HDFC ERGO General Insurance Company Limited

Policy Wordings

Bima Vahan 3 Years Private Car Package Policy

Preamble

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Insurance Company Limited for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance to the Insurance Company and which has been realized by the Insurance Company in respect of accidental loss or damage occurring during the Period of Insurance as stated in the schedule

Now This Policy Witnesseth:

That subject to the terms exceptions and conditions contained herein or endorsed or otherwise expressed hereon

Section 1: Loss of or Damage to the Vehicle Insured

The Insurance Company will indemnify the Insured against loss or damage to the vehicle Insured hereunder and/or its accessories whilst thereon:

I. By fire, explosion, self ignition or lightning;
II. By burglary, housebreaking or theft
III. By riot and strike
IV. By earthquake (fire and shock damage);
V. By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost
VI. By accidental external means
VII. By malicious act;
VIII. By terrorist activity;
IX. Whilst in transit by road, rail, inland-waterway, lift, elevator or air;
X. By landslide and rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts of the vehicle replaced

1. For all rubber/ nylon/ plastic parts, tyres, tubes, batteries (excluding traction batteries) and air bags	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	As per the following schedule

Age of Vehicle	Depreciation Rate
Not exceeding 6 months	Nil
Exceeding 6 months 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%

Rate of depreciation for traction batteries used in electric, electric-hybrid, plug-in hybrid vehicles (and other such vehicles powered by electric batteries)	As per the following schedule

Age of Traction Battery	Depreciation Rate
Up to 1 year	Nil
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	20%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 6 years	45%
Exceeding 6 years but not exceeding 7 years	65%
Exceeding 7 years	100%

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.

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

(a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages
(b) Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
(c) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and
(d) Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured has consumed alcohol or is under the influence of intoxicating liquor or drugs or driving the insured vehicle without a valid license in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended).

In the event of the vehicle being disabled by reason of accidental loss or damage covered under this policy the Insurance Company will bear the reasonable cost of protection and removal of the vehicle to the nearest repairer and for redelivery of the vehicle to the insured but not exceeding in all ₹1500/- in respect of any one accident.

The insured may authorize the repair of the vehicle necessitated by loss or damage covered under this policy for which the Insurance Company may be liable under this policy provided that:

(a) The estimated cost of such repair including replacements, if any, does not exceed ₹500/-
(b) The Insurance Company is furnished forthwith a detailed estimate of the cost of repairs and
(c) The insured shall give to the Insurance Company every assistance to see that such repair is necessary and the charges are reasonable.

Policy Period / Period of Insurance

Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in Schedule of the policy.

Insured Declared Value

Insured Declared Value represents the maximum liability of the insurer in the event of total loss or constructive total loss of the insured vehicle.

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy and shall be fixed for each year of the policy at the commencement of Policy period for the Insured vehicle.

The IDV of the vehicle (and accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the make and model variant of the Insured vehicle at the commencement of insurance/renewal and adjusted for depreciation as per "Criteria for determining IDV" (as per schedule below). The age-wise IDV depreciation scale is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

Manufacturer's listed selling price shall be the ex-showroom price of the vehicle including all applicable taxes and excluding road taxes,, as defined by the respective vehicle manufacturer.

The general schedule for IDV shall be as follows

The Schedule of Depreciation for fixing the IDV of the Vehicle	
Age of Vehicle	**Depreciation Rate**
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%
Exceeding 5 years but not exceeding 6 years	55%
Exceeding 6 years but not exceeding 7 years	60%
Exceeding 7 years	65%

Insured Declared Value Deviation

IDV deviation may be allowed by the Insurance Company on case-to-case basis.

