

## Motor - Private Car

We understand that your car is one of your most valuable possessions and that it requires an insurance that goes the extra mile. At Royal Sundaram, we now have a comprehensive Car Insurance for you with add-on covers. An insurance that promises you peace of mind and helps you get back on the road in no time.

### Salient Features of Add-on covers

#### Depreciation Waiver Clause (Product Code: RSMOAC001)

**What is Covered:**

- All plastic parts without applying depreciation in case of a claim
- All metal parts without applying depreciation in case of a claim
- You need not bear any portion of any depreciable parts. The cost of all parts necessitating replacement will be allowed in full

**Deductibles:** As per the base Package Policy

**Minimum Premium:** The cover will be subject to a minimum premium of ₹100/-

**What is not Covered:**

- The amount of total deductible mentioned in the policy schedule
- Damage caused by an uninsured peril including mechanical breakdown
- Damage to uninsured items including accessories and bi-fuel/gas kit
- Claims made for theft of parts and/or accessories
- Claims made under Self Authorisation Mode

**Other Conditions:**

- The Cover will be offered on annual basis and will run concurrently with the Package policy of the vehicle
- Mid-term inclusion or removal of this cover shall not be allowed
- Cover available only for vehicles upto 3 years of age
- The Cover is not available for imported vehicles and obsolete models that are no more in production and whose parts are not available off the shelf

**Pricing:** Based on the vehicle's IDV, age, engine size and make

#### Windshield Glass Clause (Product Code: RSMOAC002)

**What is Covered:**

If the windscreen glass (front and / or rear) of your car accidentally breaks and needs to be repaired / replaced, we will repair / replace the same without Your No Claim Bonus getting affected. This will not be treated as an Own Damage claim and will not affect your No claim bonus next year. This clause will apply:

- When only the windshield glass is broken and there are no damages to the vehicle
- The vehicle is repaired in a garage / workstation of Our choice within the city where You reside based on the residential address provided for this insurance. If the windshield glass is repaired / replaced at any other place, the incident will be treated as a separate claim and the No Claim Bonus will be affected

- Only for the first claim for replacement of windshield glass during the year. Subsequent claims for windshield glass will not qualify for continuation of No Claims Bonus.

**Cover Details:**

Cover to be opted at the inception of the Private Car Package Policy and shall run concurrently with the Package Policy. Mid-term inclusion and / or removal of the cover are not permissible.

**Deductibles:** As per the base Package Policy

**Minimum Premium:** The cover will be subject to a minimum premium of ₹50/-

**What is not Covered:**

- The amount of total deductible mentioned in the policy schedule
- Damage caused by an uninsured peril
- Manufacturing defects
- Depreciation on parts, if the depreciation waiver clause is not opted

**Pricing:** Based on the vehicle's IDV, age and make

#### Life-time Road Tax Clause (Product Code: RSMOAC005)

**What is Covered:**

- Full Road Tax paid for a new vehicle
- Proportionate outstanding Road Tax for older vehicles
- Vehicles upto 3 years of age
- Payment of outstanding Tax in full as mentioned in the policy, in case of Total Loss / Theft
- Cover to be opted at the inception of the policy and shall run concurrently with the base Package Policy

**Minimum Premium:** The cover will be subject to a minimum premium of ₹100/-.

**What is not Covered:**

- The amount of total deductibles as mentioned in the base Package Policy
- The reimbursement of Road Tax in case of partial losses
- Vehicles paying Annual Road Tax

**Pricing:** The pricing will be based on the amount of unexpired portion of Road Tax for the vehicle.

#### Voluntary Deductible Clause (Product Code: RSMOAC006)

In case of any claim, if you wish to bear the amount of Voluntary Deductible ranging from ₹1,500 to ₹15,000, you are eligible for discounts ranging from 15% to 35% of the Own Damage Premium.

**Pricing:** The discount will be as per the existing tariff grid along with the two additional slabs included.

#### Facilities in Lieu of Spare Car Clause (Product Code: RSMOAC003)

**What is Covered:**

In the unfortunate event of Your vehicle meeting with an accident, if You prefer a claim and the same is admitted by Us, We will pay You the daily benefit as mentioned below. To reduce the inconvenience caused to You, We offer You this benefit which can be availed only once during the course of the Package Policy.

