

BENEFIT ILLUSTRATION

The information mentioned below is illustrative and not exhaustive.

Title	Description																																																				
Name of proposal	Motor Insurance – Bundling																																																				
Identification No.	96																																																				
Period of validity of the proposal	February 1, 2020 to July 31, 2020																																																				
Name of the product under which the proposal is implemented as add-on	Private Car Package Policy																																																				
Premium / fees to be charged for participation	Opting for Motor Insurance – Bundling, reduces your existing Private Car Package Policy premium through appropriate discounts based on the usage and deductible options selected by You. Roadside Assistance and No fault protection features shall also be available to You at no additional premium.																																																				
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Information required from you	<ol style="list-style-type: none"> 1. Photo Identity Proof 2. Address Proof 3. Current Odometer reading on date of proposal 4. Expected Odometer reading on inception of the policy 5. Range of kilometers 3000/5000/7000 or 8000 6. Voluntary deductible if opted 2500/ 5000/ 7500/ 10000/ 15000/ 20000/ 25000 7. Vehicle inspection report 8. Previous insurance details
Data collected from you shall be used for	Proposal evaluation and policy issuance
Benefits available to you	<ul style="list-style-type: none"> • Pay for the distance While making the purchase, you can choose the maximum kilometre coverage you want to opt for. If you don't take your vehicle out much, you can opt for a lower coverage. Of course, you have the option of topping up your coverage – by buying an additional number of kilometres if you feel you will exceed your existing coverage. Accordingly, the cost of your insurance will be based on a pay per mile principle i.e. a usage-based car insurance policy. So, if you don't use your car much during a year, you can pay a lower premium. • Voluntary deductibles You can opt for voluntary deductibles (INR 2500/ 5000/ 7500/ 10000/ 15000/ 20000/ 25000) over and above compulsory deductible and avail discounts on premium for own damage section • No-fault protection Under the No-fault Protection feature, you are allowed the No Claim Bonus at the time of renewal of the policy despite claiming loss or damage under the following conditions: <ul style="list-style-type: none"> a) Damage to only the windshield glass of the parked insured vehicle by an external object b) Loss due to flood/earthquake/Act of God to the parked insured vehicle • Free Roadside assistance cover Services under this cover include: <ul style="list-style-type: none"> a) Vehicle relocation to the nearest garage in case of a major breakdown b) Repair services for minor breakdowns c) Assistance in case of lockout/ lost keys d) Changing of flat tyre e) Arrangement of emergency fuel in case the vehicle runs out of fuel

	<p>f) Alternative transport assistance to the nearest safe location for the passengers of the vehicle</p> <p>You can use these services for a maximum two times during the policy period and will be offered within a radius of 50 km from the place of breakdown to nearest available vendor/repairer.</p> <p>Inbuilt Roadside Assistance Cover will not include additional expenses regarding replacement of a part, additional fuel and any other service unless mentioned otherwise.</p>
Benefit calculation	Discount based on the distance limit and voluntary deductible opted shall be applied on the Private Car Package Policy Own Damage premium.
Your Right	<p>In the event this additional features are not available at the time of renewal due to non- approval from the regulatory, only No fault protection benefits w.r.t. NCB will be provided at the time renewal, if applicable.</p> <p>You can migrate your policy to existing/any new product of the Company available at the time of renewal.</p>

Important Note: Kindly note that the proposed proposal is implemented as an experiment for a limited period. Any further implementation of the proposal is subject to approval of the Authority.