Section 2: Liability to Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Insurance Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the Insured vehicle against all sums which the Insured shall become legally liable to pay in respect of
    A. Death of or bodily injury to any person including occupants carried in the Insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor vehicles Act, the Insurance Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
    B. Damage to any property other than the property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the insured, the Insurance Company will indemnify any driver who is driving the insured vehicle on the Insured's order or with insured's permission provided that such driver shall as though he/she was the insured, observe, fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Insurance Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this policy provided that such personal representative shall as though such representative was the Insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
5. The Insurance Company may at its own option:
    A. Arrange for representation at any inquest or fatal inquiry in respect of any death which may be the subject of indemnity under this policy and

B. Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy

Avoidance of certain terms and right of recovery

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the Insured shall repay to the Insurance Company all sums paid by the Insurance Company which the Insurance Company would not have been liable to pay but for the said provision of the Motor Vehicles Act.

Application of limits of indemnity

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

Section 3: Personal Accident Cover for Owner Driver

Subject otherwise to the terms exceptions conditions and limitations of this policy, the Insurance Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner driver of the insured vehicle in direct connection with the vehicle Insured whilst mounting into/dismounting from or travelling in the Insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in.

Nature of injury	Scale of compensation
Death	100%
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%
Permanent total disablement from injuries other than named above	100%

Provided always that

A. The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Insurance Company shall not in the aggregate exceed the sum of Rs. 15 lakh for the applicable policy period as opted and mentioned in the policy schedule.

B. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person has consumed alcohol or is under the influence of intoxicating liquor or drugs.

C. Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

This cover is subject to:

(a) The Owner-Driver is the registered owner of the vehicle Insured herein
(b) The Owner-Driver is the Insured named in this Policy
(c) The Owner-Driver holds a valid driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), at the time of the accident

General Exceptions (Applicable to all Sections of the Policy)

The Insurance Company shall not be liable in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area as stated in the schedule.
2. Any claim arising out of any contractual liability
3. Any accidental loss/ damage and/or liability caused sustained or incurred whilst the vehicle Insured herein is:
    a. Being used otherwise than in accordance with the Limitations as to Use as stated in the schedule or
    b. 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
4. i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
   ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.
7. 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.

Deductible

The Insurance Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle Insured) of this Policy in respect of the Deductible stated below.

The deductible in respect of Any one Accident shall be the amount of Deductible for Section 1 Own Damage as specified below:

Type of Vehicle (Non- Electric including Hybrid)	Compulsory Deductible(₹)
Private Cars including three wheelers rated as Private Cars (Not exceeding 1500cc)	1000/-
Private Cars including three wheelers rated as Private Cars (Exceeding 1500cc)	2000/-

Type of Vehicle (Electric)	Compulsory Deductible(₹)
Private Cars including three wheelers rated as Private Cars (Not exceeding 65 KW)	1000/-
Private Cars including three wheelers rated as Private Cars (Exceeding 65 KW)	2000/-

Conditions

This policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Insurance Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Insurance Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Insurance Company immediately on receipt by the Insured. Notice shall also be given in writing to the Insurance Company immediately upon the insured having knowledge of any impending prosecution, inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject matter of a claim under this policy the insured shall give immediate notice to the Police and co-operate with the Insurance Company in securing the conviction of the offender.
2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Insurance Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defense or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Insurance Company may require.
3. The Insurance Company may at its own option repair reinstate or replace the insured vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Insurance Company shall not exceed:
    i. For total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule against the year in which loss falls less the value of the wreck
    ii. For partial losses, i.e. losses other than total loss/constructive total loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified

4. The insured shall take all reasonable steps to safeguard the insured vehicle from loss or damage and to maintain it in efficient condition and the Insurance Company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if such vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to such vehicle shall be entirely at the insured's own risk

5. **Total Loss/ CTL/ Theft**

In case of Total Loss/ CTL/ Theft of the vehicle during the policy, the policy shall be cancelled from the date of intimation of loss.

