

EDELWEISS PRIVATE CAR PACKAGE INSURANCE ADD-ON



Customer Information Sheet

Description is illustrative and not exhaustive

Please refer to the policy wording for the complete list of coverage, conditions and exclusions pertaining to each add-on cover

Sr. No	Title	Sales Literature
	Name of the Product	Edelweiss Private Car Package Insurance Add-on
	Add-on Covers (if opted)	
1	Depreciation Protect	<p>This cover is applicable if it is shown on Your Schedule .</p> <p>In consideration of the payment of the additional premium for this cover, the Company will re-imburse you, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged and admitted under Section 1 of the Policy, provided always that</p> <ol style="list-style-type: none"> a) This add-on will not apply to TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE. b) The insured vehicle is repaired with prior authorization of the Company. c) The first 10% of the claim amount will be deducted, if insured vehicle is repaired at a workshop not authorized by Us/OEM. This deductible may be waived off at Our discretion. d) Any loss or damage to the battery and/or tyres of the insured vehicle will not be payable. e) This add-on cover is applicable only for Vehicle less than 7 years old f) The cover is applicable only for first 2 claims during the policy period. <p>Subject otherwise to the terms exceptions conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0017V01201819</p>
2	Engine Protect	<p>This cover is applicable if it is shown on Your Schedule.</p> <p>In consideration of the payment of an additional premium as specified in Your Schedule, it is hereby declared and agreed that in case of:</p> <ol style="list-style-type: none"> 1. Consequential loss to internal child parts of the engine of the Insured vehicle due to water ingress into the combustion chamber or due to leakage of lubricating oil, 2. Consequential damage to the gear box due to leakage of lubricating oil arising out of accidental means, <p>We shall pay for:</p> <ol style="list-style-type: none"> 1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods and Piston. 2. Repair or replacement of internal parts of the Gear box housing, such as gears and shafts. 3. Labour charges required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear-box. <p>Conditions:</p> <ol style="list-style-type: none"> 1. Only 1 event in the entire policy period will be compensated. 2. There is evidence, that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child-parts of the engine, OR 3. There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box, AND 4. The losses or damages are not otherwise admissible under Motor Insurance Policy. <p>For the purpose of this add-on cover, it is an implied condition that</p> <ol style="list-style-type: none"> 1. You shall avoid driving through water-logged areas. 2. In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to undercarriage of the vehicle, You shall not try to crank or push-start the engine. 3. You will inform the nearest office for technical help and spot-survey. 4. You shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

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		<p>Exclusions:</p> <p>Coverage under this add-on shall not cover</p> <ol style="list-style-type: none"> 1. Any loss, covered by any other insurance covering the Insured vehicle, or Manufacturer's warranty or Recall campaign or any other packages during that time. 2. Any other consequential losses or damages except those explicitly stated under point 1 & 2 of this add-on. 3. Cost of all consumables like engine oil and lubricants. 4. Any loss or damage due to corrosion, in case of delayed intimation to Us and failure to retrieve the vehicle quickly out of the water logged area. 5. Any loss or damage covered under this add-on, if the vehicle is transferred to a new owner. <p>Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0020V01201819</p>
3	NCB Protect	<p>This cover is applicable if it is shown on Your schedule.</p> <p>In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that We will allow You the same No claim bonus, as shown on Your Schedule at the time of renewal provided-</p> <ol style="list-style-type: none"> 1. The rate of No claim bonus as shown in Your Schedule is an accumulation of 1 or more claim free years and there being no own damage claim in preceding 1 year. 2. Not more than 1 own damage claim is registered in the current period of insurance. 3. The renewal of policy is done with Us within 90 days of expiry of the policy 4. The claim is not a Total Loss (TL)/Constructive Total Loss (CTL) <p>Conditions:</p> <ol style="list-style-type: none"> 1. The claim made for damages only to the windscreen glass/rear glass/door glasses, sun roof glass, will not be considered as a claim under this benefit. 2. The claim only partial theft of accessories/parts will not be considered as a claim under this benefit. 3. A claim for theft of entire motor vehicle will not be considered as a TL/CTL for this purpose provided a new motor vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No claim bonus on New motor vehicle as is shown in Your Schedule. <p>In case of claim accepted under this add-on, if You are at NCB level higher than 50% then Your NCB will be restored to 50%.</p> <p>Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0013V01201819</p>
4	Invoice Value Protect	<p>This cover is applicable if it is shown on Your Schedule.</p> <p>In consideration of the payment of an additional premium as specified in Your Schedule, it is hereby declared and agreed that in case of the following events:</p> <ol style="list-style-type: none"> 1. Total loss, 2. Constructive total loss, 3. Theft of the insured vehicle, <p>Despite whatever is mentioned as IDV of the vehicle in Your Schedule, We will:</p> <ol style="list-style-type: none"> 1. Pay the latest available sales invoice of manufactures of the insured vehicle (including original customs duty) or replacement value of a NEW vehicle (including customs duty as applicable for the new vehicle) of same make and model (or a similar model with similar specification available locally in India, in case the insured model is unavailable in India), whichever is less 2. Pay the Registration charges and Road-Tax applicable for the RTO that the registered address belongs to as per the Motor Insurance Policy on which the claim is lodged. <p>Conditions:</p> <ol style="list-style-type: none"> 1. The vehicle is not more than 3 years old from the date of registration. 2. You are the first registered owner of the insured vehicle. 3. Only 1 event in the entire policy period will be compensated. <p>Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0019V01201819</p>

