

## Motor add on cover for Stand Alone Own Damage Policy Private Car

### MAO 01. DEPRECIATION RE-IMBURSEMENT

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will re-imburse the Insured, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged under Section 1 of the Policy, provided always that

- a) this add-on will not apply to TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE.
- b) the insured vehicle is repaired with prior

authorization of the Company. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

### MAO 02. RETURN TO INVOICE

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events of TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS OR THEFT OF THE INSURED VEHICLE, despite whatever is mentioned as IDV of the vehicle in the Policy schedule, the Company will :

- A. Pay the Invoice value of the insured vehicle at the time of its registration
- B. Pay the Original customs duty, if any, OR the customs duty applicable for the new vehicle- whichever is less,
- C. Pay the Registration charges and Road-Tax applicable for the RTO as per the Motor Policy on

which the claim is lodged Subject otherwise to the terms exceptions conditions and limitations of this Policy.

### MAO 03. COVER FOR CONSEQUENTIAL DAMAGE TO ENGINE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case of

1. consequential loss to internal child parts of the engine of the Insured vehicle due to water ingress into the combustion chamber or due to leakage of lubricating oil,
2. Consequential damage to the gear box due to leakage of lubricating oil arising out of accidental means, the Company shall pay for
  - I. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods and Piston.
  - II. Repair or replacement of internal parts of the Gear box housing, such as gears and shafts.
  - III. Labour charges required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear- box.

Subject to the condition that

- A. Only one event in the entire policy year will be compensated.
- B. There is evidence, that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child-parts of the engine, OR
- C. There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box, AND
- D. The losses or damages are not otherwise admissible under Motor Insurance Policy.

For the purpose of this Endorsement, it is an implied condition that

1. The Insured shall avoid driving through water-logged areas.

2. In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
3. The Insured will inform the nearest office for technical help and spot-survey.
4. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

**Exclusions:**

Coverage under this Endorsement shall not cover

- A. Any loss, covered by any other insurance covering the Insured vehicle, or Manufacturer's warranty or Recall campaign Or any other packages during that time.
- B. Any other consequential losses or damages except those explicitly stated under pt 1 & 2 of this endorsement.
- C. Cost of all consumables like engine oil and lubricants.
- D. Any loss or damage due to corrosion, in case of intimation to the Company after 10 days of the event occurrence and failure to retrieve the vehicle quickly out of the water logged area.
- E. Any loss or damage covered under this endorsement, if the vehicle is transferred to a new owner.

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

**MAO 04. COVER FOR KEY REPLACEMENTS**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will, in the event of

1. Vehicle Keys being lost, OR
  2. Vehicle Keys being stolen, OR
  3. Vehicle lock being broken at the time of burglary or attempted burglary
- reimburse the Insured , the cost of replacing the vehicle keys, by a new set of lock & keys, provided always that

- a) In case of lost or stolen keys, all other duplicates of the lost or stolen keys are to be deposited with the Company
- b) In case the vehicle lock is broken at the time of burglary or attempted burglary, the entire set of old keys are to be deposited with the Company
- c) The Company is provided with a copy of FIR lodged with Police by the Insured confirming the date and time of the incident
- d) The replacement should be carried out in a *Company Authorised Garage*.
- e) Each such replacement claim shall be subject to 10% co-share of the total cost of replacement – subject to a minimum of Rs 500/- , by the Insured.
- f) Any items replaced under this Endorsement, will be of the same type, quality, quantity, or standard as the ones which were lost, stolen or replaced.
- g) The Reimbursement under this endorsement will be allowed only for one event during the Policy year.

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

**MAO 05. LOSS OF PERSONAL BELONGINGS**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will pay for the Insured's loss or damage of his personal belongings which were present in the vehicle at the time of loss or damage to the vehicle caused by perils mentioned under Section 1 of the Motor Policy, OR if the vehicle was broken into for the purpose of burglary or theft of those personal belongings.

The coverage under this endorsement is subject always to the following:

- a) This Endorsement covers the personal belongings of the INSURED ONLY
- b) Personal Belonging for the purpose of this Endorsement means, items such as clothes and other articles of personal nature likely to be worn by the Insured including jewelries, and/or used or carried by him like Mobile, Laptop, Tabs, Audio/Video tapes, CD's, but EXCLUDES money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.