For Total Loss:

If the Insured Vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim

For Constructive Total Loss:

A vehicle will be considered to be a **CTL**, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

For Theft:

When the Insured Vehicle is stolen in entirety, it results in a Theft claim. In such cases, the claim is settled on Insured Declared Value basis upon receipt of all the relevant documents and NTC report (non-traceable report) from the police under whose jurisdiction the theft is reported

6. **Cancellation & Refund**

i. **In case of no claim in the policy**

i. **Cancellation by insurer:**

The Insurance Company may cancel the policy by sending seven day's notice by recorded delivery to the insured at Insured's last known address on the grounds of fraud, non- disclosure of material facts or non- cooperation. In such event of cancellation, the policy shall stand cancelled ab-initio with no premium refund for the years for which the risk has already incepted. However, refund will be provided in full by the insurer for the years for which the risk has not incepted.

ii. **Cancellation by Insured:**

The policy may be cancelled at any time during the term, by informing the insurer with/without assigning any reason. Provided no claim has arisen during the period of insurance.

1. In case of no Claim:

In the event of cancellation by the insured the refund amount shall be on proportional basis and shall be calculated as per the terms and conditions laid out.

In the event of cancellation by the insured the refund amount shall be calculated as set out in the below table for both OD and TP premium.

Policy Term	Year of Cancellation	Methodology of Premium Refund		
		Policy Year 1	Policy Year 2	Policy Year

				3
3 Year	1st Year	Premium retained on Proportional basis	Full Annual Premium Refund	Full Annual Premium Refund
	2nd Year	Full Annual Premium Retained	Premium retained on Proportional basis	Full Annual Premium Refund
	3rd Year	Full Annual Premium Retained	Full Annual Premium Retained	Premium retained on Proportional basis

Under no circumstances can the insurer cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss/Cash loss.

2. In case of claim in the policy:

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the policy year in which the claim occurs.

ii. Cancellation due to Total Loss/Total Theft/ Cash loss of Vehicle/ Double insurance

- In the event of lodgement and settlement of a total loss claim of any nature including theft and constructive total loss/ cash loss, the company will refund the Own damage and liability section premium in full for the unexpired years (where the risk has not yet incepted). There would no refund for the premium related to lapsed years (Risk years/12 month periods which have expired before the Cancellation effective date) and for the current year where the cancellation effective date falls.
- In the event of cancellation of policy due to double insurance, the company will refund the Own damage and liability section premium in full for the unexpired years (years for which the Risk has not yet incepted). For the year where policy is in force (risk has incepted), premium will be refunded as follows:

Sr No.	Scenarios	Same Risk start date (RSD)	Different Risk start date (RSD)	
			First policy cancelled (on request of Insured	Later policy Cancelled
1.	Double insurance issued by the same	Full Refund	1.Full refund - if request is received before RSD	Full

	company		2.Proportional Refund - If request is received after RSD.	
2.	Double insurance issued by different insurers	Full Refund - If cancellation request is received within 30 days from RSD. Proportional refund - if request is received after 30 days from RSD.	Proportional Premium Refund	Proportional Premium Refund

7. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Insurance Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
8. It is also hereby further expressly agreed and declared that if the Insurance Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer, have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
9. The due observance and fulfilment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Insurance Company to make any payment under this policy
10. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the motor vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance Policy for such Motor Vehicle

    Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new Policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

    a. Death Certificate in respect of the Insured
    b. Proof of title to the vehicle
    c. Original Policy
11. Motor Third Party insurance shall not be cancelled by either insurer or the insured except on the following grounds:
    - Double Insurance
    - Vehicle not in use anymore because of Total Loss or Constructive Total Loss

No Claim Bonus

No Claim Bonus (NCB), wherever applicable, will be as per the following table, which will be applicable for renewal of annual policy:

No Claim Bonus Status in Expiring Policy	NCB % in renewed policy			
	No. of OD claims during last 3 years of the policy tenure			
	0	1	2	>2
0%	35%	25%	20%	0%
20%	45%	25%	20%	0%
25%	50%	35%	20%	0%
35%	50%	35%	20%	0%
45%	50%	45%	20%	0%
50%	50%	50%	20%	0%
55%	55%	50%	20%	0%
65%	65%	50%	20%	0%

Maximum capping for NCB will be 50%

Sun Set Clause: If at the renewal of the Policy falling due at any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to NIL at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

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

Endorsements (Attached to and forming a part of Policy)

All the IMTs specified in the policy wording shall be governed by the terms, conditions, and premium rates of the erstwhile India Motor Tariff.