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5	Key and Lock Protect	<p>This cover is applicable if it is shown on Your Schedule.</p> <p>In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that in the event of irrecoverable loss of keys of the Insured Vehicle, We will indemnify You for the cost of replacement of keys of the Insured Vehicle. In the event of a security risk arising out of the incidence of lost keys of the Insured Vehicle, We will indemnify You for the cost of installing new locks in the Insured Vehicle.</p> <p>Conditions:</p> <ol style="list-style-type: none"> 1. In case of transfer of ownership of the Insured Vehicle, the cover under 'Keys & Lock Replacement Cover' shall expire. 2. The benefits under 'Keys & Locks Replacement Cover' can be utilized only once during the Policy Period. 3. You shall lodge a complaint with the police within 48 hours of discovering the loss detailing the loss of key of the Insured Vehicle and provide Us a copy of the F.I.R. 4. You shall immediately, and in any event within 48 hours of discovering the loss, report the incidence of loss to Us. 5. No keys shall be deemed to be irrecoverably lost until a period of 72 hours, from the date of loss as mentioned in the F.I.R., has elapsed. <p>Exclusions:</p> <p>Coverage under this add-on shall not cover</p> <ol style="list-style-type: none"> 1. The first 10% of the claim amount or ₹500, whichever is higher. 2. Where the replacement of keys is carried out in a workshop not authorized by Us/OEM. 3. Any pre-existing damages. 4. Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the Insured Vehicle. <p>Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.</p> <p>Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0015V01201819</p>
6	Consumable Expenses Protect	<p>This cover is applicable if it is shown on Your schedule.</p> <p>In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that if the Insured Vehicle is damaged by a covered peril mentioned under the Section I of the Motor Insurance Policy and needs to be repaired, We will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.</p> <p>Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut & bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.</p> <p>Conditions:</p> <ol style="list-style-type: none"> 1. In case of transfer of ownership of the Insured Vehicle, the cover under this add-on shall expire <p>Exclusions:</p> <p>Coverage under this add-on shall not cover</p> <ol style="list-style-type: none"> 1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable 2. Consumables pertaining to any part/ sub part/ accessories not approved for replacement by Us under Motor Insurance Policy. 3. The cover is applicable only for first 2 claims during the policy period. <p>Subject otherwise to the terms, exceptions, conditions and limitations of this policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0018V01201819</p>

