



**ADITYA BIRLA  
CAPITAL**

adityabirlacapital.com

Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MS. ANAMIKA CHAUHAN ,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Hyundai Assurance Program (HAP) will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Assistance in hassle free and cashless claim settlement at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries!

Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact KANHAIYA HYUNDAI VARANASI at 0542-3255845

For any service related queries, please contact us:



1800 270 7000



clientfeedback.abibl@adityabirlacapital.com

**Aditya Birla Insurance Brokers Limited**

**Regd. Office:** Indian Rayon Compound, Veraval - 362 266, Gujarat

IRDAI Regn. No. 146, Composite Insurance Broker, Valid till: 9th April 2024

**Corporate Office:** One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries, complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com | ISO 9001:2015 Quality Management certified by BSI, Bangalore certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Surety Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of arbitration.

*Anamika Chauhan*



**The New India Assurance Co. Ltd.**  
**Stand - Alone Motor Own Damage Policy for Private Cars ,UIN: IRDAN190RP0001V01201920**  
**(FORM 1 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)**

Policy No  
 Policy Issued On  
 Insured Name  
 Insured Add.

1130003122200118028  
 11 AUG 2023 (19:14)  
 MS ANAMIKA CHAUHAN  
 D/O R. K CHAUHAN C/O A. KISHOR B2, 305 ASHA VIHAR  
 APARTMENT ANMOI NAGAR COLONY SARNATH,  
 VARANASI, UTTAR PRADESH 221007

Proposal No. & Date P531785/2, 11 AUG 2023  
 Previous Policy No. 991492123740027615  
 Previous Insurer RGI  
 Period of Own Damage 18 AUG 2022(00:00) to 17 AUG 2023(Midnight) Year  
 Period of Liability Cover No Liability Cover  
 Period of CPA Cover No CPA Cover +  
 Age ..... Relation .....

Other Liability Policy 991492123740027615, Insurance Company: Reliance General Insurance Co. Ltd., Period from 18-AUG-21 TO 17-AUG-24  
 Nominee Name .....  
 Servicing Office of Insurer: THE NEW INDIA ASSURANCE COMPANY LTD HYUNDAI NODAL OFFICE, DO 11,3000 MOTI MAHAL,6TH FLOOR JAMSHEDJI TATA ROAD, CHURCHGATE,MUMBAI 400070  
 AG MUMBAI, MAHARASHTRA - PIN CODE: 400070, MAHARASHTRA (State Code: 27), PH: 022 24630363

PAN: AAACN4165C GSTIN: 27AAACN4165C3ZP CIN: 1.66000MH1919G01000526

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALL NEW I20	I20 ASTA(O) 1.2 KAPPA MT	1197	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
HATCHBACK	UP 6S ED 9825	VARANASI	Yes	PETROL	MA1.BK5121.MM075518
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
760,000	0	0	0	760,000	G41F.MV105930

**Schedule of Premium (Amount in Rs.)**

Own Damage Premium (A)		Deductibles	
Basic Premium	10,914	Voluntary Deductibles (0) (IMT 22A)	0
Vehicle	0	Anti Theft Device (IMT-10)	0
Non Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (20%)	2,183
CNG/LPG Kit (IMT-25)	0	Handicap Discount (50%)	0
<b>Sub Total (Basic Premium)</b>	<b>10,914</b>	<b>Sub Total (Deductibles)</b>	<b>2,183</b>
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZID PB KP)	3,870
IMT 28 Premium	0	<b>Net Own Damage Premium (A)</b>	<b>12,601</b>
<b>Sub Total-Addition</b>	<b>10,914</b>	<b>Total Premium</b>	<b>12,601</b>
		<b>IGST (18%)</b>	<b>2,269</b>
		<b>Gross Premium Paid</b>	<b>14,870</b>
<b>Note:</b> 1. Policy issuance is subject to realization of cheque		4. Geographical Area-India.	
2. Consolidated Stamp Duty paid vide Mudrank 2004/4175/CR/090/M 1		5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
3. The insurance company will display terms & conditions on its website www.newindia.co.in which can be accessed by you online.		*Subject to IMT Endt. Nos. & Memorandum 7,77	
Tenure	18 AUG 2022 to 17 AUG 2023		
Total IDV	760,000		

\* Being Standalone OD Policy, CPA is not cover.  
**Limitations as to use:** The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

**Driver's Clause:** Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP cover at all times. Own Damage Cover is subject to a valid Third Party Policy.  
**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Hypothecation Details:** STATE BANK OF INDIA - GHAZIPUR  
 MISP: AB-MHY000019 - KANHAIYA BEVERAGES PVT. LTD. Designated Person (DP) Name: IRFAN AHMAD. Code: AB-DPHY000023-5247  
**Receipt No:13220129483, Payment Mode: Cheque**

**Important Notice:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

**SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : 13220129483**  
 I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

**For & On Behalf of The New India Assurance Co. Ltd.**

*Anomika Chauhan*



Scan QR for Latest Status and Renew after 17-MAY-23

Broker's Name & Add. Aditya Birla Insurance Brokers Ltd. One World Centre Tower 1, 7th floor, Jupiter Mill Compound, 811, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, IRDA License Number: ABIBI 146003  
 Insurer's IRDA Registration Number: 190

*Anomika Chauhan*

Authorized Signatory



## Private Car Standalone Own Damage Policy

### Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle.

