

***NEW INDIA***  
***POLICY ADD-ON WORDINGS***

## **Endorsement Wording for Add on cover – Nil Depreciation**

PRIVATE CAR PACKAGE POLICY –ENHANCED COVERS ENDORSEMENT ATTACHED TO  
AND FORMING PART OF POLICY NO. \_\_\_\_\_

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:

- Depreciation on replacement of parts including tyres, tubes, rubber / plastic for Partial Loss Claims.
- Midterm inclusion of cover is not permitted.
- Available for private cars up to the age of 5 years only.
- Total Loss and Constructive Total Loss will be settled on the basis of IDV.

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

## **Endorsement Wording for Add on cover – Engine Protect**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY-ENHANCED COVERS” IS PROVIDED WITH ADD ON COVER – ENGINE PROTECT

PRIVATE CAR PACKAGE POLICY –ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. \_\_\_\_\_

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicle's under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

### **Terms and Conditions:**

- i) For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
- ii) In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
- iii) This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
- iv) Available for private cars up to the age of 3 years only.
- v) No limit on the number of claims during the policy period.
- vi) No additional deductible under this extension of the Cover.
- vii) Hybrid components like Hybrid battery, Inverter, Electric motor etc. will be covered.

### **Exclusions:**

- a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Any claims related to loss or damage due to normal wear and tear.

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

## **Endorsement Wording for Add on cover – RETURN TO INVOICE**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY-ENHANCED COVERS” IS PROVIDED WITH ADD ON COVER – RETURN TO INVOICE

PRIVATE CAR PACKAGE POLICY –ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. \_\_\_\_\_

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay the On Road Price of the Insured Car, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim.

### **On Road Price Includes:**

Total Ex-Showroom Price--- It includes Current Ex-Showroom Price as on Date of loss and any other Accessories Price paid by Insured at the time of purchasing the Car and included in IDV.

Road Tax--- Road Tax amount paid to RTO by Insured for the Car.

Registration Charges - Registration charges paid by Insured to RTO for the Car.

This cover is available for private cars up to the age of 3 years only.

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

**Endorsement Wording for Add on cover – CONSUMABLE ITEMS COVER**

ATTACHED TO AND FORMING PART OF POLICY NO.

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Additional Premium: \_\_\_\_\_

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

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

## **Endorsement Wording for Add on cover – KEY PROTECT**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PRIVATE CAR PACKAGE POLICY-ENHANCED COVERS” IS PROVIDED WITH ADD ON COVER – KEY PROTECT

PRIVATE CAR PACKAGE POLICY –ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. \_\_\_\_\_

Additional Premium: Rs.

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period.

### **Terms and Conditions:**

- i) No limit on the number of claims during the policy period.
- ii) A claim resulting from burglary or theft is supported by an acknowledgement from the Police Authority.
- iii) The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
- iv) Replacement of key(s) would be done only for broken or damaged keys.
- v) In case of theft/burglary/misplace/loss of key(s), entire set comprising of key, lock and lockset would be replaced.

### **Exclusions:**

- a. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
- b. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
- c. Any loss or damage covered under the manufacturer's warranty.
- d. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.
- e. Any consequential losses.

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