ANNEXURE B - CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Sl No	Title	Description		Policy/ Clause Number
	Policy Number	As per Policy Schedule		
1.	**Product Name**	Reliance Commercial Vehicle Package Policy		Policy Schedule
2.	**Unique Identification Number (UIN) allotted by IRDAI**	Base Product	IRDAN103RP0012V02100001	Policy Schedule
		Add Ons UIN		
		Nil depreciation	IRDAN103RP0012V02100001/A0006V01200910	
		Consumable Expenses	IRDAN103RP0012V02100001/A0006V01202223	
		Engine Protector	IRDAN103RP0012V02100001/A0005V01202223	
		Return to Invoice	IRDAN103RP0012V02100001/A0024V01202223	
		EMI Protection Cover	IRDAN103RP0012V02100001/A0008V01201415	
		Emergency Hotel Accommodation	IRDAN103RP0012V02100001/A0027V01200910	
		Daily Allowance Benefit Plus	IRDAN103RP0012V02100001/A0012V01201415	
		Hospital Cash Cover	IRDAN103RP0012V02100001/A0026V01202223	
		Voluntary Deductible	IRDAN103RP0012V02100001/A0024V01200910	
		NCB Retention Cover	IRDAN103RP0012V02100001/A0014V01200910	
		Personal Belongings Cover	IRDAN103RP0012V02100001/A0031V01200910	
		Additional Limit of TPPD	IRDAN103RP0012V02100001/A0030V01200910	
		Replacement Lock Insurance	IRDAN103RP0012V02100001/A0020V01200910	
		Additional Towing Charges	IRDAN103RP0012V02100001/A0034V01200910	
		Tools and Equipment Cover	IRDAN103RP0012V02100001/A0032V01200910	
		Reliance Commercial Vehicle Assistance	IRDAN103RP0012V02100001/A0089V01202425	
		Tyre Protector (for PCV Taxi)	IRDAN103RP0012V02100001/A0087V01202425	
		Rim Protector (for PCV Taxi)	IRDAN103RP0012V02100001/A0088V01202425	
		Key Protect (for PCV Taxi)	IRDAN103RP0012V02100001/A0086V01202425	
		Electric Vehicle Battery Protection Cover	IRDAN103RP0012V02100001/A0084V01202425	
		Electric Motor Protect Cover	IRDAN103RP0012V02100001/A0083V01202425	
		Electric Vehicle Charger Cover	IRDAN103RP0012V02100001/A0085V01202425	
3.	**Structure**	Base Product	Indemnity	Policy Wording
		Nil depreciation	Indemnity	
		Consumables Expenses	Indemnity	
		Engine Protector	Indemnity	
		Return to Invoice	Indemnity	
		EMI Protection Cover	Fixed Benefit	
		Daily Allowance Benefit Plus	Fixed Benefit	
		Hospital Cash Cover	Fixed Benefit	
		Emergency Hotel Accommodation	Fixed Benefit	
		Voluntary Deductible	Indemnity	

IRDAI Registration No. 103. Reliance General Insurance Company Limited. An ISO 9001:2015 Certified Company
For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

		NCB Retention Cover	Indemnity	
		Personal Belongings Cover	Fixed Benefit	
		Additional Limit of TPPD	Fixed Benefit	
		Replacement Lock Insurance	Indemnity	
		Additional Towing Charges	Fixed Benefit	
		Tools and Equipment Cover	Indemnity	
		Reliance Commercial Vehicle Assistance	Indemnity/ Fixed Benefit	
		Tyre Protector (for PCV Taxi)	Indemnity	
		Rim Protector (for PCV Taxi)	Indemnity	
		Key Protect (for PCV Taxi)	Fixed benefit	
		Electric Vehicle Battery Protection Cover	Indemnity	
		Electric Motor Protect Cover	Indemnity	
		Electric Vehicle Charger Cover	Fixed Benefit	
4.	**Interests Insured**	Vehicle Registration Number	As per Policy Schedule	Policy Schedule
		Engine Number	As per Policy Schedule	
		Chassis Number	As per Policy Schedule	
		Make	As per Policy Schedule	
		Model	As per Policy Schedule	
		Year of manufacturing	As per Policy Schedule	
		Date of Registration	As per Policy Schedule	
		GVW	As per Policy Schedule	
		Vehicle Sub Class	As per Policy Schedule	
		Carrier Type	As per Policy Schedule	
		Seating Capacity	As per Policy Schedule	
		Battery Serial Number	As per Policy Schedule	
5.	**Sum Insured / Motor Insured Declared Value Scope**	Basis of IDV: As per Standard Scale/Agreed value basis IDV Calculation: IDV as per Listed Selling Price Rs._____		Policy Wording - Section I

