

V-PAY ADD ON COVER UNDER VPAY Private Car Policy - Bundled

UIN:(IRDAN113RP0007V01201819/A0016V01202324)

Endorsement Wordings

A. COVERAGE:

On payment of additional premium and subject otherwise to the terms, conditions and exclusions of the **Policy** within, the insurance cover under Section I: Own Damage of Policy is hereby extended to cover (as per cover plan opted by You) loss or damage to the **Insured Vehicle** and/or benefits as provided below:

1. ELECTRICAL AND NON ELECTRICAL ACCESSORIES

We will indemnify You for

- i. any **Accidental** loss or damage to any accessories (other than CNG / LPG Gas kit) which form part of the **Insured Vehicle** at the inception of the Policy but inadvertently omitted to be declared by the **Insured** in the **IDV Period**
- ii. **Accidental** loss or damage to any accessories (other than CNG/ LPG Gas kit) which the **Insured** install in the **Insured Vehicle** during the **Policy Period**,

Provided the maximum liability of the **Company** under this cover shall not exceed 1% of **IDV** of **Insured Vehicle**, as specified in **Policy Schedule**, during the **Policy Period**. However, **We** shall be liable up to the **IDV** of **Insured Vehicle** for any loss or damage to the **Insured Vehicle** arising out of such accessories (other than CNG / LPG Gas kit).

2. RALLY COVER

We will indemnify You for **Accidental** loss or damage to the **Insured Vehicle** whilst participating in an organized rally event by recognized entities.

SPECIAL CONDITIONS APPLICABLE TO THIS COVER:

This cover excludes motor racing, speed tests, dexterity trials, hill climbs or motor racing (whether organized separately included in the course of a rally)

3. GEOGRAPHICAL EXTENSION

Indemnity provided to You under the Policy, against any **Accidental** loss or damage to the **Insured Vehicle** shall be extended to cover any **Accidental** loss or damage to **Insured Vehicle** occurring within the geographical location of:

- a) Bangladesh b) Bhutan c) Nepal d) Pakistan e) Sri Lanka f) Maldives

4. CNG/LPG KIT

The Policy shall be extended to indemnify You for any loss or damage to CNG/LPG kit or arising out of CNG/LPG kit inadvertently omitted to be declared by the **Insured** while proposing the vehicle for cover under the base Policy.

The maximum liability of the **Company** under this cover shall not exceed 1% of **IDV** of **Insured Vehicle** for loss or damage to such CNG/LPG kit during the **Policy Period**. However, **We** shall be liable up to the **IDV** of **Insured Vehicle** for any loss or damage to the **Insured Vehicle** arising out of such CNG/LPG kit.

5. RODENT DAMAGE

In the event of loss or damage to electric wiring, rubber, plastic, leather, rexine or any non-metal parts of the **Insured Vehicle** due to rodent bite, **We** will indemnify You against the reasonable cost of repair or replacement of damaged parts or clean-up of the **Insured Vehicle**.

6. WAIVER OF DEPRECIATION AND CONSUMABLES COVER

- (a). We will indemnify You for any reasonable cost of repair and replacement, as the case may be, without application of any depreciation against **Accidental** loss or damage to the **Insured Vehicle** hereunder and/or its accessories arising out of an insured event.

(b). If the **Insured Vehicle** is damaged by a covered peril under the own damage section of the Motor Insurance Policy and needs to be repaired, **We** will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.

Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut and bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.

7. BATTERY ELECTRIC VEHICLES AND HYBRID ELECTRIC SYSTEM (APPLICABLE ONLY FOR (BEV) AND (HEV) AS DEFINED BELOW)

Policy shall be extended to cover any consequential damage to the internal child parts of **Traction Battery, Battery Management System (BMS) and Electric Vehicle Drive System** of the **Insured Vehicle** arising out of:

- a). Unexpected Power Surge while charging the battery.
- b). Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS.
- c). Water Ingression
- d). Short circuit including whilst mounting, dismounting or vehicle charging

We will indemnify **You** for the cost of replacing the **Traction Battery** with a new equivalent or near equivalent or of similar make, model and specification

EXCLUSIONS APPLICABLE TO THIS COVER:

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for/in the following events:

- 1. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
- 2. Any damage that results from storage, transportation and wear and tear
- 3. Loss of use/dead battery on account of untimely charging or over discharge
- 4. Any loss after the vehicle has been serviced/handled by unauthorized service centre or personnel.
- 5. Loss or damage including corrosion due to delay in intimating Us or delay in retrieval of the **Insured Vehicle** from the water logged area.

