



## Private Car Policy- Bundled Prospectus

**Note:** This document is only a summary of the features of the policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions, limitations & exclusions.

This policy is designed to cover the compulsory Third Party Liability as required by Motor Vehicles Act, together with loss or damage to the vehicle itself.

**Policy Period:** Own Damage- 1 Years & Third Party- 3 Years

### **Scope of Cover**

**Third Party Liability:** Protects against any legal liability arising out of use of the vehicle towards third parties which results in accidental injury to/ on death of a person and any damage caused to third party property.

**Personal Accident Cover** for Owner Driver for Rs. 15,00,000 (Annual) this also includes Personal Accident Cover to named as well as unnamed persons/ passengers up to the limit of Rs 200,000 (Annual) on payment of additional premium.

Since a general Personal Accident Policy cover against motor accidents, if an owner driver already has a 24- hour personal accident cover against death & permanent disability (Total & Partial) for CSI of at least Rs 15 Lacs, there is no need for a separate PA cover to be taken.

Additionally, if you have an option to select PA for a lesser amount than 15 lacs if you have general PA cover of the differential amount. You have an option to opt for PA cover for 1, 2 or 3 years.

**Loss or damage to the vehicle:** The policy covers against any accidental loss or damage caused to the insured vehicle or its accessories due to the following:

- Fire, Explosion, self- ignition, accidental damage by external means.
- Any damage in transit by road, rail, inland waterway, lift, elevator or air.
- Lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
- Burglary, housebreaking, theft, riot, strike, malicious act, terrorist activity.

### **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.

IDV is calculated on the basis of manufacturer's listed selling price of the insured vehicle (plus the listed price of any accessories) after deducting the depreciation for every year as per the following rates.

<b>THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE</b>	
<b>AGE OF VEHICLE</b>	<b>% OF DEPRECIATION FOR FIXING IDV</b>
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%

Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

If the price of any electrical and/ or electronic item installed in the vehicle is not included in manufacturer's listed selling price, then the actual value (after depreciation) of this item can be added to the Sum Insured over and above the IDV.

### Discount Available

#### No Claim Bonus

If you do not make any claim during the policy period, a No Claim Bonus (NCB) is offered on renewals. The discount can go as high as 50% (NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy). *Transfer of NCB:* You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy from another company.

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

All Type of Vehicles	%age of discount on 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 2 consecutive years of insurance	50%

\*\* NCB of 55% or 65% under sun set clause can be granted subject to no claim made or pending in the preceding year.

#### Other Discounts

##### Installation of Anti- theft Device:

Discount shall be allowed if the insured vehicle is installed with Anti- Theft device approved by ARAI Pune. Discount shall be 2.5% of OD Premium subject to maximum of Rs 500.

##### Membership of recognized Automobile Association

Discount shall be allowed if the insured is a member of recognized Automobile Association. The discount shall be 5% of the OD Premium subject to maximum of Rs 200

#### Exclusions

Any loss or damage to the vehicle and/ or its accessories will not be covered if caused by the following:

- Normal wear, tear and general ageing of vehicle
- Consequential loss, depreciation
- Mechanical and electrical breakdown
- Vehicle being used otherwise than in accordance with limitation as to use
- Damage to/ by a person driving the vehicle without a valid license
- Damage to/ by a person driving the vehicle under the influence of drugs or liquor.
- Loss or damage due to war, mutiny or Nuclear Risks

- Vehicle being used otherwise than in accordance with “Limitation as to Use” as stated in the schedule.
- Vehicle being driven by or is for the purpose of being driven by or in the charge of any person other than a driver as stated in the Driver’s Clause mentioned in the schedule.
- A claim arising out of contractual liability.
- Death arising out of and in course of employment of a person in the employment of the insured or in the employment of any other person who is indemnified under this policy or bodily injury sustained by such person arising out of and in course of such employment.
- Death of bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the motor vehicle at the time of occurrence of the event out of which any claim arises.