Policy Period	IDV of Vehicle	IDV of Body	IDV of Trailer	IDV of Chassis	IDV
Policy Year 1	As per Policy Schedule	As per Policy Schedule	As per Policy Schedule	As per Policy Schedule	As per Policy Schedule

6.	**Policy Coverage**	**Section I - Loss of or damage to the vehicle Insured** 1) By fire explosion self ignition or lightning; 2) By burglary housebreaking or theft; 3) By riot and strike; 4) By earthquake (fire and shock damage); 5) By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost; 6) By accidental external means; 7) By malicious act; 8) By terrorist activity; 9) Whilst in transit by road, rail, inland-waterway, lift, elevator or air; 10) By landslide rockslide.	Policy Wording - Section I

Section II: Liability to Third Parties:

Policy Wording - Section II

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
   a) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle,
   b) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

PROVIDED ALWAYS THAT:-

(a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.

(b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.

(c) Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable inrespect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.

(d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.

(e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.

(f) Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the insured vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the Insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.
4. The Company may at its own option
   A. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this section; and
   B. Undertake the defence of proceedings in any court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this section.
5. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative(s) in terms of and subject to the limitations of this policy provided that such personal representative(s) shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.

Section III: Towing disabled vehicles

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; Provided always that

(a) Such towed vehicle is not towed for reward

(b) The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

Section IV : Personal Accident Cover for Owner Driver

Policy Wording - Section IV

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle Insured whilst mounting into/dismounting from or travelling in the Insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

(1) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 15 Lakh during any one period of insurance.

(2) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person Is under the influence of intoxicating liquor or drugs.

(3) Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured

(4) This cover is subject to:

(a) The owner-driver is the registered owner of the vehicle Insured herein;

(b) The owner-driver is the insured named in this policy.

(c) The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), at the time of the accident.

7. Add-on Cover

Sr. No.	Name of Addon Covers	Description	Sum Insured (if any)
1	Nil Depreciation	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims	
2	Consumable Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. Cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter, air conditioner gas and items similar nature excluding fuel.	
3	Engine Protector	Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil / consumables used in the respective assembly i.e., material which is used up and needs continuous replenishment such as engine oil, gear box oil etc. But excluding fuel.	

4	Return to Invoice	Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, permit fees, depreciation cost, road tax & applicable insurance cost.	
5	EMI Protection	Covers for Vehicle EMIs for the time period during which the car is in one of our network garages for repair	As per policy schedule
6	Daily allowance Benefit Plus	Cover pays per day allowance if insured vehicle is in authorized garage for more than 3 days due to accidental damage.	As per policy schedule
7	Hospital Cash Cover	Cover provides hospital confinement allowance for bodily injury caused by accidental, external, violent and visible means to insured and all other permitted by insured to drive the vehicle.	As per policy schedule
8	Emergency Hotel Accommodation	A fixed amount will be reimbursed as Hotel expenses, if the insured vehicle meets with an accident at a location at least 200 Kilometers away from the address as provided in the Proposal Form	As per policy schedule
9	Voluntary deductible	Cover provides discount under the policy if the insured voluntary opt for deductible under section I (Own damage) of the base policy.	As per policy schedule
10	NCB Retention Cover	Cover protects applicable earned No claim bonus, in the event of an own damage claim.	
11	Personal belongings Cover	The Company will make an allowance of Rs. XXXXX for loss or damage to personal belongings of the insured, paid driver, cleaners or conductor as mentioned in the schedule to this policy due to theft or accident to insured vehicle.	As per policy schedule
12	Replacement Lock Insurance	if the insured vehicle's keys be lost, damaged or destroyed, the Company will pay the costs of replacing and recoding the locks and/or keys of the same type and model. Company's liability towards the same will be restricted to one event and shall not exceed Rs._____ /- during the Policy period.	As per policy schedule
13	Additional Towing Charges	Cover will indemnify the Insured for an additional amount of Rs. _____/-towards towing charges arising out of an accident involving the insured vehicle. Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.	As per policy schedule
14	Tools and Equipment Cover	The Company will make an allowance of Rs_____for loss or damage to tools and equipment as mention in the schedule to this policy due to theft or accident to insured vehicle. Benefit of the cover: a. Shall not be available if the insured. b. Shall be limited to Rs 25,000/- for any one period of insurance, subject to an excess of Rs.1000/-for any one loss.	As per policy schedule

