



Policy Wording:

Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Rodent Bite Cover

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Insured will be entitled for, the actual cost of repair or replacement as warranted, following loss or damage to rubber, plastic, rexene or leather upholstery and other non-metals parts of the vehicle, caused by Rodent Bite during the Period of Insurance.

Items Covered: Rubber, Plastic, Rexene or leather upholstery and other non-metals parts of the vehicle.

This Add-on cover is applicable only if it is mentioned in the Policy Schedule.

Special Conditions applicable to this benefit:

1. Mid-term inclusion or removal of this Add-on shall not be allowed.
2. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
3. Claims are subject to depreciation as per Section I (Loss of or damage to the vehicle Insured) of the Policy unless Depreciation cover is purchased along with this Add-on cover.
4. Reasonable care has to be taken by Insured to protect the loss or damage to the Insured Vehicle and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by Insured.
5. General exclusions as applicable under section I (Loss of or damage to the vehicle Insured) of the Policy are also applicable to this Add-on Cover.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: Rodent Bite Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0013V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axa.com

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com



Exclusions:

In the following instances, Insured will not be entitled to cost of damage:

1. Loss or Damage caused by Pet animals including Dog or Cat.
2. Consequential loss of any kind, other than damage/ failure of components in the vehicle, due to Rodent bite.
3. Where a loss is covered under Motor insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty and/or of recall campaign or under any other such packages at the same time.
4. All metal parts.
5. Additional plastic/rubber/rexene/leather accessories which are not part of Original Manufacturer's supply for an amount more than Rs.25,000 only. (Such plastic/rubber/Rexene/leather parts which are additional accessories are covered up to Rs.25,000/- only, during the period of insurance).

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: Rodent Bite Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0013V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axagi.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com