**Information about our claim services**

- The company’s dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The company’s philosophy is to look for ways to pay valid claims in a fair & timely manner.
- Our claim service will:
  - Provide assistance in emergency situation
  - Where necessary, coordinate repair/ replacement of your property if damaged or lost.
  - Keep you informed of the progress of your claim.
  - The company will act efficiently to ensure you get back to normal as quickly as possible
  - Claims for partial losses shall be payable subject to a deduction at the rates mentioned below in respect of the parts replaced

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries	50%
2. For fibre glass components	30%
3. For all parts made of glass	Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:	
AGE OF VEHICLE	%OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%
5) Rate of Depreciation for painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.	

**Cancellation of Policy**

Cancellation of Third-Party policy shall be allowed only in following scenarios:

- Total Loss/ CTL or Theft of the insured vehicle
- Double Insurance
- Transfer of Ownership

**Total Loss/ CTL/ Theft**

In case of total Loss/ CTL/ Theft of the insured vehicle during the policy, the policy shall be cancelled from the date of intimation of loss & third-party premium for unexpired period shall be refunded on Pro- rate basis. There shall be no refund of OD Premium.

**Cancellation at the insured’s request (in case of no claim in the policy)**

In the event of cancellation by the insured the refund amount shall be calculated as set out in the below table where

$$\text{Annual Third-Party Premium} = \text{Third Party Premium} / 3$$

Year of Cancellation	Methodology of Premium Refund		
	Policy Year 1	Policy Year 2	Policy Year 3
1 <sup>st</sup> Year	Premium retained basis Pro-rata portion	Full Annual Premium Refund	
2 <sup>nd</sup> Year	Full Annual Premium Retained	Premium retained basis Pro-rata portion	Full Annual Premium Refund
3 <sup>rd</sup> Year	Full Annual Premium Retained		Premium retained basis Pro-rata portion.

OD refund shall be on “Pro-rata” basis

**Cancellation at the insured’s request (in case of claim in the policy)**

In the event of a claim, the following table will be applicable for refund of Third-Party premium in case of cancellation initiated by the insured:

$$\text{Annual Third-Party Premium} = \text{Third Party Premium} / 3$$

Claim Year	occurrence	Refund amount
Year 1		If cancellation initiated in 1 <sup>st</sup> year itself then Refund the Annual Third-Party premium for year 2 & 3, else refer “Cancellation at Insured request (in case of no claim in the policy)”
Year 2		If cancellation initiated in 2 <sup>nd</sup> year itself then Refund the Annual Third-Party premium for Year 3 only, else refer “Cancellation at Insured request (in case of no claim in the policy)”
Year 3		No refund

There shall be no refund of Own Damage Premium in the event of claim in the policy.

### Transfer of Ownership

Transfer of Ownership of the vehicle in the policy shall be done on receipt of specific request from the new owner of the vehicle with the consent of old owner. In such a situation fresh proposal form should be obtained and submitted along with necessary proof of sale of the vehicle. The original policy needs to be surrendered to insurance company. If the Transferee is not entitled to NCB shown on the policy or is entitled to a lesser NCB than the existing one in the policy, recovery of the difference between the transferee’s entitlement – if any – and that shown in the policy, is to be made.

Any post lost endorsement for change of ownership if informed after 14 days of date of sale it shall be allowed upon repair of the vehicle post satisfactory inspection report of the vehicle. Transfer fee of Rs. 50 shall be collected. Differential premium due to change in risks details if any pertaining to new insured should be collected.

### No Claim Bonus rules in case of transfer of ownership

Recovery of NCB from the new owner shall be the NCB percent as mentioned in the policy schedule i.e. the entry NCB. However reserving letter to the old owner should be the actual earned NCB at the time of sale of vehicle.