		15	Additional Limit of TPPD	Cover will indemnify the Insured for an additional amount of Rs. _____ for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured.	As per policy schedule
		16	Reliance Commercial Vehicle Assistance	Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown	
		17	Tyre Protector (for PCV Taxi)	Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes	
		18	Rim Protector (for PCV Taxi)	Covers repair or replacement expenses arising out of accidental loss or damage to Rims.	
		19	Key Protect (for PCV Taxi)	Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into	
		20	Electric Vehicle Battery Protection Cover	This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS), due to unexpected power surge, Mechanical shock, water ingress, uncontrolled electrochemical reactions	
		21	Electric Motor Protect Cover	The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it	
		22	Electric Vehicle Charger Cover	This cover pays for repair and /or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule	As per policy schedule

8. Loss Participant

Section I

	Goods Carrying Vehicles	**Passenger Carrying Vehicles**	**Rs.**
Commercial Vehicles	Not exceeding 7500 Kg. GVW	Not exceeding 17 passengers	500/-
	Exceeding 7500 Kg. GVW but not exceeding 16500 Kg. GVW	Exceeding 17 passengers but not exceeding 36 passengers	1000/-
	Exceeding 16500 Kg. GVW	Exceeding 36 passengers	1500/-
Vehicles rateable under Class D of the Commercial Vehicles Tariff (CVT)			0.5% of IDV of the vehicle subject to a minimum of Rs. 2000/-
Taxis and Three Wheelers rated as Commercial Vehicles (Not exceeding 1500cc)			500/-
Taxis and Three Wheelers rated as Commercial Vehicles (Exceeding 1500 cc)			1000/-

Section I

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		Additional Compulsory Deductible	Rs. _____ (as per Policy Schedule)	
		Voluntary deductible	Rs. _____ (as per Policy Schedule)	
		Add-ons		
		Key Protect (for PCV Taxi)	1% of claim amount or INR 500 whichever is higher	
		Personal belongings Cover	An excess of Rs. 500/- for any one loss.	
		Tools and Equipment Cover	An excess of Rs.1000/-for any one loss.	
		Replacement lock Insurance	As per Section I of base Policy	
		Voluntary Deductible	As per Opted amount	
		Nil depreciation	As per Section I of base Policy	
		Consumable Expenses	As per Section I of base Policy	
		Return to Invoice	As per Section I of base Policy	
		EMI Protection Cover	As per Section I of base Policy	
		Daily Allowance Benefit Plus	As per Section I of base Policy	
		Hospital Cash Cover	As per Section I of base Policy	
		Emergency Hotel Accommodation	As per Section I of base Policy	
		NCB Retention Cover	As per Section I of base Policy	
		Engine Protector	As per Section I of base Policy	
		Additional Limit of TPPD	As per Section I of base Policy	
		Additional Towing Charges	As per Section I of base Policy	
		Reliance Commercial Vehicle Assistance	As per Section I of base Policy	
		Tyre Protector (for PCV Taxi)	As per Section I of base Policy	
		RIM Protector (for PCV Taxi)	As per Section I of base Policy	
		Electric Vehicle Battery Protection Cover	As per Section I of base Policy	
		Electric Motor Protect Cover	As per Section I of base Policy	
		Electric Vehicle Charger Cover	As per Section I of base Policy	
9.	**Exclusions**	**Base Product**	1) Consequential loss, depreciation, wear & tear, mechanical & electrical breakdown, failures or or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time. 2) Any accidental loss or damage suffered whilst the insured or any person driving with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. 3) Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 4) Any claim arising out of any contractual liability; 5) If the vehicle is used other than in accordance with the "Limitations as to use". 6) If the vehicle is being driven by driver other than a driver stated in "driver clause". 7) Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste. 8) Any accidental loss directly or indirectly arising from nuclear weapon material. 9) Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power.	Policy Wording - Exclusions

	10) Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes. 11) Loss or damage arising out of modifications not approved by manufacturers/RTO

