



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

VALUE AUTO COVERAGE FOR 3 YEAR PRIVATE CAR PACKAGE POLICY

PROSPECTUS/ SALES LITERATURE

UIN	Product /Add-ons Name
IRDAN106RP0009V01201819/A0037V01201819	Depreciation Waiver for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0038V01201819	New Vehicle Replacement for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0039V01201819	Daily Rental/Travel Cost for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0040V01201819	Personal Effect And Belongings for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0041V01201819	Medical Expenses for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0042V01201819	Personal Accident Coverage for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0043V01201819	No Claim Bonus (NCB) Protection for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0044V01201819	Increased Property Damage Liability Benefit for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0045V01201819	Wreckage/Debris Removal And Transhipment Cost for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0046V01201819	Towing And/Or Removal/Storage Of The Insured Vehicle for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0047V01201819	Accommodation And Travelling Expenses for 3 year Long Term Package policy for Private Cars
IRDAN106RP0009V01201819/A0048V01201819	Transport, Redelivery Or Repatriation Of Repaired Vehicle for 3 year Long Term Package policy for Private Cars

VALUE AUTO COVERAGE FOR 3 YEAR PRIVATE CAR PACKAGE POLICY

PROSPECTUS/ SALES LITERATURE

VEHICLE INSURED: Private Car

POLICY TENURE: 3 (Three) years

Benefits Covered		
Value Auto Coverage	Limit of Liability	Type of Claim/Damage triggering the benefits
Depreciation Waiver for 3 Year Long Term Package Policy For Private Cars	Amount deducted towards Depreciation in parts of OD Claim under 3 Year Long Term Package Policy For Private Cars .	OD Claim under 3 Year Long Term Package Policy For Private Cars
New Vehicle Replacement for 3 Year Long Term Package Policy For Private Cars	Difference between the Ex Showroom Price and the IDV of Motor Vehicle alongwith Insurance Cost and Registration Cost	OD Claim under 3 Year Long Term Package Policy For Private Cars
Daily Rental/Travel Cost for 3 Year Long Term Package Policy For Private Cars	a) As per the Class of the motor vehicle & IDV of vehicle or as opted by you, Daily Rental Limits will vary. b) Maximum Limits: i) Partial Loss: max 14 days ii) Total Loss: max 30 days ❖ Please see the Table 3A.	OD Claim under 3 Year Long Term Package Policy For Private Cars
Personal Effect And Belongings for 3 Year Long Term Package Policy For Private Cars	As per the Class & Cubic Capacity of the motor vehicle, the Limit will vary. ❖ Please see the Table 4A.	Operation of insured perils upon the motor vehicle.
Medical Expenses for 3 Year Long Term Package Policy For Private Cars	As opted by you. ❖ Please see the Table 5.	Operation of insured perils of OD of 3 Year Long Term Package Policy For Private Cars except Burglary & Theft perils..
		External

Personal Accident Coverage for 3 Year Long Term Package Policy For Private Cars	To be opted by you. ❖ Please see the Table 6	accidental violent means in connection with motor vehicle.
No Claim Bonus (NCB) Protection for 3 Year Long Term Package Policy For Private Cars	Protection or earning of percentage of NCB which you have on insured vehicle. ❖ Please see the Table 7A and 7B	OD Claim under 3 Year Long Term Package Policy For Private Cars
Increased Property Damage Liability Benefit for 3 Year Long Term Package Policy For Private Cars	In excess of the Limit mentioned under Liability to Third Party Property Damage of 3 Year Long Term Package Policy For Private Cars	As per Section (II), Liability to Third Party Property Damage
Wreckage/Debris Removal Cost for 3 Year Long Term Package Policy For Private Cars	As per the segment of the motor vehicle, the Limit will vary. ❖ Please see the Table 9.	On account of event covered in scope of coverage under 3 Year Long Term Package Policy For Private Cars due to falling goods from vehicle.
Towing And/Or Removal/Storage Of The Insured Vehicle for 3 Year Long Term Package Policy For Private Cars	As per the segment of the motor vehicle, the Limit will vary.	OD Claim under 3 Year Long Term Package Policy For Private Cars
Accommodation And Travelling Expenses for 3 Year Long Term Package Policy For Private Cars	Limit: Rs 2000 per day per person and a max of Rs 24000 for all persons per event depending upon the type of operation of peril.	OD Claim under 3 Year Long Term Package Policy For Private Cars
Transport, Redelivery Or Repatriation Of Repaired Vehicle for 3 Year Long Term Package Policy For Private Cars	As per the segment and IDV of the motor vehicle, the Limit will vary. ❖ Please see the Table 12.	OD Claim under 3 Year Long Term Package Policy For Private Cars

Call Centre: In emergency please contact at this no. 1800-102-5499.