### Voluntary Deductible

If insured for a higher deductible value, discount shall be allowed as per following slab:

Voluntary Deductible	Discount
Rs 2500	20% on the OD Premium subject to maximum of Rs 750
Rs 5000	25% on the OD Premium subject to maximum of Rs 1500
Rs 7500	30% on the OD Premium subject to maximum of Rs 2000
Rs 15000	35% on the OD Premium subject to maximum of Rs 2500

### Add On Covers

#### 1. Zero Depreciation- Bundled (Private Car)

UIN: IRDAN141RP0016V01201920/A0026V01201920

This cover pays the amount of depreciation deducted on the value of parts replaced under Own Damage Section of the Private Car Policy- Bundled in the event of Partial losses. This cover will not trigger in the event of claim where replacement of parts is not involved.

Maximum of (as opted by you) claims is allowed under this cover during the policy tenure.



This add-on cover is not applicable for any total loss, constructive total loss or theft claims.

**Conditions:**

- A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover.
- Vehicle is repaired at any of our Authorized Garage/ Authorized workshop/ Authorized service station.

**2. Return to Invoice- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0027V01201920

Company will pay the financial shortfall if any between the amount insured receives under section I of the policy and the purchase price of the vehicle as confirmed in sales invoice in case exactly same make & model is not available or current replacement price of the new vehicle in case exactly same make & model is available , along with first time registration charges, road tax & applicable insurance cost in the event of total loss/ theft of the vehicle during policy period.

For the purpose of this cover "Insurance Cost" means Sum of Own Damage Premium derived from multiplying Current Year Own Damage Rate with Insured Declared Value of the vehicle at the time of purchase & Current Year Third Party Premium applicable to new vehicles.

This cover shall not be allowed to imported vehicles.

**Condition**

- The finance company/ bank whose interest is endorsed on the policy must agree in writing, in case of hypothecation.

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

**3. Consumable Expenses- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0029V01201920

On payment of additional premium this add on provides cover to expenses incurred by you towards consumables items due to damage to vehicle arising out of perils covered under the policy. Consumable includes such as but not limited to nut & bolt, screw, washers, grease, lubricants clip, Gear box oil, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter & brake oil.

**Exclusions**

- Any consumables not associated with admissible Own Damage Claim under section 1 (Own Damage) of the policy.
- If there is no valid & admissible claim under section 1 (Own Damage) of the policy.

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

**4. Daily Conveyance Benefit- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0030V01201920

This cover pays per day benefit as per the plan mentioned below:

Maximum number of days that can be opted: 5/ 7/ 10/ 15/ 20/ 25/ 30

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Per day allowance amount can be opted in multiple of 100. Minimum per day allowance shall be Rs 100.

**Conditions:**

- Shall be applicable if insured vehicle is in our authorized garage for repairs for more than 3 days due to accidental damage to vehicle.
- In case of theft of the vehicle daily allowance benefit in a lump sum will be payable if the vehicle is not recovered within 90 days.

**Exclusions:**

- There is no admissible claim under section 1 i.e. Own damage section of the policy.
- Any delay on account of delay in delivering vehicle to the garage

On completion of repairs there is no delay by insured in taking delivery of the insured vehicle.

**5. Engine Protector- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0031V01201920

Cover will be provided against consequential damage to internal child parts of gear box and engine, Transmission or Differential Assembly arising out of water ingress in engine / leakage of lubricating oil from engine due to accidental means.

Consumables/ Lubricating Oils used in respective assembly are also covered.

**Exclusion**

- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance / preventive maintenance.
- Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.

**Conditions**

- In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
- In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
- There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.
- Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
- You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by You.

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

**6. Key Protect Cover- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0032V01201920

This cover pays cost of replacing your keys if keys are lost and/or stolen. We shall also be replacing your locks. In addition to this if there is security concern arising out of loss of your vehicle's keys, cost of replacing the locks is also covered.

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### Exclusions

- Costs other than those mentioned above.
- 10% of claim amount or INR 500 whichever is higher.

If claim results from theft then specify copy of FIR required

### Conditions

- For Break-in protection claims, You must provide an official police report that confirms the incident happened within Period of insurance.
- Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.

## 7. Loss of Personal Belongings- Bundled (Private Car)

UIN: IRDAN141RP0016V01201920/A0033V01201920

This cover pays for loss or damage to personal belongings of you & your family due to perils covered under section 1 (Own Damage) while they are in vehicle at the time of loss or damage to the vehicle. Sum Insured option are available in the multiple of INR 10,000 and up to INR 50,000

A Police report must be filed for claims due to burglary or theft.

