

**Standalone Own Damage Policy- Private Car - Roadside Assistance Add-On  
Wording**

UIN - IRDAN141RP0001V01201920/A0005V01202425

Sr. No.	Coverages	Description of Coverage	Scope of Coverage
1	Towing	When the Vehicle gets immobilised and cannot be started on the spot then the SERVICE PROVIDER will tow it to the insured's preferred workshop or insured's place, wherever the insured wants it to be towed	Radius of 100 KMs from where the vehicle is immobilised
2	Accident cover- Towing	When a Vehicle gets immobilised due to an accident SERVICE PROVIDER will tow it to the insured's preferred workshop or insured place, where the insured wanted to tow.	Radius of 100 KMs from where the vehicle is immobilised
3	On-site minor repairs	Assistance during minor mechanical and electrical faults which can be repaired on the spot. Labour charges are free to the insured. Any consumables used will be charged to the end insured and no receipts will be submitted for additional services Roadside repair includes (a) Rundown of Battery (b) Flat tyre Assistance (c) Key Services (d) Fuel Assistance	PAN India
4	Battery Jumpstart	In the event the Vehicle is immobilised due to a rundown of battery, the SERVICE PROVIDER will arrange vehicle technician to jump-start the vehicle with appropriate means. The SERVICE PROVIDER will bear the labour cost and conveyance charges	PAN India
5	Tyre Problem or Tyre change	If the Vehicle has a puncture or Tyre burst, SERVICE PROVIDER shall support the Insured in replacing the flat tyre with spare tyre. In case of non-availability of spare tyre, SERVICE PROVIDER will try to repair the faulty tyre. This service is based on the availability of Tyre repair shop near the breakdown location. All the cost related to rendering such service will be charged to insureds.	PAN India

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		In case of non-Availability of services; shall tow the vehicle to the nearest insured preferred workshop	
6	Locked/keys lost	In case the vehicle becomes immobilized because the key is locked inside the vehicle, or the key is lost. SERVICE PROVIDER will assist the insured by towing the vehicle to the insured's preferred workshop within 100 KM. Delivery of Spare Key is also available.	PAN India
7	Message relay	The SERVICE PROVIDER will take charge of relaying unlimited urgent messages of insured, relating to any of the events covered	PAN India
8	Fuel Delivery up to 5 Liters	If the vehicle becomes immobile due to an empty fuel tank SERVICE PROVIDER will support the insured by arranging (5 Lit.) fuel for the insured at our cost. This service is based on the availability of fuel.	PAN India
9	wrong fuelling-towing	During incorrect fuelling, the SERVICE PROVIDER will tow the vehicle to the nearest dealership. This will be limited once during the year for the insureds	PAN India
10	Custody (1 service)	SERVICE PROVIDER will take custody of the vehicle in case of any delay in arrival of the tow truck or in case the insured is in a hurry and transporting it to the nearest dealerships	PAN India
11	Taxi support	INR 2000 Once a year Maximum Breakdown distance should be more than 100 KMS from Insured's Residence	PAN India
12	Doctor On call	Assistance in case of medical emergency	PAN India
13	Legal coordination	Assistance in handling legal cases in case of accidents etc	PAN India
14	Medical Assistance & Ambulance	Assistance in arranging ambulance in case of need	PAN India
15	Hospital Admission coordination	Assistance in case of medical emergency	PAN India

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16	Towing cost reimbursement	Reimbursement of towing cost for max 6500 (Rs65/Km) in case no services available in that region from SERVICE PROVIDER	PAN India
17	Repatriation Benefit	In event of the repairs have been completed in the authorized workshop, the RSA Service Provider shall arrange for the insured vehicle to be transported back from the workshop location to insured's desired location.	PAN India
18	Car wash	Available max twice a year (Payable by the insured) in 6 cities to begin with - Delhi NCR, Mumbai, Kolkata, Chennai, Bangalore & Pune. Will be expanded to 15 cities Pan India by year-end)	PAN India
19	Hydra support (borne by insured)	If the Vehicle is stuck in a ditch, mud or snow, but is accessible through normal roadways, Service Provider will arrange service on referral basis by either towing (through hydra) or the best alternatives available depending on the situation. (cost be borne by insured)	PAN India
20	Hotel accommodation	(Once a year – up to 2 days) - In case of delay in getting a vehicle repaired and insured is not able to proceed with the onward journey, the company arranges for hotel accommodation at the nearest available locations (based on T&Cs)	Up to INR 10000 per day
			Maximum breakdown distance should be more than 100 KMS from insured's residence.
21	Pick and drop selected cities	(Payable by the insured) Available max. twice a year in 6 cities to begin with - Delhi NCR, Mumbai, Kolkata, Chennai, Bangalore & Pune. Will be expanded to 15 cities Pan India by year end)	In selected cities as mentioned.
22	Chauffer on demand- selected city	Chauffer-on-demand (Payable by the insured - available in 6 cities to begin with - Delhi NCR, Mumbai, Kolkata, Chennai, Bangalore & Pune. Will be expanded to 15 cities Pan India by year end)	In selected cities as mentioned.



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