

Private Car Comprehensive

Product Information Document

Introduction:

Vehicle age: Up to 5 years

Maximum Sum Insured: 6 Million

Vehicle Type: Private

Coverage:

I. Indemnify in case of loss or damage of vehicle:

- a) Accidental external means
- b) Fire, external explosion, self-ignition, lightning and frost
- c) Burglary, housebreaking and theft
- d) Malicious act
- e) Riot and strike damage
- f) Flood, hail, wind, hurricane, cyclone, tornado and typhoon damages
- g) Earthquake, volcanic eruption or other convulsion of nature
- h) Risk while in transit by air, road, rail, inland waterway, lift or elevator
- i) Transport of motor car to nearest workshop in case it breaks down (Subject to Rs 500 limit)
- j) In case of repair to damaged vehicle:
 - The estimated cost should not exceed Rs 500
 - The company should be provided a detailed estimate of the costs incurred

II. Liability of third parties:

- a. Death or bodily injury to a third party (except for the person employed by the insured)
- b. Damage to property of a third party (except for the property held in trust or custody by the insured of a third party)
- c. Indemnity to any person driving any on insured order/permission given that he is not entitled to indemnity under any other policy

- d. Indemnity to the insured even when he is driving a vehicle not belonging to him
- e. In case of death of a third party, the company will indemnify the deceased's personal representatives *subject to prior written consent by the Insurance Company

III. Medical Expenses:

Medical expenses up to Rs.350 in case of accidental bodily injury covered

Major Exclusions:

- Consequential loss
- Mechanical and electrical breakdowns/failures
- Damage to tires and battery unless the vehicle is damaged too at the same time (company liable to 50% of the cost of replacement in that case)
- Loss arising from theft or criminal misappropriation or breach of trust by Insured's Driver or known person
- Any accident or injury caused/sustained outside the geographical area
- Claim arising out of any contractual liability
- Any loss occurring in case of the vehicle being driven by any person other than a driver as described in the schedule
- Any loss occurring from radiation, nuclear fuel or weapons
- Any loss occurring as a result of the insured driving under influence
- Any loss occurring as a result of war, civil unrest or terrorism