SYNOPSIS

- 1) **Depreciation Waiver for 3 Year Long Term Package Policy For Private Cars:** In this benefit the Depreciation charges deducted in the own damage claim of Partial Loss under 3 Year Long Term Package Policy For Private Cars are paid in case of damage to the insured vehicle.
- 2) **New Vehicle Replacement for 3 Year Long Term Package Policy For Private Cars:** In this benefit in case of Total Loss, Difference between Ex Showroom Price and IDV of Insured Vehicle of same make, model will be provided including Insurance cost and Registration cost.
- 3) **Daily Rental/Travel Cost for 3 Year Long Term Package Policy For Private Cars:** In this benefit in case of Total Loss/Partial Loss, Daily Rental/Travel Cost would be provided and the daily limit depends on the IDV of the vehicle or as opted by insured and the total compensation will vary according to the type of claim i.e. total loss (30 days) or partial loss (14 days).
- 4) **Personal Effect And Belongings for 3 Year Long Term Package Policy For Private Cars:** In this benefit indemnity will be provided as per the Limit of Liability for Personal Effects and Belonging incase of theft or operation of other insured perils leading to loss of or damage to personal belongings. The limit of liability is in accordance with the Cubic Capacity of the vehicle.
- 5) **Medical Expenses for 3 Year Long Term Package Policy For Private Cars:** In this benefit, the Medical Expenses payable for injuries sustained by insured person(s) in connection with insured vehicle will be provided as per the Limit of Liability for Medical Expenses as opted by insured. This may be on unnamed basis and named basis. Special expenses of Female insured person for hiring Housemaid, Housekeeper and Tuition fees for children are also payable if they are injured.
- 6) **Personal Accident Coverage for 3 Year Long Term Package Policy For Private Cars:** In this benefit compensation will be provided for bodily injury/death as per Scale of Compensation for death, permanent total or partial disablement and temporary total disablement. Apart from this there are three additional benefits:-
 - a) **Funeral Expenses/Transportation of Dead body-** This is applicable for anyone event provided that the accident takes place more than 100 (One Hundred) Kilometers from the Place of Residence/Work.
 - b) **Rehabilitation Program Benefit-** This is applicable if the insured has to undergo the Rehabilitation program because of the injuries.
 - c) **Cost of Supporting Items-** This is applicable for anyone insured person for anyone event in which the expenses related to crutches, stretcher or wheelchair or any other item is necessary as per the opinion of Registered Medical Practitioner.
- 7) **No Claim Bonus (NCB) Protection for 3 Year Long Term Package Policy For Private Cars:** In this benefit the NCB will be protected or can be earned, retained or reduced in this benefit depending upon the number of claims.

- 8) **Increased Property Damage Liability Benefit for 3 Year Long Term Package Policy For Private Cars:** In this benefit legal liability to third party property damage including legal expenses is payable in excess of Section II, Liability to third party property damage.
- 9) **Wreckage/Debris Removal Cost for 3 Year Long Term Package Policy For Private Cars:** In this benefit we will provide the cost, expenses, charges in respect of the cleaning and removal of debris, wreckage related to accidents to vehicle and goods falling from the vehicle. It also covers the transshipment costs for goods in commercial vehicle. The Limit of Liability will be as per the IDV of the vehicle under 3 Year Long Term Package Policy For Private Cars.
- 10) **Towing And/Or Removal/Storage Of The Insured Vehicle for 3 Year Long Term Package Policy For Private Cars:** In this benefit the towing, removal/storage will be provided in case of accidents. The Limit of Liability is as per the Cubic Capacity, GVW & Seating Capacity of the vehicles
- 11) **Accommodation And Travelling Expenses for 3 Year Long Term Package Policy For Private Cars:** In this benefit the accommodation and travelling expenses will be provided if the vehicle is stolen/damaged at a distance of more than 100 (One Hundred) Kilometers for Two Wheelers and 200 (Two Hundred) Kilometers for Commercial Vehicles from the Place of Residence/Work. The Limit of Liability is fixed.
- 12) **Transport, Redelivery Or Repatriation Of Repaired Vehicle for 3 Year Long Term Package Policy For Private Cars:** In this benefit we will provide the transport, redelivery or repatriation of insured vehicle following accident to the vehicle for which we have an own damage claim outside city i.e. 100 (One Hundred) Kilometers for Two Wheelers provided the repair is taking in excess of 72 hours. The Limit of Liability is fixed as per the Class and IDV of the vehicle.

Annexure: Tables

1) Daily Rental/Travel Cost for 3 Year Long Term Package Policy For Private Cars.