- a) Any claim under this Section is subject to the precondition that there is a valid own damage or Key replacement claim in respect of the insured vehicle, already admitted by the Company under the Policy
- b) The Company is to be provided with a copy of FIR lodged with Police by the Insured, confirming the date and time of the incident and the articles lost.
- c) The maximum amount payable under this Policy is Rs 50,000/- during the Policy year. Each claim is subject to a deductible of Rs 5000/- for Laptop, Tab and Jewelries, Rs 2500/- for Mobiles and Rs 500/- for the rest.

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

#### **MAO 06. INCONVENIENCE ALLOWANCE**

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 I 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.

#### **MAO 07. PROTECTION OF NCB**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees to protect the No Claim Bonus (NCB) at the time of Renewal in case the Insured lodges for and is allowed a claim under any section of the Motor Policy, provided always that

- a) The vehicle is renewed with us.
- b) The rate of NCB allowed at the time of renewal will be same as that enjoyed by Insured prior to the loss, except in cases of Sunset Clause, where the rate of NCB will be brought down to 50%.
- c) There was only one single claim lodged in the entire Policy period on the Motor Policy.
- d) The insured vehicle is repaired in a Company Authorised Garage.

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

## **MAO 08: BASIC ROAD-SIDE ASSISTANCE**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

- 1. Mechanical & Electrical Breakdown:** In the event, that the insured vehicle is immobilized on a public road due to any mechanical or electrical breakdown, the Company shall
  - a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
  - b. Arrange for the towing of the insured vehicle to a nearest Repair shop/ Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
  - c. Provide for custody and storage of the insured vehicle until the Repair shops/Garages re-open, if the Repair shops/Garages are closed due to holidays or night hours.
  - d. Undertake to locate, procure and deliver spare parts required for repair to the Repair shop/ Garage within 72 (seventy two) hours, if such spare parts are not available with the Repair shop/ Garages, provided that the parts are available in the open market within the geographical limits of India.

### **Exclusions**

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case repairs are carried out on spot of breakdown.
- b. Cost of parts or replacement elements or consumables and their transportation cost to the Repair shop/Garage, in case the same is not available with them.
- c. Entire cost of Repair shop/Garage's bill, if the insured vehicle has had to be towed to any Repair shop/Garage for repairs.
- d. Cost of towing beyond 30 kilometers from the spot of breakdown of the insured vehicle.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest Repair shop/Garage without his intervention.
- f. Any payment to a third-party for on-spot repair/towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

- 2. Accidental Immobilization:** In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall
  - a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
  - b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

### **Exclusions**

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

- 3. Flat Tyre:** In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall
  - a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

### **Exclusions**

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

- 4. Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall

- a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such

event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

**Exclusions**

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

**5. Keys Locked-In :** In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming,.

**Conditions**

Personal Identification details of the insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

**6. Contamination/ Incorrect or Running Out of Fuel :** In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will

- a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.

**Exclusions**

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

**Exclusions applicable to Basic Roadside Assistance**

Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

1. Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
2. Natural Catastrophe : Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.
3. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Above mentioned coverage's will be provided by the Service provider on behalf of the Company.

**MAO 09: ADDITIONAL ROAD-SIDE ASSISTANCE**

*(Applicable for Private Cars Only)*

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

**1. Continuation of Journey :** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self-propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall

- a. Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

**Exclusions**

- a. The Car hire/ Taxi expense beyond the first 50 Kilometers.
- b. Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**2. Local Travel when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall

- a. Arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured.

**Exclusions**

- a. The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
- b. Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**3. Overnight Accommodation Expense when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out, the vehicle has had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

- a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

- i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
- ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
- iii. This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour**.
- iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without prior consent of the Company, will not be reimbursed.

**4. Repatriation of Vehicle:** In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3 (Three) days, the Company will

- a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule. This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/Garage is available.

**Exclusions**

- a. Any Repatriation expense incurred by the Insured, without prior consent of the Company.

**5. Medical Coordination:** In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall

however be in no way responsible for the quality of service rendered by such Service Providers

- 6. Urgent Message Relay:** In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will
- a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

**Conditions applicable to Additional Roadside Assistance:**

1. Benefits under **point 2, 3 & 4 above** can only be claimed once during a single Policy year Benefits under **points 1 to 4 above** can be claimed twice in aggregate during a single Policy year.
2. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:
  - a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
  - b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, and Earthquake, Tsunami, and Volcanic eruption, Landslide, rockslide or other convulsions of nature.
  - c. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

**NOTE:**

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

Toll Free Number:

MTNL/BSNL : 1800-XXX-XXX Others : 1860-XXX-XXXX

Subject otherwise to the terms exceptions conditions and limitations of the Policy.