

HDFC ERGO
POLICY ADD-ON WORDINGS

ZERO DEPRECIATION

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under

Section 1 of this policy would stand deleted.

Exclusion:-

This cover excludes the following parts:

- a. Tyres
- b. Batteries

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

COST OF CONSUMABLE ITEM

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, notwithstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

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

EMERGENCY ASSISTANCE WIDER COVER

Lost/Stolen Keys: In case the keys of the insured vehicle are lost or misplaced or stolen we shall arrange for an alternate key set subject to submission of police report.

ENGINE & GEAR BOX PROTECTOR

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of:

- I. Water ingressions,
- II. 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.

Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

SPECIFIC CONDITIONS

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingressions.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

YOUR OBLIGATIONS

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not to be shifted till the survey is done.

SPECIFIC EXCLUSIONS

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss 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. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer 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.

RETURN TO INVOICE

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

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

Exclusions: This covers excludes the following-

- A. In case of theft stolen vehicle is recovered within 90 days of theft.
- B. Final investigation report in case of theft claim is not issued by police authorities.

TYRE PROTECT

Coverage

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 insurance company hereby undertakes to **indemnify insured for expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tubeless tyre(s)**

Conditions

- Available up to **3 years** for **Private vehicles** only, from the date of sale of a brand-New vehicle
- This add-on cover can be opted at the time of **purchasing new car policy only**.
- The add-on cover is **not available on 1st / 2nd year renewal if it was not opted in new car policy**.
- **Mid-term addition** in an active policy contract of this cover is not allowed.
- Maximum **1 own damage claim**, will be admissible in a policy contract.
- Cover available for **maximum of 4 tyres fitted** to the Insured vehicle per claim.
- **NCB will be impacted** at the time of renewal, in case if claim is lodged under this add on.
- Claim settlement is subject to **tread depth of the tyres at the time of loss**, as per table below:

Unused Tread Depth of the Tyre(s) at the time of Loss	Admissible claim amount (Cost of new Tyre(s))
Depth ≥ 7 mm	100%
Depth ≥ 5 to < 7 mm	75%
Depth ≥ 3 to < 5 mm	50%
Depth < 3 mm	NIL

Exclusions

- **Minor cut/damage/scratch/Punctures** not impacting the functioning of the tyre/vehicle.
- Defects/claims payable under **Tyre manufacturers' warranty are not covered**.
- Loss or damage to any part other than the **fitted tyres is not covered**.
- This add-on does not cover **routine maintenance** including but not limited to **adjustment, alignment, balancing or rotation of wheels / tyre/ tubes etc.**
- Loss or damage resulting from **organized racing, pace making, speed testing, reliability trials or illegitimate activities**.
- Any claim reported after **30 days** shall not be covered.
- This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any **Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer**.

Personal belonging

Coverage

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 insurance company hereby undertakes to **indemnify the Insured for loss of insured's personal belongings on account of total damage to or theft from the Insured's Vehicle. Such personal belonging items may be Mobile, Laptop, Clothes, Baggage, Bag & similar items personal in nature.**

Terms & conditions

- Available up to **5 years** for **Private vehicles** registered in an individual's name only, from the date of sale.
- Items belonging to an **individual** insured under the policy only are covered.
- Sum Insured – **Rs. 50,000/policy period**
- Maximum **2 Own damage claims**, limited to Sum Insured, will be admissible in a policy contract.
- **NCB will be impacted** at the time of renewal, in case if claim is lodged under this add on.
- **Mandatory documents** required for claim settlement:
 - **FIR**
 - **Invoice** of the personal belonging in name of insured only.
- Claim settlement is subject to the precondition that:
 - A **valid own damage claim** in respect of the insured vehicle with **visible external impact/damage on the vehicle during burglary/forceful entry**.
 - Current market value shall be considered of the personal belonging ascertained by insurer.
- **Mid-term addition** in an active policy contract of this cover is not allowed.

Deductible Value (In addition to compulsory deductible of Own Damage claim)

Insurance company	Deductible
HDFC	NIL

Exclusions

- Any loss of Money, Securities, Cheques, Bank drafts, Credit or debit cards, Jewellery, Gems, Stones, contact lens, Cosmetic items, Glasses, Travel tickets, Watches, Valuables, Manuscripts, Paintings, Work of art or any other electric / electronic items etc. is not covered.
- Any theft from **vehicles parked in no-parking zone, from un-attended vehicle after accident, loss in open top or convertible cars** unless the belongings are kept in locked boot, is not covered.
- Any loss unless the Insured's vehicle is locked, and all doors & windows are properly fastened while unattended, is not covered.
- Any **partial** damages or loss to personal belonging/s is not covered.
- Any claim intimated to the company after **30 days** of such loss is not covered.
- Any damage or loss to belongings is not covered where:
 - The invoice of belonging is not in name of insured.
 - Belonging is being carried in connection with any trade or business.
 - The invoice of belonging is in name of any family member / Friend / Colleague / Anyone else.