Personal Belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes mobiles, laptops, i-pads, CDs and items of similar nature

### Exclusions

- money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
- Any goods or sample carried in connections with any trade or business is not covered.

### Conditions

- A police report must be filed for claims due to burglary or theft.
- The maximum amount payable under this section is as opted by you during the Period of insurance. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
- The insured shall bear 10% of claim amount subject to minimum of INR 500 for each and every claim under this section.

## 8. NCB Retention Cover- Bundled (Private Car)

UIN: IRDAN141RP0016V01201920/A0028V01201920

The Company will maintain the current applicable No Claim Bonus (NCB) at the time of Renewal of this policy if there is only one approved accidental claim made during the policy period.

### Exclusions

- If the policy is not renewed with us within 90 days of the expiry of the policy.
- If the claim is a Total Loss/ Constructive Total Loss.

### Conditions

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- A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No Claim Bonus on New vehicle as is shown in schedule.
- A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit.

## **9. Tyre & Rim Protector- Bundled (Private Car)**

UIN: IRDAN141RP0016V01201920/A0034V01201920

### **Tyre**

This covers the repair and replacement expenses arising out of accidental loss or damage to tyres and tubes only, without any damage to the insured vehicle, resulting into bulge, puncture, and burst, cut or damages excluding those mentioned below. Unused tread depth will be the basis of indemnity under this coverage as specified below.

- Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- Unused tread depth of  $\geq 3$  to <5 mm – 50% of cost of new tyre and / or tube
- Unused tread depth of  $\geq 5$  to <7 mm – 75% of cost of new tyre and / or tube
- Unused tread depth of  $\geq 7$  mm – 100% of cost of new tyre and / or tube

### **Rim**

This covers the repair and replacement expenses arising out of accidental loss or damage to Rims only, without any damage to the insured vehicle. This cover pays when any rim on your vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of it being driven over potholes, kerbs, or other road debris, excluding those mentioned below. Shall be applicable only to vehicles fitted with Tubeless Tyres or Run Flat Tyres.

Claim under this cover only shall not impact NCB eligibility on renewal. Maximum of 4 replacements will be allowed during the period of Insurance.

### **Exclusions**

- If the insured vehicle is not repaired at an Authorized garage (Exclusion applicable if replacement of Rim is involved).
- Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or Run Flat Tyres. (Applicable to Rim Cover only)
- loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
- any loss or damage within first 15 days of the inception of the policy.
- any loss or damage occurred prior to the inception of the policy
- any loss or damage resulting into total loss of the vehicle
- routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
- theft of tyre(s) / tube(s) / rim(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
- if the tyre(s) / tube(s)/ rim(s) which are being claimed is different from tyre(s)/ rim(s) insured / supplied as original equipment along with the vehicle unless informed to Us and mentioned / endorsed on the policy.

- Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
- loss or damage arising out of improper storage or transportation
- any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/ rim function or performance.
- loss or damage arising out of modifications not approved by the tyre/ vehicle manufacturer.
- Any loss or damage to tyre/ rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- loss or damage resulting from hard driving due to race, rally or illegal activities.
- loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
- loss or damage resulting from poor workmanship while repair.
- loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- minor damage or scratch not affecting the functioning.
- tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

### **Conditions**

- If You make a fraudulent claim, coverage under this section shall cease with immediate effect.
- If during the Period of insurance any tyre/ rim is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre/ rim would not be available unless details of new tyre/ rim are informed to Us.
- In case of replacement of tyre/ rim for which a claim is preferred under the coverage, replaced tyre/ rim should be included by way of endorsement.
- All claims must be made within 3 working days of damage.
- You must take all reasonable steps to avoid loss or damage to tyre(s)/ rim(s). You must not continue to drive the vehicle if You do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s)/ rim(s).
- Exclusion as per Point 1 of "What We will not cover" shall not hold true in case of repair claims & no replacement is involved.