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of `..... by the Insured as mentioned in the schedule and realization thereof by the Insurance Company, it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..... /..... /..... to the ..... /..... /..... (both days inclusive) be deemed to include *.

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle Insured/ injury to its occupants / third party liability in respect of the vehicle Insured during sea voyage / air passage for the purpose of ferrying the vehicle Insured to the extended geographical area.

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

NOTE: Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ / Bangladesh as the case may be.

IMT. 7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with …….. (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover. Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof. Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 16. Personal Accident To Unnamed Passengers Other Than Insured And The Paid Driver And Cleaner {For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without sidecar}

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Insurance Company it is hereby understood and agreed that the Insurance Company undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the Insured and/or the paid driver attendant or cleaner and/ or a person in the employment of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the Insured at the time such injury is sustained whilst mounting into, dismounting from or travelling in the insured vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

Nature of injury	Scale of compensation
Death	100%
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%
Permanent total disablement from injuries other than named above	100%

Provided always that:

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurance Company shall not in the aggregate exceed the sum of `.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person
4. Not more than .....** persons/passengers are in the vehicle Insured at the time of occurrence of such injury

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

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle Insured is to be inserted

IMT. 17. Personal Accident Cover To Paid Drivers, Cleaners And Conductors: (Applicable to all classes of vehicles)

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that the Insurance Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/ cleaner/conductor in the employment of the insured in direct connection with the vehicle Insured whilst mounting into dismounting from or travelling in the Insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:

Nature of injury	Scale of compensation
Death	100%
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%
Permanent total disablement from injuries other than named above	100%

Provided always that:

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurance Company shall not in the aggregate exceed the sum of `.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or

attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person

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

* The Capital Sum Insured (CSI) per passenger is to be inserted

IMT. 24. Electrical / Electronic Fittings / Non Electronic Fittings (Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle. Package Policy only)

In consideration of the payment of additional premium of `....., by the insured as mentioned in the schedule and realization thereof by the Insurance Company notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Insurance Company will indemnify the Insured against loss of or damage to such electrical and/ or electronic fitting(s) and/or non electronic fittings as specified in the Schedule whilst it/these is/are fitted in or on the vehicle Insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The Insurance Company shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Insurance Company hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

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

IMT. 25. Cng/Lpg Kit In Bi-Fuel System (Own Damage cover for the kit)

In consideration of the payment of premium of `.....* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurance Company will indemnify the Insured in terms conditions limitations and exceptions of Section1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle Insured arising from an accidental loss or damage to the vehicle Insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the Policy.

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

* To insert sum arrived at in terms of G.R.42.

IMT. 28. Legal Liability To Paid Driver And/Or Conductor And/Or Cleaner Employed In Connection With The Operation Of Insured Vehicle (For all Classes of vehicles)

In consideration of an additional premium of ` 50/- per tenure, notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company shall indemnify the Insured against the Insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle Insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

1. This Endorsement does not indemnify the insured in respect of any liability in cases where the Insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for Insured's general employees;
2. The Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations
3. The insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.
4. In the event of the policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

NOTE: Apart from the above mentioned IMT's below mentioned IMT's are also applicable as per erstwhile India Motor Tariff in case the policy is endorsed with relevant section by collecting applicable premium:

IMT 3, IMT 4, IMT 6, IMT 8, IMT 10, IMT 11A, IMT 11B, IMT 11C, IMT 12, IMT 13, IMT 15, IMT 18, IMT 19 IMT 22, IMT 26, IMT 27. IMT 29, IMT 30, IMT 31, IMT 32.

Add On Covers

1. **Zero Depreciation**

   This add on cover is applicable only if it is mentioned in the policy schedule.

   In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Insurance Company will indemnify the Insured without deduction for depreciation on parts in respect of approved partial loss claims.

