

Standard Cover

Risks	Scope of Cover
Loss or damage to vehicle	Market value of vehicle
Third party liability for bodily Injury	Rs 500,000,000
Third party liability for damage to property	Rs 50,000,000

Free Extensions

Risks	Scope of Cover
Road side assistance	1 towing per event / unlimited number of events per year
Liability to members of the household:	
• Death or bodily injury	Rs 500,000,000
• Property Damage	Rs 50,000,000
Medical expenses following road accident	Rs 1,500 in respect of each person injured
Claims helpline	24h/7
Legal assistance	Full costs

Extra Benefits (Free)

Risks	Scope of Cover
Cyclone and flood	Cost of repairs or replacement
Strikes, riots and civil commotion	Cost of repairs or replacement
Theft or accidental loss of driving licence	Rs 1,000
Loss of driving ability	Rs 5,000
Loss of road tax licence	Unused portion of road tax (Applicable to Total Loss Vehicle only)
Child seat	Rs 5,000
Windscreen and window breakage	Rs 15,000 (Excess of Rs 1,500 on each and every claim)
Loss of car keys and lock replacement	Rs 15,000
Extra freight expenses	Rs 15,000
Counselling victims	Rs 5,000
Funeral expenses	Rs 30,000

* Conditions apply

Extra Benefits (Free)

Risks	Scope of Cover
Alternative transport costs	Rs 5,000
Vehicle modification cost	Rs 50,000
Personal registration plate number	Rs 5,000
Liability following unauthorized use by a minor: <ul style="list-style-type: none"> • Death or bodily injury • Property Damage 	Rs 500,000,000 Rs 50,000,000
First claim excess waiver (First Year only)	Value of excess (Applicable to Protect New car only)
New car replacement (First Year only)	Replacement car of the same make, model and specification, applicable to Protect New Car only

Optional Extensions (Subject to additional premium)

Risks	Scope of Cover
Replacement of vehicle	Rs 2,000 per day (Max 30 days)
Personal accident for car occupants	Death Rs 300,000; Permanent disablement Rs 300,000; Medical expenses Rs 50,000
Replacement car following breakdown or misfuelling	2 days per claim 6 days in the aggregate for the insurance period
Alloy wheel replacement	Rs 200,000
Finance gap	10% of sum insured
Passive terrorism cover	Cost of repairs or replacement
Rodents damage	Rs 15,000
Driver at-fault compensation cover	Rs 2,000,000

* Conditions apply

TERMS AND CONDITIONS:

1. Application form duly completed to be submitted.
2. Claims experience of driver for the last 3 years should be provided.