

Pay As You Drive Add-On Cover
Prospectus

Note: This document is only a summary of the features of the Add On Covers offered along with Raheja QBE General MOTOR Insurance Policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

1. Introduction to Pay As You Drive

The *Pay As You Drive* (PAYD) add-on cover is designed for vehicle owners who drive fewer kilometers and want insurance that aligns with their actual usage. With this innovative solution, premiums are based on the distance you drive, offering flexibility and savings to low-mileage drivers.

2. Key Features

- **Usage-Based Premiums:** Premiums are calculated based on the kilometers driven, as declared by the insured or verified during an inspection.
- **Flexible Coverage:** Tailored for individuals with lower vehicle usage, ensuring you're not overpaying for coverage you don't fully use.
- **No Telematics Required:** This plan does not rely on GPS tracking or telematics devices. Kilometer usage is self-declared or verified during periodic inspections.

3. Eligibility

- Available to private car and two wheeler owners
- The vehicle must have a valid motor insurance policy in place.
- The policyholder must submit regular declarations

If you feel you require further assistance, then you can write to our office at
RahejaQBE General Insurance Company Limited,
Fulcrum, 501 & 502, A wing,
5th Floor, International Airport project road, Sahar,
Andheri East, Mumbai-400059.

This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to the Policy, please refer policy wordings.

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