Addon Products	
Nil Depreciation	Same as per Section I of base policy
Consumable Expenses	1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy. 2. If there is no valid and admissible claim under section I (Own Damage) of the policy. 3. If the insured vehicle is not repaired at an Authorized garage
Engine Protector	1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance. 2. Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area. 3. Cost of lubricants in case of loss due to leakage and flushing of consumables 4. Any claim where the repair has been carried out without prior approval from Company
Return To Invoice	1. The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy. 2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section I of the policy. 3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Company. 4. Covered vehicle is imported.
EMI Protection	1. For any EMI amount and/ or additional payment which becomes due because of default, non- payment or delayed payment of any amount due to bank/ financial institutions. 2. Where the vehicle is stolen or in total loss. 3. Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle. 4. Company shall not be liable to pay in case auto loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle. 5. For delay in submission of required documents of Own Damage claim (as stated in the claim form) beyond 30 days or within such further time as the Company may allow from the date of intimation of claim.
Daily Allowance Benefit Plus	1. If Insured vehicle is kept in in authorized garage for less than 3 days or 7 days for repairs as per the plan opted. 2. No claim under this add on cover is payable if there is no admissible claim under the policy, of loss/damage to the insured vehicle. 3. This add on cover shall not be payable in case of Total Loss /Constructive Total loss. 4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage. 5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage. 6. In case of theft of insured vehicle, benefit in a lump sum will not be payable if the vehicle is recovered within 90 days.

Hospital Cash Cover	1. Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident. 2. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home. 3. Any claim arising or resulting from or traceable to an accident happening whilst insured or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.
Emergency Hotel Accommodation	1. If insured vehicle travelled less than 300Km from the address as provided in proposal form. 2. Other exclusions Same as per Section I of base product.
Voluntary Deductible	Same as per Section I of base policy
NCB Retention Cover	1. If the Policy is not renewed with Company within 90 days of the expiry of the policy. 2. The claim is a Total Loss (TL)/ Constructive Total Loss (CTL)
Personal Belongings Cover	1. Shall not be available for loss or damage to Money, securities, cheques or any drafts, credit card or debit cards, tickets, documents, goods or samples. 2. If the insured vehicle is kept open and left unattended.
Replacement Lock Insurance	Same as per Section I of base policy
Additional Towing charges	Same as per Section I of base policy
Tools and Equipment Cover	1. If the insured vehicle is kept open and left unattended. 2. Same as per Section I of base policy
Additional Limit of TPPD	1. For any loss or damage to property belonging to the insured or held in trust or in custody or control of the insured. 2. Same as per Section I of base policy
Reliance Commercial Vehicle Assistance	1. These services shall not be provided / limited provision may happen under following conditions: Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities. 2. Insured Vehicle should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations. 3. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported.
Tyre Protector (for PCV Taxi)	1. If the insured vehicle is not repaired at an Authorized garage. 2. Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber. 3. Any loss or damage within first 15 days of the inception of the policy. 4. Any loss or damage occurred prior to the inception of the policy 5. Any loss or damage resulting into total loss of the vehicle 6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes. 7. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle

	8. If the tyre(s) / tube(s) which are being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy. 9. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured. 10. Loss or damage arising out of improper storage or transportation 11. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance. 12. Loss or damage arising out of modifications not approved by the tyre manufacturer. 13. Loss or damage resulting from hard driving due to race, rally or illegal activities. 14. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer. 15. Loss or damage resulting from poor workmanship while repair. 16. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall. 17. Minor damage or scratch not affecting the functioning. 18. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.
Rim Protector (for PCV Taxi)	1. If the insured vehicle is not repaired at an Authorized garage. 2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or Run Flat Tyres. 3. Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber. 4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting. 5. Any loss or damage within first 15 days of the inception of the policy. 6. Any loss or damage occurred prior to the inception of the policy 7. Any loss or damage resulting into total loss of the vehicle. 8. Routine maintenance including adjustment, alignment, balancing or rotation of wheels. 9. Theft of rim(s) or its parts, accessories without the insured vehicle being Stolen or theft of entire insured vehicle. 10. If the rims(s) are being claimed is different from rim(s) insured/ supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy. 11. Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured. 12. Loss or damage arising out of improper storage or transportation 13. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance. 14. Loss or damage arising out of modifications not approved by manufacturers 15. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc. 16. Loss or damage resulting from hard driving due to race, rally or illegal activities. 17. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.