GENERAL CONDITIONS APPLICABLE TO THIS COVER:

Health of Traction Battery (HOTB) shall be maintained by the **Insured** as per manufacturers schedule of battery health.

DEFINITIONS APPLICABLE TO THIS COVER

a. Battery Management System (BMS): A **Battery Management System (BMS)** is an electronic system that manages **Insured Vehicle** Battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and / or balancing it.

The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the **Insured Vehicle** Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this **Policy**, it means the original BMS provided by the Manufacturer along with new purchase of the **Insured Vehicle** without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.

b. Battery Electric Vehicle (BEV): **Battery Electric Vehicle (BEV)**, a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) **Battery Electric Vehicle** derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank.

c. Electric Vehicle Drive System means

- i. Drive Motor/Electric Motor which converts electric energy into mechanical energy.

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- ii. DC/DC step down converter iii. Electric Generator iv. Power Electronics Controllers

d. Hybrid Electric Vehicle (HEV) means **Insured Vehicles** powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in **Traction Battery** for propelling the vehicle.

e. Traction Battery: A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle

f. Health of Traction Battery (HOTB): Means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):

- Internal Resistance or conductance
- Battery Capacity
- Voltage
- Self-discharge
- Age of the battery

8. WAIVER OF DEDUCTIBLE

We shall waive off the compulsory deductible applicable under the Policy as per GR 40 of Indian Motor Tariff (IMT)
Special Condition:

In case, **You** have opted for any voluntary deductible in lieu of discount, such deductible shall apply for each and every claim and our liability to indemnify **You** shall be in excess of such voluntary deductible

9. VEHICLE TOWING AND RETRIEVAL

In the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under the **Policy**, **We** will indemnify **You** against the reasonable cost of protection and removal of **Insured Vehicle** to the nearest repairer.

In the unlikely event of **We** being unable to arrange for the service as shown in point 10 (e) of Roadside Assistance below, **You** may arrange for towing (including retrieval) of the **Insured Vehicle** to the nearest repairer and submit the towing bills to **Us**. **We** will reimburse the actual towing charges incurred by **You**. **You** may authorise the repair of the **Insured Vehicle** necessitated by damage for which **We** may be liable under the **Policy** provided that:

- a. the estimated cost of such repair including replacements and retrieval does not exceed 1% of **IDV** of **Insured Vehicle**.
- b. **We** are furnished forthwith a detailed estimate of the cost of repairs and
- c. **You** shall give **Us** every assistance to see that such repair is necessary and the charges are reasonable.

10. ROADSIDE ASSISTANCE

(a). Flat Battery: In the event of the **Insured Vehicle** being immobilized due to a flat battery (including cases of HEV/BEV immobilization on account of Traction Battery being out of energy), **We** will make alternative arrangements to make the **Insured Vehicle** mobile again provided the event has occurred within 100 kilometers from the center point of the City and the **Insured Vehicle** has not reached a workshop/repairer.

(b). Spare Keys: In the event of **You** losing keys of the **Insured Vehicle**, **We** will arrange for the pick up and delivery of spare keys to the spot where the **Insured Vehicle** is located provided the event has occurred within 100 kilometers from the center point of the city and the **Insured Vehicle** has not reached a workshop/repairer

(c). Flat Tyre: In the event of the **Insured Vehicle** being immobilized due to flat tyres, **We** will arrange for the refill of the flat tyres and/or replacement of the flat tyres with a usable spare tyre to make the **Insured Vehicle** mobile again provided the event has occurred within 100 kilometers from the center point of the city and the **Insured Vehicle** has not reached a workshop/repairer

(d). Minor Repairs: In the event of the **Insured Vehicle** being immobilized due to mechanical and/or electrical breakdown, **We** will arrange for minor mechanical and/or electrical repairs to make the **Insured Vehicle** mobile

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again provided the event has occurred within 100 kilometers from the center point of the **city** and the **Insured Vehicle** has not reached a workshop/repairer

(e).Towing Facility: In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** shall arrange for towing away of the **Insured Vehicle** from the spot of immobilization to **Our** nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the **City**.

