PROSPECTUS – BUNDLED - PRIVATE CAR POLICY
UIN - IRDAN115RP0021V03202122

Scope of cover

BASIC COVER

This motor insurance policy covers you for:

Loss or Damage to your Vehicle

- **SECTION I. (A) 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, housebreaking, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air etc.

- **SECTION I. (B) Loss of or Damage to the the vehicle insured**
  - The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon except burglary housebreaking or theft.

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

- **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.

- **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.

- **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 along with the option to select the applicable Personal Accident (PA) cover limit.
  You can also opt for a personal accident cover for passengers (limited to the carrying capacity of the vehicle, excluding the driver).

ADDITIONAL COVERS

- Cover for Electrical/Non-electrical accessories e.g. Fog lights, Music system, Seat covers, etc.

- Cover your CNG/LPG and Any HYBRID FUEL KIT in BI-FUEL SYSTEM

- 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.

- 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/Cash 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.

- NCB Protect: NCB Protect is an add-on cover that allows the insured to retain No Claim Bonus under Section I – "Loss or Damage to the Vehicle Insured" even if claims are made during the policy period as per the plan opted and mentioned in policy schedule.

- 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/ Cash 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.

- 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.

- Road Side Assistance: Policy can be extended to cover a maximum of four claims related to anyone 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.

- 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.

- 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.

- 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: Company hereby undertakes to 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. Insured has an option to choose the number of EMI (Subject to min of 1 and Max 6) and time excess (subject to min of 7 days). The number of EMI payable will depend on the number of days

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

- Battery Protect Cover: The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle.

- Telematics (PAYU & PHYU):
  Plans under Telematics Add-on (Add-on would be applicable to Section 1 of the policy only i.e Motor Own Damage, Fire & Theft)
  1) Pay As You Use (PAYU) plan: This Add-on would convert the base motor product into an Asset cum Usage based product. The Premium charged for the insurance of the base motor vehicle would depend partially on the usage i.e., Kilometers clocked or estimated Kilometers to be clocked during the tenure of the policy
  2)Pay How You Use plan: This plan would convert the base motor product into an Asset cum"Usage and/or Driving behaviour" based product. • Being a usage based Add-on, the insurance premium would be effected based on how an insured vehicle is Used and/or Driven.

  Smart Saver Plus: The Company hereby undertakes to indemnify the Insured for 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 Selected Preferred Partner 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. The company also undertakes to provide alternate travel arrangement as per terms & conditions mentioned in the policy schedule. The alternate travel arrangement shall be provided for a maximum of 5 days only in case of a delay beyond the assured time for the Own Damage claim

- IL Smart Assist: The Company hereby undertakes to indemnify the Insured on various emergency assistance services 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.

List of services-

- Legal Assistance
- Emergency Medical Expenses (EME)
- Travel Inconvenience
- Convenience Service
- Wallet Assistance
- Loss of DL/RC
- Arrangement of PUC document
- Sports Equipment Cover
- Location and delivery of spare parts
- Pet cover
- Loss of Personal Belongings
- Battery Charging Support for EVs
- Vehicle Break-down cover
- Towing on breakdown/accident
- Breakdown support over phone
- Arrangement/Supply of fuel
- Emptying of fuel tank
- Arrangement of keys
- Battery jump start
- Message Relay
- Flat Tyre
- Minor Repairs
- Arrangement of rental vehicle
- Arrangement of Accommodation
- Referring a Legal Advisor
- Referring a Hospital
- Taxi Benefits
- Accommodation Benefits
- Daily Allowance
- Quality Assurance
- Service Assure
- Emergency Driver Assist

- War Risk Cover: The Company hereby undertakes to indemnify the insured vehicle against any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with

    - war,
    - invasion,
    - the act of foreign enemies,
    - hostilities or warlike operations (whether before or after declaration of war)
    - civil war
    - mutiny rebellion,

Military or usurped power or by any direct or indirect consequence of any of the said occurrences.

NCB

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

ALL TYPES OF VEHICLES	% OF DISCOUNT OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Policy Excess/ Deductibles:

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

Significant Exclusions:

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

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

II. Any claim arising out of any contractual liability;

III. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is

a. Being used otherwise than in accordance with the 'Limitations as to Use'. or

b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.

IV. a. Any accidental loss or damage to any property whatsoever or any loss

or expense whatsoever resulting or arising there from or any consequential loss

b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or a rising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

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

VI. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Sum Insured

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/ renewal and would subsequently change as per depreciation grid below for each one year block within the policy period for the insured vehicle. All ages of vehicle subject to valid fitness certificate as required under the law would be covered by the aforementioned product. The IDV arrived as per the above method may also be increased or decreased basis various factors like Location, usage, road type/ terrain etc. with agreement of the insured. The schedule of age wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) /Cash Loss claims only.

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

CONDITIONS:

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

I. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft ((as applicable in Section I (A)) or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender. Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information/documents to the insurer.

II. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

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

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

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

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

V. Third Party Insurance Cancelation:

No Motor Third Party Insurance may be cancelled by either the insurer or the Insured except on the following grounds:

i. Double Insurance – In case the Motor Third Party Insurance has been obtained from more than one insurance company

ii. Total Loss or Constructive Total Loss/Cash Loss of the Vehicle

iii. In the event the vehicle is sold and/or transferred by the Policyholder

VI. 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.

Under no circumstances can the insurer cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss/Cash loss.

Cancellation due to Total Loss/Cash Loss/ Total Theft of Vehicle ((as applicable in Section I (A)) Double insurance

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

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

VII. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.

VIII. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

IX. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- Death Certificate in respect of the insured
- Proof of title to the vehicle
- Original Policy.

Salvage:

The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.

Warranty:

The insured/vehicle owner must hold valid Pollution Under Control (PUC) and/or Vehicle Fitness Certificate at the start of the policy. Certificates should be maintained throughout policy period. Company may act in case of discrepancies with certificates.

Discount in premium

The discount in insurance premium, if any is at the discretion of the underwriter of the company.

Grievances

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 (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA 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 IRDA website: https://irdai.gov.in/, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman.

STATUTORY WARNING
PROHIBITION OF REBATES
(Under Section 41 of Insurance Act, 1938)

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out or renew or continue] an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.