   Provided that the indemnity granted by this Endorsement:

   1) The customer can choose the number of claims – either two claims (per year of the policy tenure which is non-cumulative) or unlimited claims for this cover as per his/ her selection during proposal and the same be mentioned in policy schedule.
   2) No indemnity shall be granted to Total Loss / Constructive Total Loss / Theft claims
   3) Shall be applicable subject to insured vehicle being given for repairs to Company's Authorised Dealer/ Repairer only.

   Exclusions:

   1. Loss or damage to tyres and/or battery (other than traction batteries) of the Insured vehicle

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

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

2. Engine and Gear Box Protect

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 Insurance Company, the Company will pay the Insured for repair and replacement expenses for the Consequential loss or damage to-

- Internal parts of the engine
- Gear Box, Transmission or Differential Assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly due to Accidental means.

What is not covered

The Insurance Company shall not indemnify the Insured under this endorsement in respect of

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from waterlogged area
3. Any claim where the repair has been carried out without prior approval from Us
4. Cost of engine oil and consumables in case of flushing of engine

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is evidence of the insured vehicle being submerged or stopped in a water logged area
2. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.
3. 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
4. Vehicle is transported / towed to garage within 48 hours of water receding from the waterlogged area
5. The Insured 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 the Insured

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

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

3. Consumable Expenses

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 Insurance Company,

The Insurance Company 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.

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

Subject otherwise to terms, condition, limitations and exceptions of the Private Car Policy

4. Return to Invoice

What is Covered

In consideration of the payment of an additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Insurance Company, the Insurance Company will pay the financial shortfall between the amount the Insured shall receive under Section 1 of the policy and the original purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of the new vehicle in case exactly same make/ model is available, whichever is less, in the event of the Insured vehicle has suffered a Total Loss / CTL following an accident or Stolen during the Period of insurance and is not recovered. The Insurance Company will also reimburse the first time vehicle registration charges and road tax which the Insured may have incurred on the Insured vehicle.

Special Condition applicable to this benefit:

The finance company/ bank whose interest is endorsed on the policy must provide an No Objection Certificate in case the claim has to be paid to the Insured in case of hypothecation.

In case of second and subsequent owner of the vehicle, the total benefit under the add-on will be restricted to the difference between re-purchase value and Insured Declared Value of the vehicle. Further the proportional premium would be refunded to the first owner in case of ownership transfer during the tenure of the policy.

What is not covered

The Company will not pay the claim if:

1. The total loss / CTL and theft claim is not valid and admissible under Section 1 of the policy
2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section 1 of the policy
3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us

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

Subject otherwise to the terms, condition, exclusions of the Private Car Policy

5. Electric Vehicle Battery Protection Cover

1. Coverages

1.1. This cover pays for repair and/or replacement of damaged battery and/or Battery Management System (BMS), OEM supplied charger and/or internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it, due to

i. Unexpected Power Surge while charging the battery
ii. Water ingress or moisture buildup within the battery or the BMS, due to submergence in water following a flood and or inundation
iii. 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

1.2. The below are excluded for the purpose of this cover

i. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants
ii. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle
iii. Any loss after the vehicle has been serviced in an unauthorized service garage or centre. Handling of the equipment by unauthorized service personnel
iv. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer)
v. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
vi. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
vii. Damages resulting from any wear and tear of the battery, cable and wires
viii. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
ix. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge
x. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery

xi. Any claim where the repair has been carried out without prior approval from the Insurance Company

xii. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period

1.3. The coverage is subject to meeting the below conditions

i. Coverage will be valid only if the charging was done as per the guidelines by the OEMs and using standard charging infrastructure as provided or recommended

ii. At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery or BMS

iii. State-of-Health (SOH) level of battery to be maintained as per manufacturers schedule of battery health

iv. Number of claims (per year of the policy tenure which is non-cumulative) to be admissible in a policy period is 2 claims

