insured or any other person(s) travelling in the insured vehicle. (ii) Arrange ground medical transportation by an ambulance (including air 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 and also reimburse the expense incurred by the insured or any other occupant(s) for hiring an ambulance for such transportation upto the sum insured. (iii) Hospital Daily cash benefit if insured suffers an Injury from insured vehicle due to an Accident that occurs during the Policy Period and which solely and directly requires the injured occupant 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) maximum for 10 days per occupants during policy period. (iv) Tele Consultation - If any occupant 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.

Insured will have the option to select the sum insured based on his/her need

- Accidental Hospitalization – option to select sum insured from Rs 10,000 to Rs 2,00,000 in multiples of Rs 10,000.
- Ambulance Cover – option to select sum insured from Rs 1,000 to Rs 2,00,000. Insured will have choice to select sum insured from Rs 1000 to Rs 10,000 in multiples of Rs 1000 and any sum insured higher than Rs 10,000 would be in multiples of Rs 10,000 upto Rs 2,00,000.
- Hospital Daily Cash - option to select per day Sum insured from Rs 500 to Rs 5,000 in multiples of Rs 500 & also insured can select No of occupants to be covered
- Tele Consultation – option to opt from 5 to 20 consultations in multiples of 5.

- Battery Protect Cover: Policy can be extended to cover 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.

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.

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.

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 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.

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

NOTE

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