

Private Car Policy- Bundled

Consumable Expenses

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, *We* will cover cost of *Consumables* required to be replaced/replenished arising from an accident to the insured vehicle. *Consumables* for the purpose of this cover shall include engine oil, *Gear Box* oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items of similar nature excluding fuel.

What is not covered

1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If the insured vehicle is not repaired at an *Authorized garage*.

Standard Deductible under Section 1 of the policy shall be applicable to claims under this cover.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Definition

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Consumable(s)*- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
3. *We, Us, Our, Ourselves* means the Raheja QBE General Insurance Co. Ltd.
4. *You, Your, Yourself* – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.