(f).Urgent Message Relays: In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** will arrange to send urgent message on **Your** request to the specified persons through available means of communication

(g).Medical Co-ordination: In the event of the **Insured Vehicle** meeting with an **Accident**, **You** can call **Us** on our Toll Free Number, mentioned on the **Schedule**, to obtain details regarding the nearest medical center that can provide emergency relief services

(h).Fuel Assistance: In the event of the **Insured Vehicle** being immobilized due to an empty fuel tank and/or contaminated fuel,**We** will either arrange for supply of 3 litres of petrol or diesel on chargeable basis and/or towing of the **Insured Vehicle** to **Our** nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the **city** and the **Insured Vehicle** has not reached a workshop/repairer

(i).Taxi Benefits: In the event of the **Insured Vehicle** meeting with an **Accident**/breakdown, **We** will arrange for a free travel of the occupants of the **Insured Vehicle** to a single destination within a vicinity of 50 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center point of the **city** and the **Insured Vehicle** has to be towed away to **Our** nearest preferred workshop.

Any travel beyond 50 kilometers can be covered on payment of additional amount as specified by **Us**. In the unlikely event of **We** being unable to arrange for this service, **We** may request **You** to arrange for a taxi to transfer the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount for reimbursement to **Us**.

(j).Accommodation Benefits: In the event of the **Insured Vehicle** meeting with an **Accident**/breakdown, **We** will arrange a hotel accommodation for occupants of the **Insured Vehicle** for one day provided the event has occurred beyond 100 kilometers from the center point of the **city** but within 100 kilometers of another covered **city** and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.

The accommodation benefits would be offered subject to a per day limit of Rs. 2000 per occupant and a maximum total limit of Rs.16000 for all the occupants of the **Insured Vehicle** throughout the **Policy Period**. In the unlikely event of **We** being unable to arrange for this service, **We** may request **You** to arrange for a hotel accommodation for the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount for reimbursement to **Us**.

(k).Legal Assistance: In the event of the **Insured Vehicle** meeting with an **Accident**, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes, **You** may continue with the same legal advisor on direct payment basis

(l).Helpline: Breakdown support over phone: In the event of minor mechanical errors/ faults/ non-functioning of the **Insured's 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's vehicle**.

Definitions:

- a. Battery Electric Vehicle (BEV):** means a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) **Battery Electric Vehicle** derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank.
- b. Hybrid Electric Vehicle (HEV)** means **Insured Vehicles** powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in **Traction Battery** for propelling the vehicle.

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c. Traction Battery: A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle

d. City means a place as listed under "List of Cities" on the **Company Website**

11. VEHICLE REPLACEMENT

In the event of the **Insured Vehicle** meeting with a Total Loss (including theft)/ **Constructive Total Loss** We, at Our discretion, may settle the claim as specified under "**B. BASIS OF CLAIM SETTLEMENT (APPLICABLE TO THE INSURED VEHICLE)**"

12. LOSS ARISING OUT OF ADULTERATED FUEL

We shall indemnify **You** towards cost of repair/ replacement/ clean-up of the child parts of engine of the **Insured Vehicle** resulting from engine seizure following the use of intentionally adulterated fuel (petrol or diesel or any alternate fuel) by the fuel station operator or unintentional supply of wrong fuel by the fuel station attendant without the knowledge of the **Insured**.

Our Liability under this cover shall be limited to:

- a.** Repair or replacement of the following internal child parts of the engine: Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- b.** Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure).
- c.** Labour cost incurred by **You** to overhaul the damaged engine and or Fuel System.
- d.** The cost the engine oil in case flushing of engine
- e.** The cost incurred for testing of fuel to ascertain whether adulterated fuel has been used.