#### What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:

**Natural Calamities:** Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.

**Man-made Calamities:** Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Towing charges up to Rs. 1500

#### Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system

#### Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

#### What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

**FastTag Clause:** As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

**PUC Clause:** Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate as applicable, on the date of commencement of the policy. The insured also undertakes to renew and maintain a valid and effective PUC Certificate, as applicable, during the subsistence of the policy.

#### Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
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%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

#### Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the 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. (Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
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%

**Addon Cover(s):** If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

**Coverage Details:** ZD Zero Depreciation, RTI Return To Invoice, EP Engine Protect, PB Loss of Personal Belonging, CM Consumable Cover, KP Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website [www.newindia.co.in](http://www.newindia.co.in)

*Anomika Chauhan*



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- In-built rodent cover
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Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact KANHAIYA HYUNDAI VARANASI at 0542-3255845

For any service related queries, please contact us!

1800 290 9001

clientfeedback.abibl@adityabirlacapital.com

**Aditya Birla Insurance Brokers Limited**

**Regd. Office:** Indian Rayon Compound, Veraval - 362 266, Gujarat.

IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

**Corporate Office:** One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001 Quality Management certified by BSI under certificate number FS 611893 Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.

*Anamika Chauhan*

Policy No: 991492123740027615 Proposal No. & Date: P41741139, 18-AUG-2021  
 Policy Issued On: 18-AUG-2021 (17:00) Previous Policy No.: NA  
 Insured Name: MS. ANAMIKA CHAUHAN Previous Insurer: NA  
 Insured Add: D/O R. K. CHAUHAN C/O A. KISHOR B2, 305 ASHA VIHAR APARTMENT ANMOL NAGAR COLONY SARNAHI, VARANASI, UTTAR PRADESH 221007  
 Period of Own Damage: 18-AUG-2021(17:00) to 17-AUG-2022(Midnight) 1 Year  
 Period of Liability Cover: 18-AUG-2021(17:00) to 17-AUG-2024(Midnight) 3 Years  
 Period of CPA Cover: 18-AUG-2021(00:00) to 17-AUG-2024(Midnight) 3 Years  
 Nominee Name: PINOYAN KUMARI CHAUHAN Age 32 [ FEMALE ] Relation SISTER  
 Servicing Office of Insurer: 2nd Fls. Jay Max Complex D 58 C 2 A 2, VARANASI, UTTAR PRADESH, PINCODE: 221010, UTTAR PRADESH (State Code: 09), PH: 022-33011000

PAN: AARCR6747B GSTIN: 09AABC6747B1ZE CIN: U66602MH2000PLC128300

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALL NEW I20	I20 ASTA(O) I2 KAPPA MT	1197	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
HATCHBACK	NEW	VARANASI	Yes	PETROL	MALBK512LMM/75514
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
894,140	0	0	0	894,140	G4LFMV105930

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	17,120	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	17,120	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 56 Premium	0	Add On Coverages (ZD EP CM PB KP)	6,110
Sub Total-Addition	17,120	Net Own Damage Premium (A)	23,230
Liability Premium (B)		Total Premium (A + B)	
Basic Third Party Liability	9,534	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	990	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	11,424
		Total Premium (A + B)	34,654
SGST (9%)	3119	CGST (9%)	3119
		Gross Premium Paid	40,892
Note: 1. Policy issuance is subject to realization of cheque		4. Geographical Area-India.	
2. Consolidated Stamp duty Paid vide Letter of Authorization No CSD/3/18/2021/1294 dated 01 April 2021 at General Stamp Office, Mumbai.		5. The insurance company will display terms & conditions on its website www.reliancegeneral.co.in which can be accessed by you online.	
** Not Applicable for the State of Jammu & Kashmir		* Subject to IMT Endt. Nos. & Memorandum: 7.16.22.28	
3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)			
Term	18-AUG-2021 to 17-AUG-2022		
Total IDV	894,140		

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs lakhs.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF INDIA - GHAZIPUR

MISF: AB-MHY00019 - KANHAIYA BEVERAGES PVT. LTD. Designated Person (DP) Name: IRFAN AHMAD, Code: AB-DPHY00023-5247

Receipt No: Y081821005706, Payment Mode: Cheque

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

SAC: 997134, Description of Service: Motor Vehicle Insurance Services, Place of Supply: UTTAR PRADESH (State Code: 09), Insurer Invoice Number: Y081821005706

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

For & On Behalf of Reliance General Insurance Co. Ltd.



Scan QR for Latest Status and Renew after 17-MAY-22

Broker's Name & Add: Aditya Birla Insurance Brokers Ltd One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Sinapatti Bapat Marg, Bhopalstone Road, Mumbai 400 013. IRDA License Number - ABBI - 146 03

Insurer's IRDA Registration Number- 103

Trade Logo displayed above belongs to Anil Dhuridat Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

Authorized Signatory

Anamika Chauhan

### Private Car Package Policy

#### Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

#### What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
  - Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
  - Man-made Calamities: Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
  - Any permanent injury/death of a person
  - Any damage caused to the property.
- Towing charges up to Rs. 1500

#### Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

#### Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

#### What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

**FastTag Clause:** As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

#### Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
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%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

#### Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the 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. (Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
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%

**Addon Cover(s):** If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

**Coverage Details :** ZD-Zero Depreciation, RTI-Return To Invoice, EP-Engine Protect, PB- Loss of Personal Belonging, CM-Consumable Cover, KP-Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

*Anamika Chauhan*