

***FUTURE GENERALI  
TOTAL INSURANCE SOLUTION  
POLICY ADD-ON WORDINGS***

## **ZERO DEPRICIATION:**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will indemnify the insured as is herein provided :

The Company will indemnify the Insures in respect of:

1. The cost incurred by the Insured towards bearing the depreciation amount applicable under the Motor Comprehensive Package Policy for the insured vehicle following an identifiable and admissible claim under the Motor Comprehensive Package Policy subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby.
  - a. This add-on cover is valid only if the Motor Comprehensive Package Policy issued by us is valid during the accident period and the claim is admissible under the said policy terms and conditions.
  - b. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
  - c. The deductible amount mentioned in the schedule shall be reduced from the total depreciation amount for each and every claim under the motor policy.
  - d. This add-on cover is applicable only for Vehicle less than five years old.
  - e. The add-on cover is applicable for Private car – A car registered as Private Car and used for private purposes only.
  - f. The cover is applicable only for maximum two accidents during the policy period.

## **RETURN TO INVOICE:**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. TOTAL LOSS,
2. CONSTRUCTIVE TOTAL LOSS,
3. THEFT OF THE INSURED VEHICLE,

Despite whatever is mentioned as IDV of the vehicle in the Policy schedule, the Company will:

- A. Pay the Invoice value for or replace with, a NEW vehicle of same make and model (or a similar model with similar specification available locally in India, in case the insured model is unavailable in India)
- B. Pay the Original customs duty, if any OR the customs duty applicable for the new vehicle (whichever is less),
- C. Pay the Registration charges and Road-Tax applicable for the RTO that the registered address belongs to as per the Motor Policy,

Provided that the vehicle is not more than three years old from the date of manufacture.

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

## **THEFT OR LOSS OF KEYS:**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will indemnify the insured as is herein provided :

The Company will indemnify the Insures in respect of:

- I. The cost incurred by the Insured towards replacing Car keys, locks and locksmith charges following theft or loss of Insured vehicle keys insured under the our Motor policy subject to the following special provisions, exclusions and conditions and subject also to the terms and conditions of the policy except in so far as the may be varied hereby:

## **SPECIAL PROVISIONS:**

Provided always that:

1. This add-on covers insured events arising during the policy period within India. The company's liability to make any payment shall be to make payment within India and in Indian Rupees only.
2. The replacement should be carried out in manufacturer's authorized dealership/ garages or company authorized garages.
3. Each claim shall be subject to 10% co-share of the value of such replacement subject to a minimum of Rs 500/- by the Insured.
4. Indemnity for this add on cover will be allowed only once during the policy period.
5. The due observance and fulfillment of all the terms and conditions of this insurance by the Insured Persons or anyone acting on their behalf in so far as they relate to anything to be done or complied with by the Insured Person or anyone acting on their behalf shall be a condition precedent to any liability of the Insurers to make payment under this add on cover.
6. Written notice of any events that may give rise to a claim shall be given to the company immediately, but in no circumstances such intimation will be entertained after 48 hrs of the incident. All Certificates, information and evidence required by us shall be furnished at the expense of the Insured Person.
7. Due care and attention must be taken to avoid anything which may result in a claim under the policy.
8. You must provide documents or receipts to support all expenses that you are claiming for.
9. Any items replaced under this policy will be of the same quality or standard as those that you have lost or which have been stolen.
10. No keys shall be deemed to be irrecoverably lost until 3 days after the loss date.
11. Replacement of locks considered to have been previously damaged prior to the date keys are lost or stolen is excluded.

## **DEFINITIONS:**

1. "Keys" Keys to your vehicle as insured under the comprehensive Motor policy.
2. "Locks" to your vehicle as insured under the comprehensive Motor policy.
3. "You/Your/Insured Person" means the name detailed in the Certificate of Insurance issued by Future Generali India Insurance Co. Ltd.
4. "Insurer/We/Us/the Company" – Future Generali India Insurance Co. Ltd.
5. "Period of Insurance" This is the term of your insurance policy, as specified in your Certificate of Insurance.
6. "Vehicle" – your motor vehicle registered as Private Car and used for private purposes.