**Cash Option:**

We will pay You the amount as indicated above, based on the cover opted by You, towards the cost of making alternative travel arrangements while Your vehicle is undergoing repairs following an accident covered under Your car policy.

The benefit under this cover will be arrived at based on the final assessment of loss by Us after considering all the other terms and conditions of the Private Car Package Policy and opted add-on covers under the policy.

Claim Amount in ₹#.	Maximum No. of days*	Benefit per day (₹)
Upto 20,000	3	₹150 or in multiples of ₹50 thereof
20,001 to 50,000	7	
50,001 to 1 lac	10	
> 1 lac	15	

# The claim amount represents Our net liability after all deductions and post taxes, wherever applicable.  
\* The number of days required to complete the accidental repair work will be ascertained by us and this may be lower than the Maximum no. of days indicated above.

**Minimum Premium:** The cover will be subject to a minimum premium of ₹100/-

**Geographical Limit:** Whilst the insured vehicle is being used anywhere in India

**What is not Covered:**

Your inability to use the vehicle for any reason other than a valid claim due to an accident resulting in the vehicle being garaged for undergoing accidental repair work.

Claims under Self Authorisation mode are not covered under this clause.

**Other Conditions:**

- The vehicle should be insured under a Private Car Package Policy with us
- Your claim for accidental damages to the vehicle should be out of an insured peril and should be admitted by us
- The accident should have happened during the currency of the policy
- Claims for loss or damage to accessories only is not covered under this clause
- This cover is available only from the inception of the policy and it is not possible to opt for this cover during the currency of a Policy. Once this cover is selected it can not be removed during the currency of the Policy
- This cover shall not be availed for replacement of windshield glass (front and/or rear) only claims or any repair work that is completed within 1 working day
- The repair period will always exclude the lead time that may be required by the repairer for ordering/sourcing /procuring/shipping/ supplying of the required spare parts and also the jobs that are to be outsourced

- The benefits under this cover cannot be adjusted against any other dues from you or payment to the repairer / others
- In the event of multiple claims intimated together for carrying out accidental repair work, with varied date of accidents, the benefit will be applied to the maximum claim amount among all the claims so reported
- The settlement of claim under this add-on cover will be decided along with the accidental damage claim to the vehicle and will be settled once the accidental damage claim is settled
- The settlement of a claim under this Clause will be made to you directly through a Cheque payable to you and sent to your address as mentioned in this policy

#### Full Invoice Price Insurance Clause (Product Code: RSMOAC004)

Normally, for a new vehicle insured for the first time, the Private Car is insured at 95% of its Manufacturers' List Price. This clause will enable You to insure Your New car for the full 100% of the List Price. In case of a Total Loss or Theft of the vehicle, the full invoice value of the vehicle, that was insured, will be considered while assessing the loss.

Similarly, you can also avail this facility for older cars upto 3 years of age. In the event of a Total Loss or Theft of the vehicle, You will be eligible for the value of a replacement car as agreed between us at the inception of the Policy and as appearing in the face of the Policy / Endorsement.

**Minimum Premium:** The cover will be subject to a minimum premium of ₹100/-

**What is Not Covered:**

The amount of total deductibles as mentioned in the base Package Policy

**Terms and Conditions:**

- All other terms and conditions applicable to the base Package Policy, along with the opted add-on covers, shall apply for this cover
- This cover is available only for New vehicles and vehicles upto 3 years old that are currently being manufactured and are not obsolete

#### Loss of Baggage Clause (Product Code: RSMOAC007)

**What is Covered:**

We will pay for loss of Baggage or destruction or damage caused to the Baggage, kept in the insured vehicle, arising out of an accident to the insured vehicle or theft of Baggage from the insured vehicle. Baggage includes personal effects within it.

**Definition:** Baggage includes Personal effects belonging to You and being carried by You during a Journey in the car insured under this policy.

Personal Effects cover the contents that are personal in nature (cloths, toiletries, shoe, belt etc. that are normally worn on the person) and are placed in a secure baggage.

**Minimum Premium:**

The cover will be subject to a minimum premium of Rs.100/-

**Deductibles:** ₹500 on every claim

Other Benefits:

The No Claim Bonus under the Base Package Policy will not get affected if a claim for Baggage loss only is made without preferring any Own Damage claim.