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

## **10. Emergency Medical Expenses**

UIN: IRDAN141RP0016V01201920/A0002V01202627

Note: This document is only a summary of the features of the Add-On Covers offered along with Raheja General Private Car Bundled Policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

### **1. Emergency Medical Expenses**

#### **Coverage**

The Company shall indemnify the Insured for the reasonable and necessary medical expenses incurred towards treatment of bodily injury sustained by the Insured, driver and/or any occupant of the Insured Vehicle arising solely and directly out of an accident whilst driving or travelling in the Insured Vehicle, caused by violent, accidental, external, and visible means, and requiring treatment in a hospital, clinic, or nursing home.

Our liability in aggregate during the Period of insurance shall be limited to sum insured as specified in the schedule for persons not exceeding the maximum licensed seating capacity of the vehicle.

### **1. Accidental Hospitalization cover**

In the event that the Insured Vehicle meets with an Accident whilst on road during the Policy Period and the driver or any of the passengers of the Insured Vehicle sustains any bodily injury resulting solely and directly from such Accident, the Company shall indemnify the Insured Person for the Medical Expenses incurred towards Medically Necessary Treatment of such Injury as detailed below:

- Room rent charges
- Nursing expenses
- Intensive Care Unit (ICU) charges
- Medical Practitioner(s) fees
- Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs, and consumable expenses
- Diagnostic procedure expenses
- Cost of prosthetic and other devices or equipment if implanted internally during a surgical procedure

**Provided that:**

- i. Such Medical Expenses shall be the Reasonable and Customary Charges incurred for In-Patient Hospitalisation or Day Care treatment for such Injury.
- ii. To be admissible under this Policy, the Injury must have necessarily occurred as a direct result of a Motor Accident covered under the Policy.
- iii. Domiciliary Hospitalisation and/or Out-Patient treatment shall not be covered under this Benefit.

### **2. Emergency Ambulance Cover (Reimbursement)**

In the event that the Insured Vehicle meets with an Accident whilst on road during the Policy Period, and the driver or any of the passengers of the Insured Vehicle sustains any Injury, the Company shall reimburse the Insured up to the amount specified in the Policy Schedule for

expenses incurred towards availing emergency road ambulance services for transferring the injured person to the nearest hospital having adequate emergency facilities for the provision of health services following such Accident.

### **3. Air Ambulance Cover (Reimbursement / One-time per Policy Year)**

The Company shall reimburse expenses incurred towards transportation of the Insured Person by Air Ambulance in the following cases:

- i. From the place of occurrence of the Accident to the nearest hospital in case of an emergency life-threatening medical condition, or
- ii. From one hospital to another hospital which is prepared to admit the Insured Person and provide necessary medical services, only when immediate and rapid transportation is required and cannot be provided by a road ambulance.

**Provided that:**

- a) The life-threatening medical condition is certified by a Medical Practitioner.
  - b) The transportation from one hospital to another hospital has been prescribed by a Medical Practitioner and
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is medically necessary.

- c) The Air Ambulance shall be duly licensed for operation by the Competent Authorities of the Government of India.
- d) The origin and destination of the Air Ambulance Service shall be within the geographical boundaries of the Republic of India.
- e) This benefit can be availed once during a Policy Year.

#### **4. Limit tied to seating capacity / occupants**

The cover is applicable only to the number of occupants up to the registered seating capacity of the Insured Vehicle. Any loss or claim arising out of overloading of the vehicle shall not be admissible under this cover.

#### **1. Exclusions**

The Company shall not be liable to make any payment under this cover in respect of:

- a) Any expenses related to a sickness, disease, or medical disorder not directly consequential to an accident.
- b) Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- c) Any physiotherapy treatment.
- d) Any expenses related to pre-existing diseases
- e) Any expense not supported by an original and valid bill/receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- f) Expenses if the treatment is commenced after five (5) days from the date of Accident.
- g) Any claim amount exceeding the Sum Insured mentioned in the Policy Schedule during the Policy Period.
- h) Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide, physical defect or infirmity.
- i) Any expense arising or resulting from or traceable to an accident happening whilst the Insured is under the influence of intoxicating liquor or drugs.