Table 3A (Private Cars)	
IDV (Insured Declared Value) for the year in which the claim has occurred	Daily Rental Cost*
(i) Upto Rs. 4 Lacs	Rs. 600/-
(ii) Above Rs. 4 lacs and upto 8 lacs	Rs. 900/-
(iii) Above Rs. 8 lacs and upto Rs. 12 lacs	Rs. 1,200/-
(iv) Above Rs. 12 lacs and upto Rs. 20 lacs	Rs. 1,500/-
(v) Above Rs. 20 Lacs	Rs. 2,000/-

(vi) As opted by You in the Standard Private Car Package Policy.	As opted by You but not exceeding 1% (one percent) of IDV (Insured Declared Value) of insured vehicle.
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2) Personal Effect And Belongings for 3 Year Long Term Package Policy For Private Cars.

Table 4A	
Private Car	
Cubic Capacity	Limit
i) Upto 1000 CC	Rs. 7,500/-
ii) Above 1000 CC upto 1750 CC	Rs. 10,000/-
iii) Above 1750 CC	Rs. 15,000/-

3) Medical Expenses for 3 Year Long Term Package Policy For Private Cars

Table 5		
	Limit for Anyone Insured Person	Limit for All Insured persons
a) Private Cars and other Four Wheeled vehicles used for carrying passengers for hire and reward with carrying capacity not exceeding 6 (six) passengers.	As opted by You	Twice the limit for anyone Insured Person

4) Personal Accident Coverage for 3 Year Long Term Package Policy For Private Cars.

Table 6 - Benefit	
Nature of Injury/Facility	Scope of Compensation as percentage of Sum Insured
1. Death	100
2. Loss or Inability of	
a) An arm at the shoulder joint	70
b) An arm to a point above the elbow joint	65
c) An arm below the elbow joint	60
d) A hand at the wrist	55
e) A thumb	20
f) An index finger	10
g) Any other finger	5
h) A leg above the centre of the femur	70
i) A leg upto a point below the femur	65
j) A leg to point below the knee	50
k) A leg upto centre of tibia	45
l) A foot at the ankle	40
m) A big toe	5

n) Some other toe	2
o) An Eye	50
p) Hearing in one ear	20
q) Sense of smell	10
r) Sense of taste	5
3. Temporary Total Disablement Benefit at the rate of per week	1% or Rs. 10,000 (Rupees Ten Thousand) whichever is lower
Funeral Expense- A maximum of Rs. 3000/- (Three Thousand) for anyone insured person if the accident takes at 100 (one hundred) Kilometers or more from the place of residence/work.	
Rehabilitation Program Benefit- 10% of CSI (Capital Sum Insured) subject to a maximum of Rs 50000/-.	
Cost of Supporting Items- A maximum of Rs 10,000/- (Ten Thousand) for anyone insured person for anyone event.	

5) No Claim Bonus (NCB) Protection for 3 Year Long Term Package Policy For Private Cars.

The NCB can be earned, retained or reduced in the following period of Insurance on renewal, as per the following Table 7A:

Table 7A			
Percentage of NCB for the Insured vehicle you have	For 3 (Three) claims during the block of policy, your NCB on renewal	For 6 (Six) claims during the block of policy, your NCB on Renewal	More than 6 (Six) claims during the block of policy, your NCB on Renewal
65%	65%	45%	Nil
55%	55%	45%	Nil
50%	50%	35%	Nil
45%	45%	35%	Nil
35%	35%	25%	Nil
25%	25%	20%	Nil
20%	20%	Nil	Nil
0%	20%	Nil	Nil

The NCB Protection is not available for the Claim made up to the Amount mentioned in the following Table 7B:

Table 7B	
Category of Vehicles	Claim amount upto which the NCB protection is not available
Two Wheelers	Rs. 1,500/-

6) Wreckage/Debris Removal Cost for 3 Year Long Term Package Policy For Private Cars.

Table 7B	
Category of Vehicles	Claim amount upto which the NCB

	protection is not available
1. Private Cars upto 1500 CC	Rs. 3,000/-
2. Private Cars more than 1500 CC	Rs. 5,000/-

7) Transport, Redelivery Or Repatriation Of Repaired Vehicle for 3 Year Long Term Package Policy For Private Cars.

Table 12		
	Limit for Repatriation, Transport of the Vehicles	Travelling Expenses
a) Private Cars	Rs 10,000	Rs. 5,000

Claims Service Section for Customers

The Company will handle the entire claims process from receiving a claim to the settlement. The Company's customer service executives work closely with the Insured and keep him/her informed of the latest claim status. This is available 24 hrs a day and 7 days a week.

Grievance or Complaint

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in

Address: IFFCO-Tokio General Insurance Company Limited.

IFFCO TOWER – II

Plot No.3, Sector-29, Gurgaon

Haryana-122001

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in

India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.