**Geographical Limit:** While travelling in the car insured under this policy anywhere in India.

What is not Covered:



- The amount of total deductible mentioned in the policy schedule
- All electronic / electrical items / devices, cell phones, music players, laptops, handheld computing or email devices, cameras of any type, watches and other sophisticated electronic equipments do not form a part of Personal effects and are excluded from the scope of this policy
- Loss, destruction or damage directly or indirectly, caused by or which arises out of or in connection with or is attributable in any way to:
  - ❖ Property insured under any other Policy
  - ❖ Theft from an unattended vehicle except from a car of a fully enclosed saloon type having all the doors, windows, boot and other openings securely locked and properly fastened
  - ❖ Money, credit or debit cards, stamps, tickets, vouchers, documents, securities, Jewellery, including but not limited to watches, diamonds, precious or semi-precious stones or metals, bullion, furs, medals, numismatic property, philatelic property, rare books, curios or works of art, securities, deeds, stock or share certificates, business books or documents, manuscripts, plans, designs, blueprints, cards evidencing affiliation / membership with any third party programme or club
  - ❖ Goods or samples carried in connection with any trade or business
  - ❖ Baggage whilst being conveyed under a contract of affreightment or a contract of carriage
  - ❖ Tools and equipments
  - ❖ Cracking, scratching or breakage of fragile articles such as those made of or comprising glass, statues, marbles, bric-a-brac, porcelain, china, unless Accidental loss, destruction or damage is caused to the insured vehicle in which the Baggage is conveyed
  - ❖ Baggage of a consumable nature
  - ❖ Articles or clothes whilst being worn on the person or being carried on the person
  - ❖ Rodents, moths, insects or vermin, moulds and mildew
  - ❖ Faulty material, faulty workmanship or latent defect
  - ❖ Wear and tear, loss of use or value
    - (i) Leakage, spilling or exuding of liquids oils or material of like nature or articles of dangerous or damaging nature
    - (ii) Articles which did not form part of the Baggage when the Journey commenced, unless specifically declared and accepted by Us
- We shall also not be liable for loss, destruction or damage to Baggage discovered more than 30 days after its occurrence

Other Conditions:

- In the event of a claim being settled, the Sum Insured of the Baggage cover will get reduced to the extent of the claim paid
- As proof of loss, a police complaint needs to be lodged with the nearest Police Station within 3 days of the loss and a copy of the FIR submitted to us
- Our maximum liability will be restricted to the Sum Insured under this head as mentioned in the schedule of the policy.



**Aggravation (Damage) cover Clause** (Product Code: RSMOAC009)

What is Covered:



- We will pay for damages to internal parts of the engine, gear box, differential/transmission and power steering pump of the insured vehicle arising out of:
  - (a) Leakage or lubricating oil/coolant due to any accidental means;
  - (b) Water ingress ion whilst the vehicle is being driven.
- Cost of lubricants and consumables required to undertake the above activity.
- Labour costs incurred in repairing/replacing the above mentioned units.
- First claim preferred under this cover.

**Minimum Premium:** The cover will be subject to a minimum premium of ₹200/-

What is not covered:



- Loss or Damage due to ageing, depreciation and wear and tear.
- Losses falling under the 'Manufacturer's Warranty', including Product recall.
- Claims made under Self Authorisation mode.

Other Conditions:



- Cover to be opted at the inception of the policy and shall run concurrently with the base package policy.
- Claims made under this cover will not affect your no claims bonus the following year.
- Cover available only for vehicles upto 3 years of age.

**Pricing:** The pricing will be based on the make of the vehicle.

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All the add on covers in this brochure is optional

The information in this brochure depicts the main coverages and exclusions. For complete information on the product, please refer to the policy wordings.

**ABOUT ROYAL SUNDARAM**

Royal Sundaram is the first private non-life Insurance company licensed to operate in India. A joint-venture between Sundaram Finance and the Royal & Sun Alliance Insurance plc, UK, Royal Sundaram draws on the global expertise and best practices of the RSA Group and the local understanding of Sundaram Finance. This expertise and experience helps Royal Sundaram in offering its customers best-in- class service and insurance solutions.



**Royal Sundaram**  
General Insurance



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**Royal Sundaram Alliance Insurance Company Limited**  
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.  
Registered Office: 21, Patullos Road, Chennai - 600 002.  
Royal Sundaram IRDA Registration No.102

**MOTOR - PRIVATE CAR**

*The only car insurance  
with the promise of total protection*