#### **11. Pay As You Drive**

UIN: IRDAN141RP0016V01201920/A0010V01202425

The *Pay As You Drive* (PAYD) add-on cover is designed for vehicle owners who drive fewer kilometers and want insurance that aligns with their actual usage. With this innovative solution, premiums are based on the distance you drive, offering flexibility and savings to low-mileage drivers.

#### **2. Key Features**

- **Usage-Based Premiums:** Premiums are calculated based on the kilometers driven, as declared by the insured or verified during an inspection.
- **Flexible Coverage:** Tailored for individuals with lower vehicle usage, ensuring you're not overpaying for coverage you don't fully use.
- **No Telematics Required:** This plan does not rely on GPS tracking or telematics devices. Kilometer usage is self-declared or verified during periodic inspections.

#### **3. Eligibility**

- Available to private car owners.
- The vehicle must have a valid motor insurance policy in place.
- The policyholder must submit regular declarations

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## **12. Road Side Assistance**

UIN: IRDAN141RP0016V01201920/A0001V01202122

Stranded in the middle of nowhere with a broken vehicle? With Road Side Assistance get assistance anywhere. Call us on 1800 102 7723.

### **Flat Tyre assistance**

If your vehicle is immobilized due to flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre. In case the spare tyre is not available, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicles. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

### **Flat Battery- Jump Start Service**

If your vehicle is immobilized, due to run down battery, you will get the assistance of a vehicle technician to jump start the insured vehicle with appropriate means. If the rundown battery has to be replaced with a new battery, the cost of such battery replacement and any cost to obtain the battery will, be borne by you.

### **Repair on the spot**

If your vehicle breaks down due to a minor mechanical/ electrical fault making it immobile, you will get the assistance for repairing the breakdown. Cost of material & spare parts, if required to repair the vehicle on the spot and any incidental conveyance to obtain such material and spare parts will be borne by You.

### **Spare Key Retrieval/ Services of Keys Locked inside**

If the keys of your vehicle are locked inside, lost or misplaced, and you request to arrange for another set from your residence or office by courier to the location of the vehicle, the same will be arranged with requisite authorization from you. All cost and incidental charges shall be borne by you.

### **Fuel Support (Emergency Fuel Delivery)**

If your vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 liters on a chargeable basis) at the location of breakdown.

### **Emptying the fuel tank (due to incorrect fueling)**

If your vehicle is immobilized due to incorrect fueling, you will get the assistance for emptying the fuel tank. In case this service is not feasible the vehicle shall be transferred to nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

### **Emergency Towing Assistance**

#### **In case of breakdown**

If your vehicle is immobilized due to a mechanical or electrical fault which cannot be repaired at the spot, you will get the assistance in towing the vehicle to the nearest garage, within a radius of 50 Kms from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at vendor's actual rates.

**In case of Accident**

If your vehicle is immobilized due to an accident, you will get the assistance in towing the vehicle to the nearest garage, within a radius of 50 kms from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor's actual rates.

**In case of use of incorrect fueling**

If your vehicle is immobilized due to incorrect fueling, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism. Cost of towing and other incidental charges shall be borne by you.

**Other Services****SMS Relays/ Emergency Message Service**

In the event of breakdown or accident of your vehicle under our policy your urgent message will be relayed to a person of your choice.

**Taxi Support**

If your vehicle is immobilized due to a breakdown, you will get the assistance for arrangement of alternate mode of transport (Taxi) to accompany the vehicle to the workshop or to travel to the nearest convenient place. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

**Continuation/ Return Journey (Taxi Support)**

If your vehicle is immobilized due to a breakdown, occurring outside 200 kms from your residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to your home town. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

**Hotel Accommodation**

If your vehicle is immobilized due to breakdown which has taken place outside 200 kms from your residence, and the vehicle cannot be repaired same day (schedule repair time being of 8 or more hours), you will get assistance in organizing for hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the hotel.

