

## Private Car Insurance- Comprehensive Cover

Private Car Insurance Policy covers Vehicles used for social, domestic and pleasure purpose and also for professional purpose (excluding carriage of goods other than samples) of the insured or used by insured's employees for such purpose but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.

### COVERAGES

The Policy covers loss or damage to the vehicle insured arising out of:

- Fire, explosion, self ignition, lightning, burglary, theft, riot, strike, malicious act, terrorism, earthquake, flood, typhoon, accidental external means, landslide or rockslide, road/rail/inland waterway/air transit

It also provides cover against Legal Liability to third party personal injury and property damage arising out of an accident involving the vehicle as required under Motor Vehicle Act.

The Policy further provides for compulsory Personal Accident cover for owner driver

### OPTIONAL EXTENSIONS

- Loss of accessories
- Legal liability to paid driver, cleaner or any workman
- Personal Accident to the occupants
- Increased legal liability to property damage of third party for a limit of Rs 7.5 lakhs

### OTHER SALIENT FEATURES:

- For claims free experience, discount available on subsequent renewals
- Discount for opting higher voluntary excess
- Discount for provision of approved anti-theft devices
- Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation, for the parts needing replacement in the accident is defined.

### EXCLUSIONS:

- Any accidents outside the Geographical Area
- Consequential loss, normal wear and tear
- Driving without valid licence for the class of vehicle. Driving under the influence of liquor/drugs

- Vehicle not being used as per Limitation as to use defined

The details furnished above do not constitute the entire terms and conditions. For more details please refer to our Policy document