1.4. It is warranted that:

i. Vehicle has been transported or towed to garage within 48 hours of water receding from the waterlogged area, as specified in the policy schedule

ii. The Insured has taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by the Insured

1.5. Claims under this cover are admissible only if:

i. In case of water damage, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area

ii. In case of leakage of Motor Coolant, there is visible evidence of accidental damage to the electric motor or the respective assembly

Subject otherwise to all other terms, conditions, limitation, and exclusions of the Motor Own Damage Policy on which this Cover is attached to

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

6. Private Car Assistance

1. Coverages

The Insurance Company hereby agrees, subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Insured Person as per the covers and limits specified in the Policy Schedule.

Subject otherwise to terms, conditions, limitations, and exclusions of the Base Policy.

1.1. 24X7 Roadside Assistance

i. Emergency Towing

1.1.i.1. Accidental Towing

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to an Accident and cannot be repaired on the spot, Assistance shall be provided for towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within a coverage radius of 20 KMs from the location of Accident. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured

1.1.i.2. Breakdown Towing

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to mechanical and electrical breakdown and cannot be repaired on the spot, assistance shall be provided in towing the Insured Vehicle to the nearest garage, using the best available towing mechanism, within coverage radius of 20 KMs from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

1.1.i.3. Towing or Battery Generator for EV Battery drainage and/or Malfunction

In the event that the Insured Vehicle is immobilized while on road during the Policy Period due to battery drainage or failure and cannot be repaired or charged on the spot, assistance shall be provided for towing the Insured Vehicle to the nearest garage and or charging station (including Battery generators), using the best available towing mechanism, within coverage radius of 20 KMs from the location of breakdown. In case the towing exceeds the covered distance, charges for the extra Kilometers shall be borne by the Insured.

Wherever available, the coverage would also provide for the Battery generator to be taken to the site of battery drainage for charging. The cost however would be borne by the Insured

ii. On-site Assistance

The following services shall be provided within coverage radius subject to terms mentioned below

1.1.ii.1. Minor repair

In the event that the Insured Vehicle breaks down and is immobilized while on road during the Policy Period due to minor electrical and or mechanical fault and can be repaired on the spot, assistance shall be provided with the help of a vehicle technician for repairing the Insured Vehicle within a repair time limit of 45 minutes.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges shall be borne by The Company. Cost of Material and Spare Parts would be borne by the Insured including any other incidental conveyance to obtain such material and spare parts.

1.1.ii.2. Flat battery or Jump Start

In the event that the Insured Vehicle is immobilized due to run down battery during the Policy Period, assistance shall be provided with the help of a vehicle technician to jump start the Insured Vehicle with appropriate means

In case run down battery needs replacement with a new battery, the cost of new battery replacement and any cost to obtain the battery shall be borne by the Insured. Any cost involved in charging of the run-down battery shall also be borne by the Insured

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by the Company

1.1.ii.3. Spare Key Retrieval and or Services of Keys Locked inside

In case the Insured Vehicle keys are locked inside the Insured Vehicle during the Policy Period, lost, or misplaced, to the Company shall, at the request

and authorization of the Insured Person, arrange for another set of keys to be retrieved from Insured Person's place of residence or office by courier to the location of the Insured Vehicle.

The Insured shall be required to produce valid identity proof at the time of handover of the alternate keys.

~~Alternatively, at the Insured's request, the Insured shall be assisted by a vehicle technician to attempt to open the car with normally available tools at the location of the event. Valid Identity proof for matching with car ownership information on record shall be required prior to attempting this service~~.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by The Company. All other costs and incidental charges shall be borne by the Insured

1.1.ii.4. Service of Flat tyre

In the event that the Insured Vehicle is immobilized due to flat tyre while on road during the Policy Period, services of a vehicle technician shall be provided to replace the flat tyre with spare stepney tyre of the Insured Vehicle at the location of breakdown

In the event that the spare stepney tyre is not available in the Insured Vehicle, the flat tyre shall be taken to the nearest tyre repair shop for repairs and re-attached to the Insured Vehicle.

