



Private Car Package Policy

The private car package policy covers the Motor vehicle use for social, domestic and pleasure purposes and provides a cover for:

- a) **Loss or damage to your car** : The policy cover offers against any loss of/ damage caused to the vehicle due to the following unforeseen calamities:

What is covered	What is not covered
<ul style="list-style-type: none"> • Accidental & External Damage • Fire & Explosion • Riot & Strike • Malicious Act • Burglary, housebreaking / Theft • Landslide • Transit • Earthquake • Storm and Flood • Terrorism • Whilst in transit by rail, road, air, elevator, lift 	<ul style="list-style-type: none"> • Wear & Tear, Depreciation, • Mechanical or Electrical Breakdown • Consequential loss • A voluntary excess (If opted) • Other exclusions as per the policy wording

- b) **Liability to Third Parties**: The policy offers cover for any legal liability under the Motor Vehicle Act arising out of use of the vehicle

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What is covered	What is not covered
<ul style="list-style-type: none">• Legal protection for death or Injury claims from third parties, including occupants of your car• Legal protection for damage to third party property• Personal Accident Benefits for you, your paid driver and occupants of your car• Protection for your legal liability to your paid drive	<ul style="list-style-type: none">• Damage to your personal property• Costs and expenses incurred without the prior written consent of the company• Other exclusions as per policy wording

- c) **Personal Accident Cover to Owner- Driver:** Personal Accidents to owner-driver whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle as a co-driver for Rs. 2 lakhs.

Who can Insure

Owners of the vehicle, Financiers or Lessee, who have insurable interest in a motor vehicle

Insured's Declared Value (IDV) - Amount to be Insured

- In case of vehicle not exceeding 5 years of age, the IDV has to be arrived at by applying the percentage of depreciation specified in the tariff on the showroom price of the particular make and model of the vehicle.
- In case of vehicles exceeding 5 years of age and Obsolete models (manufacture of those vehicles which have been stopped by the manufacturers), they have to be insured for the prevailing market value of the same as agreed to between the insurer and the insured

Extra Covers offered in Private Car Package Policy

On payment of additional premium

- Loss of or damage to electrical / electronic accessories can be covered
- This policy can be extended to cover Liability to Paid driver, other employees
- Personal Accident cover can be given to passengers of the car on a named or unnamed basis, the number of passengers being limited to the registered seating capacity of the car
- **The Geographical area may be extended to include:**

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a) Bangladesh b) Bhutan c) Nepal d) Pakistan e) Sri Lanka f) Maldives by charging additional premium of Rs. 500/- per vehicle in case of package policy and Rs.100/- per vehicle in case of Liability only Policy

- In case of vehicles belonging to Embassies / Consulates etc., where the "import duty" element is not included in the IDV the premium for Own Damage shall be loaded by 30%

- **Electrical / Electronic Fittings:**

Electrical / Electronic Fittings which do not form part of the vehicle manufactured and imported have to be specifically covered separately by paying additional premium of 4% on the value of such fittings

- **CNG / LPG-Bi-fuel Kits**

Vehicles fitted with CNG/LPG Bi-fuel kits have to be separately declared and premium is chargeable at 4% on the value of such kit. In case of Inbuilt CNG, 5% extra on OD Premium. Rs. 60/- Extra on TP premium

- **Fiber Glass Fuel Tanks**

An additional premium of Rs.50/- for OD cover

Discounts

- Vintage Cars** - Cars manufactured prior to 31.12.40 and duly certified by the Vintage and Classic Cars Club of India - A discount of 25% on the OD Premium & TP Premium
- No Claim Bonus** - Ranging from 20% to 50% depending on the number of claim free years
- Automobile Association Membership Discount** - Discount of 5% on the Own Damage premium subject to a maximum of Rs. 200/-
- Discount for Anti Theft Devices** - A discount of 2.5% on the OD component of premium subject to a maximum of Rs. 500/- for the Device approved by the ARAI, Pune - installation of the same in vehicle certified by the Automobile Association of India

Always Remember

- You should truthfully declare all the facts about yourself and your motor vehicle to us.
- You should maintain the vehicle in efficient condition and in case of accident / breakdown, do not leave your vehicle unattended.
- More importantly, you should not drive the vehicle without getting necessary repair done

Note

- Particulars of cover, liability and exclusion given above are not complete or exhaustive.
- Our nearest branch office may be approached for complete details