			18. Loss or damage resulting from poor workmanship while repair. 19. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall. 20. Minor damage or scratch not affecting the functioning.
		Key Protect	
		The Company will not pay for:	i. Costs other than those listed in the "Coverage" section. ii. The cost to replace the keys to the Vehicles that the Insured does not own for personal use. iii. 1% of claim amount or ₹500 whichever is higher.
		Electric Vehicle Battery Protection Cover	i. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants. ii. Any loss or damage occurred within the first 15 days from the inception of the policy. iii. Any loss or damage occurred prior to the inception of the policy. iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle. v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached vi. Minor damage or scratch not affecting the functioning. vii. Loss or damage arising out of improper storage or transportation. viii. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle. ix. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel. x. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer). xi. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel xii. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
			xiii. Damages resulting from any attempted or actual Theft of Battery xiv. Damages resulting from any wear and tear of the battery, cable and wires xv. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines. xvi. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. xvii. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge. xviii. Any Third Party bodily injury or property damage claim arising due to anything happening with battery. xix. Any claim where the repair has been carried out without prior approval from the Company xx. Loss or damage including corrosion due to delay in intimating or delay in retrieval of the Insured Vehicle from the water-logged area.

	xxi. Loss or damage due to any Manufacturing Defect. xxii. Any Consequential Loss. xxiii. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per policy.
Electric Motor Protect Cover	i. Wear and tear damages. ii. Any loss or damage occurred within the first 15 days from the inception of the policy. iii. Any loss or damage occurred prior to the inception of the policy. iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle. v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached vi. Minor damage or scratch not affecting the functioning. vii. Loss or damage arising out of improper storage or transportation. viii. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance. ix. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines x. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. xi. Any costs relating to servicing, maintenance, adjustment or tuning. xii. Any claim where the repair has been carried out without prior approval from the Company. xiii. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity. xiv. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area. xv. Depreciation, as per the scale mentioned in the base policy, unless opted to be covered as per Policy.
Electric Vehicle Charger Cover	i. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts. ii. Any loss or damage occurred within the first 15 days from the inception of the policy. iii. Any loss or damage occurred prior to the inception of the policy. iv. Any loss or damage resulting into total loss of the vehicle, or theft of the entire vehicle. v. Any loss or damage payable under the Motor Own Damage policy to which this Add-on is attached vi. Minor damage or scratch not affecting the functioning. vii. Loss or damage arising out of improper storage or transportation. viii. Damages resulting from failure to follow the manufacturers' instructions of Use. ix. Damages resulting from handling of the equipment by unauthorized service personnel. x. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance. xi. Any damages due to extra installation of electric equipment apart from the already installed electric equipment done or provided by manufacturer is out of the scope of this coverage. Any costs relating to servicing, maintenance, adjustment or tuning.

			xii. Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not. xiii. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the Insured Electric Vehicle charger. xiv. Loss of or damage to rented or hired equipment for which the insured is responsible either by law or under a lease and/or maintenance agreement. xv. Damages resulting from any tampering with the EV charger or charging infrastructure. xvi. Any loss or damage to the charger due to malfunctioning of battery or part of it and/ or due to innate chemical nature of battery and/or its constituents and related assembly parts. xvii. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger. xviii. Any aesthetic defects but not limited to dents, scratches on painted polished or enamelled surfaces xix. Any loss or damages due to cyber events. xx. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative xxi. Losses due to replacement of any consumable item of the EV Charger including but not limited to batteries (including rechargeable),bulbs(including projector bulbs), tapes, fuses, cartridges, replaceable fluids or application software including data storage media or materials which are designed to be consumed during the life of the Insured EV Charger. xxii. Any claim where the repair has been carried out without prior approval from the Company xxiii. Depreciation, as specified in the Policy Schedule shall be applicable, unless opted to be covered as per Policy.	
10.	**Special Conditions and warranties (if any)**	**Base Product**	Same as per Section I of base policy
		For Add On Products	
		Nil depreciation	Same as per Section I of base policy
		Consumables Expenses	Same as per Section I of base policy
		Engine Protector	Claim under this endorsement will be admissible only if 1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area. 2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly. 3. There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts. 4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area. 5. Insured have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by Insured
		Return to Invoice	The finance company/ bank whose interest is endorsed on the policy must agree in writing.
		EMI Protection Cover	Same as per Section I of base policy
		Daily Allowance Benefit Plus	Same as per Section I of base policy