It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges to take the flat tyre to the nearest place of repair for the above only would be borne by The Company. Any incidental charges to the repair shall be borne by the Insured.

1.2. Fuelling Services

The following services shall be provided within coverage radius subject to terms mentioned below:

i. Emergency Fuel (Fuel Delivery)

In the event Insured Vehicle runs out of fuel while on road during the Policy Period, the Company shall arrange for emergency fuel (up to 5 litres on a chargeable basis) to be provided at the location of breakdown.

It is agreed that the cost of fuel itself would be borne by the Insured Person. The Company shall I not be liable for the purity of fuel as it would be collected from the nearest petrol station from the spot of the Insured Vehicle.

1.3. Important Note

Further, If the Insured Vehicle is immobilized due to breakdown, and is eligible for services, but as an exception, the Insured is not able to avail the eligible assistance mentioned in the Policy Schedule, the Insured shall be reimbursed the reasonable costs incurred toward the above-listed services.

To qualify for reimbursement, the insured must have called the toll-free number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs to be incurred

1.4. Geographical Territory

These services are available on National highways, state highways and motorable roads of cities within mainland India. The Services shall be provided on a best effort basis, subject to regulations in force locally

1.5. Limitations

i. These services shall not be provided / limited provision may happen under following conditions: Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities

ii. In case of loss of or damage to luggage or other personal effects that might occur during the services performance

iii. Insured Vehicle should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations

iv. The insured shall bear the cost of services at their own expense if provided, is not mentioned under this add on product

v. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported

vi. These services can be availed for maximum of 4 times (per year of the policy tenure which is non-cumulative) during the period of insurance

vii. All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis

1.6. Procedure for availing services

To avail these services, all the insured should do is call (helpline) or call for such services through any other digital mode as provided by us from time to time for the insured's convenience.

When requesting Services, the insured shall comply with the following terms and conditions:

i. Call, without delay, the Telephone Number provided

ii. Get the prior approval before taking any initiative or incurring any expenses

iii. Comply with the solutions recommended

GRIEVANCE REDRESSAL PROCEDURE

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Our Grievance Redressal Officer

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

Call us: 18002677444

Write to us – grievance@hdfcergo.com

Senior Citizens: 022 6158 2026 | Email ID: seniorcitizen@hdfcergo.com.

Company Website – www.hdfcergo.com

Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. branch wise list of our customer grievance officers is updated on the website

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Redressal Cell,

HDFC ERGO General Insurance Company Ltd.

D-301,3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West),

Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West),

Mumbai - 400078, Maharashtra

e-mail: cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

Insurance claim that has been rejected or dispute of a claim on legal construction of the policy

Delay in settlement of claim

Dispute with regard to premium

Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com"https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.

Names of Ombudsman and Addresses of Ombudsmen Centers

Please refer to the webpage https://www.cioins.co.in/Ombudsman for the most up-to-date list of Ombudsman offices and their respective jurisdictions, as the list provided below is subject to frequent changes. Additionally, you may lodge an online complaint through the Council for Insurance Ombudsmen (CIO) website at www.cioins.co.in

Office Details	Jurisdiction of Office Union Territory, District)

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman,	Madhya Pradesh Chattisgarh

Office Details	Jurisdiction of Office Union Territory, District)
1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202/ 2769203 Email: oio.bhopal@cioins.co.in	
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455/ 2596003/ 2596429 Email: oio.bhubaneswar@cioins.co.in	Odhisa
CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts vizGurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &Kashmir, Ladakh and Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).