13. CONSEQUENTIAL LOSSES

It is hereby agreed and declared that:

- a.** in event of any Accident or breakdown, if the vehicle be driven before the necessary repairs are effected, the **Company's** liability to indemnify **You** shall be limited to only the cost of the internal child parts and /or spare parts of the damaged component and the associated repair cost for replacement of the internal child part /spare part. It is further agreed and declared that the **Company** shall be liable to indemnify **You** for the cost of the whole component and its repair cost only in the event of the internal child part/ spare part of the damaged component not being available in the market due to non-production by the manufacturer.
- b.** in the event of any Accident or breakdown if the **Insured Vehicle** was left unattended without proper precautions, the **Company** shall indemnify **You** against any loss due to theft of a part or an accessory of the Vehicle.
- c.** the **Policy** extends to cover the consequential damage to the internal child parts of the engine of the **Insured Vehicle** arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the **Insured Vehicle** arising out of leakage of lubricating oil due to **Accidental** means. Under this cover, **We** will indemnify **You** for the following:
 - i.** Cost of Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head
 - ii.** Cost of Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing
 - iii.** Labour cost incurred by **You** to overhaul the damaged engine and gear box

14. TYRE COVER

We shall indemnify **You** for loss or damage to tyre(s) of the **Insured Vehicle** arising out of **a.**

Accidental external means

- b.** an operation of an insured peril due to which the **Insured Vehicle** is also damaged,

We shall indemnify **You** against the cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of similar make, model and specification subject to the Basis of Loss Settlement for tyre mentioned elsewhere in this document.

The benefits under this 'Tyre Cover' can be utilized only for a maximum of four (4) tyre(s) of the **Insured Vehicle** during the **Policy Period**.

15. RIM COVER

We shall indemnify **You** against any loss or damage to rims of the **Insured Vehicle** arising out of physical damaged or being warped as a result of a blowout or as a result of it being driven over potholes, kerbs or other road debris.

The **Company** will indemnify **You** against the cost of replacing the damaged wheel rim(s) with a new or near equivalent wheel rim(s) of similar make,model and specification.

Rim means the rim of the wheels on **Insured Vehicle**, excluding any other part of the wheel assembly,such as the wheel hub, brakes, bearings or axle.

Specific Conditions

1. This cover will be provided only to the vehicles fitted with Tubeless Tyres or Run Flat Tyres.
2. The benefits under this Cover can be utilized only for a maximum of four (4) wheel rim(s) of the **Insured Vehicle** during the **Policy Period**
3. If due to any reason whatsoever, **You** replace wheel rim(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new wheel rim(s) including but not limited to the identification number.It may be noted that the **Company** shall not be liable to any loss or damage to any wheel rim whose identification number has not been informed to us and not stated in the endorsement document.
4. No cover is provided for:
 - Non damaged rims for the purpose of matching a set of rims
 - Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the **Insured Vehicle**
 - Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the **Insured Vehicle**.

16. PERSONAL BAGGAGE AND KEY REPLACEMENT

We will also indemnify **You** up to the **Sum Insured** specified in the **Policy Schedule** for:

- i. any loss or damage to **Your** personal baggage whilst kept in the **Insured Vehicle** caused by the insured perils.

Basis of Loss Settlement Criteria:

- a. Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then **We** will indemnify **You**, up to the **Sum Insured** of this cover, in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event
- b. In the case of a total loss, **We** will indemnify **You** in respect of the restoration or replacement costs up to the **Sum Insured** of this cover.

Specific Exclusions:

1. Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an Accident to **Insured Vehicle** in which such personal baggage is conveyed by **You**.
2. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which **Your** personal baggage is subjected
3. Any loss or damage caused by moth, mildew or vermin
4. Theft of **Your** personal baggage from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
5. Any loss of or damage to **Valuables**. **Valuables** means
 - a. gold or silver or any precious metals or articles made from any precious metals
 - b. watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles

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- c. deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument
- 6. Any loss or destruction of or damage to personal baggage of a consumable nature
- 7. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- 8. Any loss or damage to goods or samples carried in connection with any trade or business **ii. cost of replacement of keys of the Insured Vehicle in the event of irrecoverable loss of the keys. In the event of a security risk arising out of the incidence of lost keys of the Insured Vehicle, We will indemnify You for the cost of installing new locks in the Insured Vehicle.**

Special Conditions:

1. **You** shall immediately lodge a complaint with the police detailing the loss of key of the **Insured Vehicle** and provide **Us** a copy of the F.I.R.
2. No keys shall be deemed to be irrecoverably lost until a period of three (3) days, from the date of loss as mentioned in the F.I.R., has elapsed **3. No coverage shall be provided for:**
 - Where the replacement of keys is not carried out in manufacturer's authorized dealership or **Our** authorized workshops
 - Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever

17. CYBER RISK COVER

The **Company** shall indemnify **You**, for:

- i. any repair/ replacement cost incurred by the **Insured**, towards any loss/damage to the **Insured Vehicle**;
- ii. software reinstallation cost for the **Insured Vehicle**; **iii. reasonable and necessary costs to resolve Cyber Extortion; iv. Theft of Funds from Insured's bank**

incurred by the **Insured** as a consequence of a **Cyber Attack**

Our maximum liability to indemnify **You** under this cover shall not exceed the **Sum Insured** specified in the **Policy Schedule**.

EXCLUSIONS

In addition to the exclusions mentioned under **Motor Insurance Policy** the **Company** shall not be liable to Indemnify **You** under this add on cover for:

1. any **Loss** not directly resulting out of a **Cyber Attack**.
2. any claim arising out of or based upon or attributable to **Cyber Attack** in which all or any part of such Cyber Attack were committed, attempted, or allegedly committed or attempted, prior to the **Policy** inception date mentioned in the Schedule. In case of own renewal, **Policy** inception date shall mean the date of first issuance of the **Policy** subsequent to which the **Policy** is renewed without break.
3. any **Loss** resulting out of war and Cyber Terrorism
4. losses due to the outage/disturbance of external networks (e.g. power, internet, cable, cloud and telecommunications etc.)
5. Any unproven or unexplained losses
6. Any losses attributed to omission on account of **Insured/ Insured's** family members/employees **DEFINITIONS:**

1. **Computer System** means an electronic device or collection of electronic devices (including input/output/programmable devices and any devices capable of connecting over wireless networks) fitted in the **Insured Vehicle**, which can be used in conjunction with computer programmes/softwares or electronic instructions, and which are essential for functioning of the **Insured Vehicle** in a manner as prescribed by the manufacturer;

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For avoidance of doubt, **Computer System** shall not include any removable devices that can be used independent of the **Insured Vehicle**.

2. Cyber Attack means an unauthorized intrusion into the **Insured Vehicle's Computer System** by a Third Party, that enables a Third Party to seize unlawful control of the **Insured Vehicle**.

3. Cyber Extortion means any credible and unlawful threat or series of threats by a **Third Party** extortionist against the **Insured** with the intention to cause harm or damage to the **Insured Vehicle** in order to extract an extortion ransom from **You** by use of coercion.

4. Cyber Terrorism means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.

5. OEM means the **Insured Vehicle** manufacturers.

6. Theft of Funds means any unauthorized electronic transfer of money, assets or any other funds from **Insured's** bank account.

18. RECALIBRATION

We shall indemnify **You** against the costs incurred by **You** to **Recalibrate** and align digital sensing devices (including but not limited to ADAS) of the **Insured Vehicle** arising out of:

- a. damage to such digital sensing devices due to **Accidental** external means
- b. an operation of an insured peril due to which the **Insured Vehicle** is also damaged,
- c. breakdown of such digital sensing devices

to ensure optimal performance of the **Insured Vehicle** as per manufacturer's recommended standards on recommendation of the workshop authorized by **Us**.

Our maximum limit to indemnify **You** under this cover shall not exceed the **Sum Insured** specified in the **Policy Schedule** (through our Authorized Workshop/Service Provider) during the **Policy Period** For

the purpose of this cover:

- a) **Recalibrate** shall mean optimizing the set of operational parameters (as prescribed by the manufacturer) for efficient functioning of the **Insured Vehicle** in the desired manner.
- b) **ADAS or Advanced Driver Assistance System** are electronic systems in a vehicle that use advanced technologies (sensing devices) to assist the driver in driving/parking function.

19. SMART REPAIR

The Policy is extended to cover the repair costs incurred by **You**, in the event of the **Insured Vehicle** suffering minor Paint chipping and/or Scratches on external metal body panels due to operation of an insured peril.