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For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

Hospital Cash Cover	Same as per Section I of base policy
Emergency Hotel Accommodation	Same as per Section I of base policy
Voluntary Deductible	Same as per Section I of base policy
NCB Retention Cover	1. A claim for theft of the entire vehicle will not be considered as TL/ CTL for this purpose provided a new vehicle is purchased and insured with Company within 90 days of the theft, in which case, Company will allow same No Claim Bonus on New vehicle as is shown in schedule. 2. A claim for only Partial theft of accessories/ parts will not be considered as a claim under this benefit
Personal Belongings Cover	1. A police report must be filed for claims due to burglary or theft. 2. The maximum amount payable under this section is Rs (Refer Schedule) during the Period of insurance. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident. 3. In the event of claim, the liability under this cover shall be limited to Rs.25000/- subject to an excess of Rs.500/- for any one loss.
Replacement Lock Insurance	Same as per Section I of base policy
Additional Towing Charges	Same as per Section I of base policy
Tools and Equipment Cover	Same as per Section I of base policy
Additional Limit of TPPD	Same as per Section I of base policy
Reliance Commercial Vehicle Assistance -	Same as per Section I of base policy
Tyre Protector (for PCV Taxi)	1. If Insured make a fraudulent claim which is declined as per Para 9 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect. 2. If during the Period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to Company. 3. In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium. 4. All claims must be made within 3 working days of damage. 5. Insured must take all reasonable steps to avoid loss or damage to tyre(s). Insured must not continue to drive the vehicle if Insured do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s). 6. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.

		Rim Protector (for PCV Taxi)	1. This cover will be provided only to the vehicle fitted with Tubeless Tyres or Run Flat Tyres. 2. If Insured make a fraudulent claim which is declined as per Para 11 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect. 3. If during the Period of insurance any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to Company. 4. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium. 5. All claims must be made within 3 working days of damage. 6. Insured must take all reasonable steps to avoid loss or damage to rim(s). Insured must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s). 7. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims & no replacement is involved.
		Key Protect (for PCV Taxi)	1. For Break-in protection claims, Insured must provide an official police report that confirms the incident happened within Period of insurance. 2. This cover shall be available only for maximum of two claims during the Period of insurance. 3. Any loss or damage to Keys & lock set only shall not impact Insured's No claim Bonus on renewal of the policy. 4. The maximum amount payable under this section shall not in aggregate exceed the amount stated in the schedule during any one Period of insurance.
		Electric Vehicle Battery Protection Cover	Same as per Section I of base policy
		Electric Motor Protect Cover	Same as per Section I of base policy
		Electric Vehicle Charger Cover	Same as per Section I of base policy
11.	**Admissibility of claim**	Admissibility of claim	a) The claim must be in accordance with the terms and conditions of the insurance policy. b) The policyholder must have paid the premium amount due. c) The claim must be for accidental damage or loss, not for wear and tear or maintenance-related issues. d) The policyholder must inform the insurer about the claim within the specified time frame. e) The policyholder must provide supporting documents at the time of claim, such as claim form, driving licence, Registration copy, Permit, Fitness, FIR, Un-traceable report ,Fire brigade report, repair bills (only in case of reimbursement). f) The insurer may conduct an investigation to assess the claim's validity.
		Denial of Claim	a) Claim can be denied due to mis-declaration, mis-representation , Fraud, and non-disclosure of material facts. b) Inadequate or missing supporting documents. c) Pre-existing damages before policy inception date or prior to the incident. d) Unapproved repair – repair done without the insurers survey & approval. e) The policyholders negligence or contribution to the incident.

f) Policy lapse : claims filed after the policy has expired or lapsed.
g) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety.
h) Driver's violation: If the vehicle is being driven by driver other than a driver stated in "driver clause".
i) Claims related to normal wear & tear , maintenance , or aging of the vehicle.

Procedure to be followed in case of TL/CTL & Theft Claim

A. Total Loss

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and the case will get declared Total loss based on the nature and extent of damage and estimated liability.
3. Insured needs to submit all the relevant documents to the Company.
4. Case shall be referred to salvage buyer for salvage valuation/quotation.
5. Insured to get the Registration Certificate cancellation of the Insured Vehicle done and confirm the same to the Company
6. Insured will be given the option to retain the wreck and accept a Cashloss settlement (being the IDV less than the assessed value of Salvage based on quotes).
7. Based on the Insured's consent the Company shall proceed with the claim settlement.