## **EXCLUSIONS:**

1. Replacement of locks when only the parts need to be changed.
2. Damage of keys to be otherwise covered under Warranty.
3. Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring, or gradual deterioration.
4. Damage to locks or keys by attempted theft or malicious damage.
5. Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
  - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel or
  - b. The radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
6. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
7. Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance.
8. Claims or incidents that may give rise to a claim not notified directly in writing to the Claims Office within 3 days of the expiry of the Insurance.
9. Any fraudulent, dishonest or criminal act committed by the Insured Person(s) or with whom, he/ she is in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
10. Vehicles which are not private motor vehicles

## **ENGINE PROTECTOR:**

### **Coverage:**

In consideration of payment of additional premium as shown on the policy schedule, the Company hereby extend the policy to cover the consequential loss to internal child parts of the engine And/ or gear box of the insured vehicle arising out of :-

1. Water ingression
2. Leakage of lubricating oil And/ or damage to engine And/ or gear box of the insured vehicle arising out of leakage of lubricating oil due to Accidental means.

### **The Company shall compensate for the following:-**

1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods, Piston and Piston rings
2. Repair or replacement of internal parts of the Gear box, such as gears and shafts.
3. Labour charges incurred by the insured to overhaul the damaged engine and/ or gear box.
4. Engine cylinder re-boring, compression tests and other machining charges.

### **Claim under the cover is admissible subject to following conditions:-**

1. There is evidence that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal childparts of the engine. And/ or
2. There is evidence of under-carriage damage to engine and/ or gear box, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box,

### **Duty and Care:-**

1. In the event that the vehicle has stopped in water-logged area, OR damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
2. The insured to inform the nearest office or toll free number for technical help and for survey of the vehicle. The vehicle shall not to be shifted till the survey of the vehicle is done.
3. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.
4. The insured shall comply with the manufacturer's instructions/guidelines.

## **EXCLUSIONS:**

Company is not liable to indemnify the loss for the following:

1. Loss which is covered under any manufacturer's warranty or recall campaign or under any other such package or any other insurance policy at the same time.
2. Any other consequential losses or damages apart from the damage to the internal child parts of the engine And/ or gear box due to water ingress, leakage of lubricating oil And/ or damage to engine And/ or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Any loss or damage including corrosion of engine And/ or gearbox due to delay in intimation to us or delay in retrieval of the insured vehicle from the water- logged area.

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

## **BASIC ROAD-SIDE ASSISTANCE**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

1. **Towing due to Accident:** In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall
  - a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
  - b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

### **Exclusions**

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

**2. Flat Tyre:** In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

- a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle

### **Exclusions**

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

**3. Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall

- a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

### **Exclusions**

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

**4. Keys Locked-In:** In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

### **Conditions**

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

**5. Contamination/ Incorrect or Running Out of Fuel :** In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will



- a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.

## **Exclusions**

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

## **Exclusions applicable to Basic Roadside Assistance**

Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

1. Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
2. Natural Catastrophe : Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.
3. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

**NOTE:** In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for: **1800-220-233, 1860-500-3333, 022-67837800**

## **ADDITIONAL ROAD-SIDE ASSISTANCE:**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

**1. Continuation of Journey:** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall

- a. Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

### **Exclusions**

- a. The Car hire/ Taxi expense beyond the first 50 Kilometers.
- b. Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**2. Local Travel when on Tour:** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall

- a. Arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured

### **Exclusions**

- a. The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
- b. Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**3. Overnight Accommodation Expense when on Tour:** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out, the vehicle has had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

- a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

- i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
- ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
- iii. This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour**.
- iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without prior consent of the Company, will not be reimbursed.

**4. Repatriation of Vehicle:** In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3 (Three) days, the Company will

- a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule. This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/Garage is available.

## **Exclusions**

- a. Any Repatriation expense incurred by the Insured, without prior consent of the Company.

**5. Medical Coordination:** In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers. The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers

**6. Urgent Message Relay:** In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will

- a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

### **Conditions applicable to MAO 09:**

1. Benefits under **point 2, 3 & 4 above** can only be claimed once during a single Policy period
2. Benefits under **points 1 to 4 above** can be claimed twice in aggregate during a single Policy period.
3. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:
  - a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
  - b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
  - c. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

**NOTE:** In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for: **1800-220-233, 1860-500-3333, 022-67837800**