Office Details	Jurisdiction of Office Union Territory, District)
CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonepat and Bahadurgarh)
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near. Pan bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2632205/2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

Office Details	Jurisdiction of Office Union Territory, District)
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23376991/ 23376599/23312122/23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
JAIPUR Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
KOCHI - Office of the Insurance Ombudsman,	Kerala Lakshadweep, Mahe - a part of Union territory of Puducherry

Office Details	Jurisdiction of Office Union Territory, District)
10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 – 2358759 Email: oio.ernakulam@cioins.co.in	
KOLKATA - Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: oio.kolkata@cioins.co.in	States of West Bengal, Sikkim Andaman & Nicobar Islands
LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli,

Office Details	Jurisdiction of Office Union Territory, District)
	Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA - Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Jurisdiction : State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA -	Bihar

Office Details	Jurisdiction of Office Union Territory, District)
Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Jharkhand
PUNE - Office of the Insurance Ombudsman, Jeevan Darshan LIC Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district,Palghar District, Raigad district & Mumbai Metropolitan Region
THANE - Office of the Insurance Ombudsman, 2nd Floor,Near New RTO Office, Louis Wadi,Vasantrao Naik Mahamarg, Thane (West)- 400604Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in.

Address and contact number of Governing Body of Insurance Council Address: Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. E-mail: inscoun@cioins.co.in 022 -69038800/69038812

Definitions

1. **Accident** - means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured
2. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by The Insurance Company
3. **Consequential Loss** - shall mean "the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same"
4. **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
5. **Differential Parts** - All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports
6. **Engine Parts** - shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps (for diesel engines only) and fuel heater (for diesel engines only)
7. **Gear Box** - shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filer tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
8. **Insured** - means the Proposer who is the owner of the Insured Vehicle and whose name is specifically appearing as such in the Policy Schedule
9. **Lost or Stolen** - means having been inadvertently Lost or having been Stolen by a third party without Insureds assistance, consent or cooperation
10. **Motor Vehicle** - means motor vehicle as defined under the Motor Vehicle Act 1988 (or any other revisions thereon) and registered as per the provisions of the Central Motor Vehicle Rules, 1989 (or any other revisions thereon)
11. **Policy Period/Period of insurance** - The period of time stated in the schedule for which the policy is valid and operative
12. **Private Car** - means four wheeled Motor Vehicle used for private purposes: social, domestic and pleasure purposes and also for professional purposes (excluding the carriage of goods other than samples) of the Insured or used by the Insured's employees for such purposes but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade. Private Car may also include three wheeled Motor Vehicle (including motorized rickshaws / cabin body scooters used only for the private purposes as detailed above)

13. **Occupant** means a person operating or riding in the Insured vehicle at the time of Accident
14. **Unnamed Passengers** - means passengers travelling in insured vehicle other than Insured, paid driver & cleaner, a person in the employ of the insured coming within the scope of the Workmen Compensation Act 1923 and subsequent amendments of the said act
15. **Battery (EVB)** - Means an electric vehicle battery (EVB) (also known as 'traction battery') used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries and are typically the traction batteries. These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. Electric vehicle batteries differ from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-cycle batteries
16. **Battery Electric Vehicle (BEV)** - A 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, or fuel tank
17. **Battery Management System (BMS)** - A Battery Management System (BMS) is an electronic system that manages EVB, 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 EVB. Inverter, converter and the cooling systems also 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 Vehicle without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.
18. **Electric Motor and Differential** - Means the core component of the Battery Electric Vehicle and Hybrid Electric Vehicle that converts electrical energy into mechanical energy and uses electric power from the traction of the battery, turning the transmission and the wheels
19. **Electric vehicle** - An electric vehicle is a vehicle that uses one or more electric motors for propulsion. It can be powered by a collector system, with electricity from extravehicular sources, or it can be powered autonomously by a battery (sometimes charged by solar panels), or by converting fuel to electricity using fuel cells or a generator
20. **Hybrid Electric Vehicle** - A Hybrid electric vehicle is powered by an internal combustion engine and one or more electric motors, which uses energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine
21. **State of Health (SOH) of the Traction Battery** - Means the measurement of condition of the Traction Battery compared with that of the manufacturer's specification for the Traction Battery. 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):

a. Internal Resistance or conductance
b. Battery Capacity
c. Voltage
d. Self-discharge
e. Age of the battery