B. Constructive Total Loss (CTL):

1. Intimate the claim immediately after the loss to the company.
2. Appointed Surveyor to survey the case for Constructive Total loss. The case will be evaluated for Constructive Total Loss based on the nature and extent of damage and estimated liability.
3. Insured to submit all the relevant documents to the Company.
4. Case shall be referred to the Salvage buyer for Salvage valuation/quotation.
5. Insured will be informed about the salvage value and given the option for Cashloss Settlement (being the IDV less than the assessed value of Salvage based on quotes) for the Insured's consideration & consent.
6. Based on the Insured's consent Insurance the Company shall proceed with the claim settlement.

C. Theft:

a. Intimate the claim immediately after the loss to the Company.
b. First Investigation Report to be done immediately by the Insured without delay at the Police Station under whose jurisdiction the Theft has occurred.
c. Insured to submit all the relevant documents along with the ignition keys to the Company.
d. The Police shall investigate the case and will try to trace the Insured Vehicle.
e. If the Insured Vehicle is traced down by the Police, then the case shall be closed by the Police Investigation Team as the Insured Vehicle has been recovered.
f. If the Insured Vehicle cannot be traced by the Police Investigation Team within the stipulated time depending upon the jurisdiction, the Police Investigation Team will issue a non-traceable report (NTC report) to the Insured.
g. Insured shall have to submit the NTC report to the Company.
h. Upon receipt of the NTC report and other relevant documents, the Company shall settle the claim.

Sample Claim Calculation (PCV Taxi)

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
Front Windshield Glass	Glass	3480	0	3480
Moulding + Sealant	Plastic	380	50	190
Labour		1888	0	1888
Gross Payable Amt		5558		5558
Less : Policy Excess				1000
Net Payable Amt	Considering NIL depreciation			4748

12. Policy Servicing - Claim Intimation and Processing

Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at **rgicl.services@relianceada.com.**

For any Claim related queries please contact us on -
Call centre no: 022 4890 3009 (Paid)
Email: **rgicl.services@relianceada.com**

For Cashless Process:
a) Register claim by calling (022)-48903009(paid)
b) Visit to our network garages for vehicle repair.
c) Survey of the vehicle & submission of claim documents
d) Liability confirmation
e) Vehicle delivery

Claim TAT

Allocation of Surveyor	<=24 hours from report of claim
Survey report submission to Insurer	<= 15days of Surveyors allocation.
Settlement of Claim	Within 7days of receipt of the survey report.

Escalation Matrix:
For any Claim related queries please contact us on -
Call centre no – 022 4890 3009 (Paid)
Email – **rgicl.services@relianceada.com**

13. Grievance Redressal and Policyholders Protection

While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:

- Call us on phone number: +91 22 4890 3009 or writing email at: **rgicl.services@relianceada.com**
- Visiting any of our nearest branches **https://rgi-locator.oppspot.com/?Searchby=branch&sourcesystem=website&phonenumber=&emailid=#/**
- You may also write to us at:
  Reliance General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001.

Escalation level 1:
In case the insured is not satisfied with the response received from one of the above mentioned touch points or there is a delay, the insured may contact grievance officer at **rgicl.grievances@relianceada.com**

Escalation level 2:
If the insured is not satisfied with the response received from escalation level 1, he/she may approach the Head of Grievance at **rgicl.headgrievances@relianceada.com**

If the insured is not satisfied with the response received from above mentioned touchpoints, he/she may approach the Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure ____ or you may visit

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		https://cioins.co.in/ombudsman. **Details of Grievance Redressal Officer of the Insurer** **https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf** **Bima Bharosa Portal** **https://bimabharosa.irdai.gov.in/** **Ombudsman (Please provide contact details, Toll free number and email)** **https://cioins.co.in/ombudsman.**	
14.	**Obligations of the Policyholder**	a) Please disclose all the essential information of the risk before buying a Policy. b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. c) Non-disclosure of material information may affect the claim settlement.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place: _____ _____

Date: _____ (Signature of the Policyholder)

Note:

For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at **www.reliancegeneral.co.in** to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. **(https://www.reliancegeneral.co.in/insurance/aboutus/downloadsus/downloads.aspx)**