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7	Mandatory Deduction Protect	<p>This cover is applicable if it is shown on Your schedule.</p> <p>In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, We will waive the compulsory deductible applicable on the policy.</p> <p>We will indemnify You in respect of the cost incurred by You towards bearing the compulsory deductible amount applicable under the Motor Insurance Policy for the insured vehicle following an admissible claim under the Motor Insurance Policy subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby.</p> <p>Conditions:</p> <ol style="list-style-type: none"> 1. This add-on cover is valid only if the Motor Insurance Policy issued by Us is valid during the accident period and the claim is admissible under the said policy terms and conditions. 2. This add- on cover is not valid where a loss is covered under any other type of insurance policy with any other insurer or manufacturer’s warranty or recall campaign or under any other such packages at the same time. 3. The voluntary deductible amount applicable to the Motor Insurance Policy shall be borne by You. 4. This add-on cover is applicable only for Vehicle less than 5 years old 5. The add-on cover is applicable for Private car – A car registered as Private Car and used for private purposes only. <p>The cover is applicable only for 1 accident during the policy period.</p> <p>Subject otherwise to the terms, exceptions, conditions and limitations of this policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0014V01201819</p>
8	Personal Belongings Protect	<p>This cover is applicable if it is shown on Your schedule.</p> <p>In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that We will pay for the loss or damage to Your and Your Family member’s personal belongings caused by perils mentioned under Section I of the Motor Insurance Policy while they are in the vehicle at the time of loss or damage to the vehicle.</p> <p>Personal belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/video tapes, CDs, personal laptop, tablet or mobile phone but excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature. Any goods or samples carried in connections with any trade or business is not covered.</p> <p>In case of personal laptop, tablet or mobile phone, the cover is available only if the personal laptop, tablet or mobile phone is burgled or stolen from a locked insured vehicle only. The limit of liability for the laptop and mobile will be its depreciated market value as on the date of loss.</p> <p>Conditions:</p> <ol style="list-style-type: none"> 1. A F.I.R. must be filed for claims due to burglary, car-breaking or theft. 2. The claim has to be substantiated by the purchase vouchers of the laptop/tablet/mobile. 3. The maximum amount payable under this section is ₹100,000 during the period of insurance. 4. You will bear first ₹250 of each and every claim under this section. We would not be liable for any claim intimated to Us after 7 days of such loss. <p>Only 1 event in the entire policy period will be compensated.</p> <p>Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0022V01201819</p>

