

Inconvenience Allowance

UIN NO. IRDAN149RP0002V02201213/A0005V01202021

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will pay the Insured a daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy, provided always that

Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages admitted and allowed by the Company, subject to a maximum period of 30 days.

A time excess (deductible) shall be applied on the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of 3 days deductible.

Specific exclusions:

We will not be liable to pay any claim under this Add on if

- 1) You are claiming only for windscreen or any other glass damage under section 1 of the Policy
- 2) Claim under section 1 of the Policy is not valid & admissible
- 3) There is Total Loss or Constructive Total Loss.

Conditions Applicable:

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

- 1) We will not pay for more than two covered incidents during the Policy period
- 2) We will not pay any other consequential loss or associated charges
- 3) The vehicle is repaired in a garage / workstation post the approval by our authorized surveyor. If the vehicle is repaired at any other place without the authorization of our surveyor, this cover will not be applicable.
- 4) The repair time has to be certified by the surveyor appointed to assess the loss by the insurance company.
- 5) Actual repair time will be counted from the next calendar day of starting of the accidental repairs allowed by Us and shall end on the day of intimation regarding delivery of repaired vehicle is given to insured or the Company.

Definitions

- 1) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
- 2) We, Us, Our, Ourselves means MHD General Insurance Company Limited

- 3) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.