Special Conditions

1. The **Insured** is not required to report minor Paint chipping and/or Scratches on external metal body panels immediately. He/she can intimate such loss anytime (not exceeding 12 months) within the **Policy Period**.
2. The **Company** shall cover all the losses including remote cause (accumulated losses).
3. The **Insured** shall be eligible for claims pertaining to repairs of up to a maximum of five panels during the **Policy Period**
4. Labour charges of painting to be paid based on proportion of damage

Applicability

This add-on cover shall be available only for Private registered vehicle used for private purpose and which are either

- a. new vehicles insured with Bajaj General Insurance Limited or
- b. vehicles insured with Bajaj General Insurance Limited as new, and without break-in for up to five consecutive years or
- c. break-in cases/ roll over cases where **Company** has agreed to issue this cover subject to the pre-inspection.

The odometer reading (running of the vehicles) specified in (a) and (b) above shall be less than and equal to 15000 km each Year and maximum 60000 km. Risk acceptance of this cover up to 45000 km.

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Exclusions:

1. Perforation of sheet metal parts and rusting of catalytic converter and silencer
2. Claim towards any repairs not carried out at an authorized dealer/service centre of the manufacturer.

20. CONVEYANCE BENEFIT

If the **Insured Vehicle** is rendered unusable due to repairs required to be undertaken in a workshop consequent to an **Accidental** loss or damage duly admitted and covered under base Policy, **We** will pay **You** a per day cash benefit opted by **You** for a maximum duration as shown on the Schedule during the **Policy Period** subject to the limit specified in the **Policy Schedule**.

Special Conditions:

1. The benefit period will commence from the date of survey completion by the surveyor provided the Own Damage Claim is admissible
2. No indemnity shall be available:
 - Where the repairs are not carried out at Our authorized workshops
 - For Claims made for the period before the date of completion of the survey
 - For any consequential loss arising out of claims lodged under "Conveyance Benefit"

21. DEFENCE COST

We will indemnify **You** in respect of the defence Costs incurred by **You**, as a result of any claim made by an affected Third Party or an entity in relation to legal liability arising out of

- i) legitimate usage of the **Insured Vehicle** by **You** or any person authorized by **You**.
- ii) usage of **Insured Vehicle** whilst being stolen provided that theft of the **Insured Vehicle** was reported to Police within 24 hours of theft from **Your** custody.

Defence Cost means fees of the Advocate for defending or providing legal assistance to **You** for police and court proceedings Limit of liability: As specified in the **Policy Schedule** applicable for any one event during any **Policy Period**.

Exclusions

In addition to the exclusions mentioned under Motor Insurance Policy, **Company** shall not be liable to Indemnify **You** under this add on cover for:

1. any incident(s) where there is no **Accident** caused by or arising out of use of the **Insured Vehicle**.
2. any legal action which is false, fraudulent, exaggerated or where **You** have made misrepresentations;
3. Deliberate, wilful or intentional non-compliance of any statutory provision by **You** which is proved/established in the court judgement.

22. MECHANICAL ELECTRICAL BREAKDOWN

We shall indemnify **You** for loss or damage to the **Insured Vehicle** caused due to Mechanical or Electrical Breakdown.

Exclusions:

- a. Our liability to indemnify **You** for any claim for loss or damage to Insured Vehicle under this cover shall not extend beyond completion of 75000 kilometers of odometer running of the **Insured Vehicle**.
- b. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of **Insured Vehicle**
- c. Any expenses incurred on consumables unless resulting from loss or damage to vehicle arising out of operation of insured perils.
- d. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
- e. Where reasonable care has not been taken by **You** to protect the loss or damage to the **Insured Vehicle**
- f. Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies

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- g. Any inconsequential losses that do not lead to any dismal performance of any insured components of the **Insured Vehicle** unless more specifically covered.
- h. Any loss to Spark/ glow plugs, axle/ drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension, tie rod/ tie rod end, all types of filters/ hoses/cables, rubber seals/ tubes, brake pads/ linings/ disc, clutch and pressure plates, fly wheels, friction discs, battery, tyres and tubes, bulbs, fuses, tyres, oil seals, glasses, lenses, all mountings, drive chains, air cleaner elements, motor brushes, belts, wiper blades and other items as specified in the manufacturers maintenance schedule.

