

# **Private Car Insurance**

## **What does the Policy cover?**

This policy provides the following covers

1. Accidental damage to the vehicle due to:
  - Fire, lightning, self-ignition, external explosion, burglary, housebreaking or theft, malicious act.
  - Riot and strike; terrorism; earthquake; flood, cyclone and inundation
  - Whilst in transit by rail, road, air, elevator, lift
  
2. Liability cover for:
  - Third party injury or death
  - Third party property damage caused to their property

## **By paying an additional premium, you can opt for extra covers in case of:**

- Loss or damage to electrical accessories
- Loss or damage to Non-electrical accessories
- Personal Accident cover for insured or any named person or unnamed passengers
- Legal liability to persons employees (paid drivers/cleaners)
- Legal Liability to employees of the insured (other than paid drivers/cleaners)

## **What is payable in the event of a claim under a policy?**

### **In the event of a claim under any of the sections, the following becomes payable:**

#### 1. Accidental Damage Section:

- Actual amount spent for repairs / replacement as assessed subject to Sum Insured
- Garaging and towing charges up to a maximum of Rs.1500/-
- Damage to tyres. (along with damage to vehicle)\*
- Damage to plastic / rubber parts\*
- Damage to all fibre glass components\*
- Damage to all parts made of glass

## 2. Liability Section:

- Compulsory personal accident compensation for owner driver
- Personal Accident compensation for paid-driver, if opted
- Death or bodily injury to third parties – as per Motor Vehicles Act
- Death or bodily injury to any person carried in the car provided they are not Insured's employees and not carried for hire or reward – As per Motor Vehicles Act
- Third party property damage – up to Rs.750,000/- <
- All costs and expenses incurred with the Company's written consent

### **What does the Policy not cover?**

#### **The Policy does not cover any claim due to:**

- Wear and tear, breakdowns.
- Consequential loss
- Loss when driving with invalid driving license or under the influence of alcohol.
- Loss due to war, civil war, etc.
- Claims arising out of contractual liability.
- Use of vehicle otherwise than in accordance with 'limitations as to use' (e.g. private car being used as a taxi)
- War perils, nuclear perils
- Mechanical and electrical breakdown; failure or breakage

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

### **Product Variants**

This Policy is available as:

- Act Only Policy
- Package (Comprehensive) Policy
- Package (Fire, Theft and Act only) Policy
- Package (Fire and Act only) Policy
- Package (Theft and Act only) Policy

\*Subject to depreciation as per India Motor Tariff