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9	Road Side Assistance	<p>The Company will provide the following services:</p> <ol style="list-style-type: none"> 1. Mechanical & Electrical Breakdown 2. Accidental Immobilization 3. Flat Tyre 4. Dead Battery 5. Keys Locked-In 6. Contamination/ Incorrect or Running Out of Fuel 7. Continuation of Journey 8. Local Travel when on Tour 9. Overnight Accommodation Expense when on Tour 10. Repatriation of Vehicle 11. Medical Coordination 12. Urgent Message Relay <p>NOTE: In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for. Toll Free Number: 1800-12000 Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.</p> <p>UIN: IRDAN159RP0002V01201819/A0016V01201819</p>																		
10	Tyre Protect	<p>For the additional premium amount that you've paid us, we will provide coverage in case any of the following happen owing to an accident involving your vehicle:</p> <ol style="list-style-type: none"> 1. A bulge in a tyre 2. Puncture or bursting of tyre 3. Cut or damage to the tyre <p>We will:</p> <ol style="list-style-type: none"> i. Pay for replacing the tyre and air valve of the same make and model, as provided by the manufacturer of your vehicle and fitted in it as original equipment, provided these are still available in the market, or ii. Pay for a similar tyre, if the above mentioned replacement is not available at that point of time, iii. A maximum of 4 tyres can be replaced during the Period of Insurance, provided it hasn't been more than 2 years since the date of registering your vehicle, iv. Pay as per this add-on or the Policy, whichever is the higher amount. <p>Schedule A (Basis of settlement)- how do we figure how much to pay?</p> <p>Where the loss or damage to your tyre(s) is caused by accidental and external means, our liability shall be the maximum of the residual tread depth of the tyre(s) at the time of loss, as shown in the table below:</p> <table border="1" data-bbox="451 1444 1455 1646"> <thead> <tr> <th>S. No</th> <th>Mean Residual Tread Depth of the Tyre(s) at the Time of Loss</th> <th>Admissible Claim Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>>= 7 mm</td> <td>100% of the cost of new tyre(s)</td> </tr> <tr> <td>2</td> <td>>=6.5 and <=6.9 mm</td> <td>85% of the cost of new tyre(s)</td> </tr> <tr> <td>3</td> <td>>=5 mm and <=6.4 mm</td> <td>75% of the cost of new tyre(s)</td> </tr> <tr> <td>4</td> <td>>=3mm and <= 4.9 mm</td> <td>50% of the cost of new tyre(s)</td> </tr> <tr> <td>5</td> <td>< 3mm</td> <td>Nil</td> </tr> </tbody> </table> <p>The tyre will be measured at the centre of the tread and the mean of minimum three readings will be taken to figure out the mean residual tread depth, which shall be the basis of the indemnity:</p> <p>What isn't included?</p> <ol style="list-style-type: none"> 1. A tyre which has been used for its full life as per the manufacturer's guidelines. 2. A tyre with minor scratches or damage that isn't affecting its functioning. 3. Any damage that happens because periodic maintenance, as specified by the manufacturer, hasn't been carried out. 4. Any damage that happens because tyre rotation hasn't been carried out, as per the specifications of the manufacturer. 5. Any damage caused by poor workmanship during repairs carried out in workshops not authorized by us/the manufacturer of the vehicle. 6. Any damage caused by hard driving involving racing, rallies or illegal activities. 7. Any damage that happens because limits of load, passenger capacity and speed, as specified in the manufacturer's manual, isn't followed. 	S. No	Mean Residual Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	1	>= 7 mm	100% of the cost of new tyre(s)	2	>=6.5 and <=6.9 mm	85% of the cost of new tyre(s)	3	>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)	4	>=3mm and <= 4.9 mm	50% of the cost of new tyre(s)	5	< 3mm	Nil
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		<p>8. A tyre worn out due to natural wear and tear. 9. A tyre not given by the manufacturer of your vehicle as an original equipment with your motor vehicle. 10. Damage to the wheel-rim or any other part/accessory, due to running a flat, punctured, bulged out and cut tyre. 11. The wheel-rim or any other part/accessory of the wheel. 12. The labour charges for repair or replacement of the tyre. 13. Any kind of guarantee/warranty from the manufacturer. 14. In case of any claim under this add-on, no NCB will be payable on renewal Of course, all the terms, exceptions, conditions and limitations of the Policy will apply. UIN: IRDAN159RP0002V01201819/A0034V01201920</p>
11	EMI Protect	<p>This cover is applicable if it is shown on your Policy Schedule. For a small extra premium, we promise to pay the agreed proportion of your vehicle EMI while your vehicle is in the workshop, undergoing repairs. Of course, our liability depends on the following terms and conditions:</p> <ol style="list-style-type: none"> 1. The Policy to which this Add-On cover is attached, is subject to IMT 5, 6 or 7 clause, favouring the Financial Institution mentioned in the Policy Schedule. 2. The damage to your insured vehicle is admissible under section I of the Policy. 3. The actual time taken for repair is more than 15 days. The actual repair time will be counted from the date the vehicle is handed over to our/manufacturer-authorized workshop for repair and will end on the day the vehicle is ready for re-inspection/delivery. If repairs are carried out elsewhere, repair time will be calculated as per our Surveyor's estimates, 4. A maximum compensation equal to 3 EMIs will be paid per incidence. No late fees or other charges will be paid. The cover is applicable for the first 2 admissible claims during the Policy period. 5. You need to be the first registered owner of the insured vehicle. <p>What isn't covered? This add-on will not apply if:</p> <ol style="list-style-type: none"> 1. There is no claim admissible under section 1 of the Policy. 2. It is a case of total loss, cash Loss, constructive total loss or theft. 3. The vehicle's age is more than 7 years from the date of first registration. 4. The vehicle has been re-financed. <p>Of course, all other terms, exceptions, conditions and limitations of the Policy will apply.</p> <p>Definitions: 1) EMI: EMI or Equated Monthly Instalment means the amount of monthly payment required to repay the Principal Amount of the Loan and the Interest by you, as mentioned in the amortization chart of your loan agreement (or amendments to the chart before the date of loss) between the Financial Institution and You, prior to the loss or damage to the vehicle covered under this Add-On 2) Financial Institution: An Institution defined under section 451 of Reserve Bank of India Act 1934, Non-Banking Financial Companies as defined under Section 451 of Reserve Bank of India Act 1934.</p> <p>UIN: IRDAN159RP0002V01201819/A0033V01201920</p>
12	Our Details/ At your Doorstep	<p>The contact details for addressing customer queries and grievances are as under: Toll Free: 180012000 Email: support@edelweissinsurance.com Website: www.edelweissinsurance.com</p>
13	Our Details in Website	<p>For detail terms and conditions, please refer to the Policy wording available in our website : www.edeleweissinsurance.com Toll Free: 180012000 Company Address : Edelweiss General Insurance Company Limited, 5th Floor, Tower 3, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai – 400070 CIN: U66000MH2016PLC273758</p>