**Pick up of repaired vehicle**

If your vehicle suffers an immobilizing breakdown/ accident and vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

**Medical Assistance**

If your vehicle meets with an accident, and any of the occupants getting injured, you will be assisted with a conference call with nearest medical service provider or ambulance service provider. The cost of such service provider has however to be borne by you. We shall however be in no way responsible for the quality of service rendered by such service providers.

**Important Note:**

You will not be required to pay for labor cost and round trip conveyance cost of the service provider except cost of material/ spares parts and conveyance/ transportation cost to obtain them, if required, to repair the vehicle and any other costs specifically mentioned in the above scenarios.

Further, if your vehicle is immobilized due to breakdown, and is eligible for services but as a rare chance you do not get the eligible assistance as mentioned above, you will be reimbursed the cost incurred for towing the insured vehicle to the nearest garage not exceeding Rs 3000/- per event for towing.

**Geographical Territory**

These services are available on national highways, state highways and motorable roads of cities within mainland India.

**Limitations:**

- The services will be provided on best effort basis, subject to regulation in force locally.
- The services would not be provided under following conditions:
  - Act of God (including exceptional adverse weather conditions), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, act of terrorism, nuclear fission, strike, regulatory prescription, notice, circular, notification, act(s) of omission/ commission by any concerned, state and or central government(s) or government agencies, judicial or quasi- judicial authorities.
- Loss of or damage to luggage or other personal effects that might occur during the service performance.
- Vehicle should not be used for the purpose of racing, rallying, motor sports, or any instances where the vehicle is not being used and/or driven in non compliance with applicable laws and regulatory prescriptions.
- Not covered events: Any service not covered here, if provided shall be at your expenses.
- Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, inflammable, hazardous goods etc. shall not be transported.
- You can avail of these services for maximum of 4 times during the course of the policy period.
- We shall not be liable of any consequential damages arising out of repair on spot/ towing or any other Road Side Assistance services.

**Information about our claims services**

- The company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The company's philosophy is to look for ways to pay valid claims in a fair & timely manner.
- Our claim service will:
  - Provide assistance in emergency situation
  - Where necessary, coordinate repair/ replacement of your vehicle parts, if damaged or lost.



- Keep you informed of the progress of your claim.
- The company will act efficiently to ensure you get back to normal as quickly as possible

### **In the event of claim**

On the occurrence of any loss, within the scope of the Policy the Insured/Insured Person shall:

- In the event of a claim under the Policy the Insured/Insured Person may contact immediately any of the Company's Offices at the contact numbers specified in the Schedule to the Policy.
- Intimation of claim can also be made to Raheja QBE Call centre at 1800-102-7723 (9 am to 8 pm, Monday to Saturday) or in writing at the nearest Offices or through the intermediary.
- Alternatively, you can also reach us at [customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com)
- You can report vehicle at network garage whereby claim registration shall be done by network garage itself.

### **Minimum Information Required**

- Insured's Details
- Policy Number
- Loss Details such as
  - Date of Loss
  - Type of Loss
  - Loss Location
- Contact Details for communication
- Completed & Signed claim form along with supporting documents. Minimum documents required are as below:
  - Registration Certificate
  - Policy Copy
  - Driving License
  - Claim Form
- In the event of theft, a copy of FIR or written acknowledgement from the Police Authority.
- In the event of death claim death certificate, post mortem report if any and for bodily injury certificate from hospital for disability.

The company reserves the right to call for additional documents if any depending on the circumstances and nature of claim.

If you feel you require further assistance, then you can write to our office at  
Raheja QBE General Insurance Company Limited  
Fulcrum, 501 & 502, A wing, 5th Floor,  
International Airport project road, Sahar,  
Andheri East, Mumbai - 400059  
Email id :- [customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com)

*This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to Private Car Policy- Bundled, please refer policy wordings.*

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IRDA Registration No. 141

Private Car Policy- Bundled- IRDAN141RP0016V01201920