B. BASIS OF CLAIM SETTLEMENT (APPLICABLE TO THE INSURED VEHICLE) i. BASIS OF LOSS SETTLEMENT FOR PARTIAL LOSS SETTLEMENT

In the event of an **Accidental** Partial Loss, the **Company** shall indemnify the **Insured** maximum of the manufacturer's listed selling price of the Parts (including reasonable labour cost for repair / replacement) belonging to the **Insured Vehicle** as on the date of loss.

ii. BASIS OF LOSS SETTLEMENT FOR TOTAL LOSS / CONSTRUCTIVE TOTAL LOSS SETTLEMENT

In the event of the **Insured Vehicle** meeting with Accident with a Total Loss (including theft)/ **Constructive Total Loss** the **Company** will settle the claim by:

a. New Vehicle: We will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market, inclusive of the following:

1. Private Car Package Policy covering the new vehicle
2. The cost of registration, including road tax and goods and service tax ("GST") payable and any other similar taxes, for the new vehicle applicable to the location where the **Insured Vehicle** is registered.

Any disbursement under this option will be regarded as full and final settlement of Our liability under Motor Insurance Policy. Upon settlement of the claim under this cover, Motor Insurance Policy shall expire/end.

b. Cash Settlement: In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production, short supply or due to Our inability to procure such vehicle due to any reason whatsoever, **You** will be indemnified against actual original registration cost of damaged **Insured Vehicle** or prevailing cost of registration (whichever is less) in addition to the actual difference between the original ex- showroom price of the damaged **Insured Vehicle** and the **IDV**.

Upon settlement of a Total loss/ **Constructive Total Loss** claim, the Policy shall be cancelled with effect from the date of loss and the **Insured** will not be entitled for any refund of premium.

In case of change of ownership, Our liability to indemnify **You** shall be limited to **Your** cost of ownership including registration cost, road tax, GST and any other similar tax.

iii. BASIS OF LOSS SETTLEMENT FOR TYRE(S)

Where the Loss or Damage to Tyre(s) is caused by **Accidental** external means, the liability of the **Company** shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:

Mean Residual Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
Up to 3mm	100% of the cost of new tyre(s)
< 3mm	Nil

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

C. GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS

The **Company** shall not be liable to make any payment in respect of: Insurance Policy

- a. Any **Accidental** loss or damage suffered whilst the **Insured** or any person driving the **Insured Vehicle** with the knowledge and consent of the **Insured** is under the influence of intoxicating liquor or drugs.

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- b. Any **Accidental** loss or damage to the **Insured Vehicle** if at the time of Accident the person driving the vehicle does not have a valid and effective driving licence, in accordance with the provisions of Rule 3 of Central Motor Vehicle Rules, 1989.
- c. Loss or damage to the **Insured Vehicle** caused by or arising out of the wilful act or wilful neglect or gross negligence of the **Insured** and/or **Insured's** Family Members and/or **Insured's** Employees
- d. Loss or damage to the **Insured Vehicle** due to damages existing at the time of commencement of this Insurance Policy and known to the **Insured** or his responsible representative but not disclosed to the **Company**.
- e. Any legal liability, damage to occupants or third parties, expenses related to personal injury or property damage.
- f. Voluntary deductible opted by **You** and specified in the **Policy Schedule**.
- g. Fraudulent act committed by **Yourself** or **Your** authorized representative.

D. GENERAL CONDITIONS APPLICABLE TO ALL COVERS

V-Pay add-on cover can be opted only at inception of the **Motor Insurance Policy**, no cover shall be available during mid-term of the **Motor Insurance Policy**

DI. GENERAL DEFINITIONS APPLICABLE TO ALL COVERS:

1. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Constructive Total Loss:** The **Insured Vehicle** shall be treated as a **Constructive Total Loss** if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the **IDV** of the vehicle.
3. **IDV:** Insured's Declared Value (**Sum Insured**) of the **Insured Vehicle** under the **Motor Insurance Policy**
4. **Motor Insurance Policy/ Policy** means the base Motor Policy under which this add-on cover is offered
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
6. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of and the insurance cover in force, and other terms/conditions/details.
7. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
8. **You, Your, Yourself** means the **Insured** named in the **Policy Schedule**.
9. **We, Our, Us, Company:** Bajaj General Insurance Limited

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