



WITH YOU ALWAYS

Auto Secure - Private Car Package Policy | Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 Years for Third Party) | Auto Secure - Standalone Own Damage Private Car Policy

Add-On Wording

Pay As You Drive Add-On - Private Car Package | UIN: IRDAN108RPMT0002V02200001/A0014V01202425

Pay As You Drive Add-On - Private Car Bundled | UIN: IRDAN108RP0006V02201819/A0015V01202425

Pay As You Drive Add-On - Private Car SAOD | UIN: IRDAN108RPMT0001V02201920/A0016V01202425

Definitions:

1. **Kilometers Opted:** Kilometers Opted by you at the inception or renewal of the Policy
2. **Maximum Kilometer limit:** Sum of *Kilometers Opted, Top Up Limit and Carry Forward Limit*, wherever applicable
3. **Carry Forward Limit:** Unused Kilometers from Kilometers Opted excluding Top Up Limit (if opted) will be carried forward to the next Period of Insurance
4. **Top-Up Limit:** Additional kilometers over Kilometers opted during the Period of Insurance
5. **Grace Limit:** Additional Kilometers beyond **Maximum Kilometer Limit**, as mentioned in the policy schedule, within which claim may be honored.
6. **Base Policy:** Policy to which this add-on is attached

Coverage:

If you have opted this Add-on, You are declaring and agreeing that the insured vehicle shall be driven up to **Maximum Kilometer limit** during the Period of Insurance as mentioned in the policy schedule.

This add-on covers loss of or damaged to insured vehicle under Section I - Loss of or Damage to the Vehicle Insured of the base policy provided that the kilometer usage at the time of claim is within the Maximum Kilometer Limit as mentioned in the schedule, subject to grace limit.

Based on the Kilometers Opted, you shall be eligible for a discount on premium of Section I - Loss of or Damage to the Vehicle Insured of the Base Policy.

You will have an option to opt for **Top-Up Limit** during the Period of Insurance subject to

- a. insured vehicle still being within range of **Kilometers opted**
- b. there are no claims made under Section I - Loss of or Damage to the Vehicle Insured of the Base Policy
- c. satisfactory inspection

Specific Condition

1. Allow inspection: You must make vehicle available for inspection and give full cooperation in the inspection process. You must allow us, and any surveyor, officer or other representative that we authorise, to inspect your insured vehicle's odometer reading, take photographs and/or videos and

submit all relevant documents that we will require. The inspection maybe conducted either in person or through online modes provided by Us.

2. Kilometers usage shall be calculated based on difference between the Odometer Reading declared at the inception/renewal of the policy and at the expiry of the Section I- Loss Of Or Damage To The Vehicle Insured of the Base policy.
3. The coverage under Section I- Loss of or Damage to the Vehicle Insured of the policy will be available till **Kilometers Opted/Maximum Kilometer Limit** or expiry of Section I- Loss of or Damage to the Vehicle Insured of the Base Policy as mentioned in the Policy Schedule, whichever is earlier
4. In the event of loss of or damage to insured vehicle covered under Section I- Loss of or Damage to the Vehicle Insured of the policy, the claim under Section I- Loss of or Damage to the Vehicle Insured of the Base policy will only be payable if the insured vehicle has not exceeded the **Kilometers Opted** or **Maximum Kilometer Limit**, as applicable. However, this condition will not be applicable in following cases
 - a. Total Loss/Constructive Total Loss where it is difficult to retrieve the odometer reading at the time of claim
 - b. Theft of the insured vehicle
 - c. Any claim under Section II (Liability to Third Party) and Section III (Personal Accident to Owner Driver) of the Policy including Add-Ons applicable to these sections.
5. In case of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond Your control, the Claim shall be adjudicated at the sole discretion of the Company which will be based on satisfactory investigation and or forensic studies.

Grace Limit

Any claim under Section I- Loss of or Damage to the Vehicle Insured after the exhaustion of Kilometers Opted / **Maximum Kilometer Limit** shall not be covered, however, if the vehicle was driven less than or up to the '**Grace Limit**' as mentioned in the Policy Schedule, then the claim may be honored under this add-on once during the Period of Insurance.

Carry Forward of un-used Kilometers

1. At the renewal of the Policy without any break, any unused Kilometers shall be carried forward to next Period of Insurance provided that
 - a. It is being opted and agreed.
 - b. The insured must approach us within 90 days of expiry of the Section I- Loss of or Damage to the Vehicle Insured of the Base policy
 - c. Renewal Notice must state the unused KM that shall be carried forward subject to maximum limit as stated in the Policy Schedule
 - d. There are no claims made during the Period of Insurance
 - e. **Carry Forward Limit** shall not exceed the Kilometers opted and as mentioned in the Policy Schedule
2. In case you opt out of this add-on on renewal, the unused kilometers shall lapse at the expiry of the policy and there shall be no **Carry Forward Limit** in the renewed Policy.
3. There will be no option to carry forward limited / decreased kilometers from eligible **Carry Forward Limit**

Cancellation:

1. Cancellation of this add-on shall follow the same as per the Base Policy.

2. Any attempted or actual, tampering or modification or damage of the Odometer, any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud leading cancellation of the policy subject to cancellation condition mentioned under the Base Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.