

- The Total loss/Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy
- Insured should be the first registered owner of the vehicle
- Vehicle insured should be indigenous.

#### Exclusions

- It covers only First registered owner vehicles
- It does not cover imported vehicles.

#### **d) Roadside Assistance Cover**

(UIN: IRDAN150A0021V01201213)

In case of breakdown of the insured vehicle LGIL will provide Roadside assistance through the authorized vendor.

- Vehicle relocation to the nearest garage in case of Major breakdown
- Repair services for Minor Breakdowns
- Assistance in case of Lockout/lost keys
- Changing of Flat tyre
- Arrangement of emergency fuel in case the vehicle runs out of fuel
- Alternative transport assistance to the nearest safe location for the passengers of the vehicle.

#### Special Conditions

- All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.

#### Exclusions

- Roadside Assistance other than authorized vendor
- It does not cover the expenses towards replacement of any parts and fuel cost.

#### **e) Passenger Assistance Cover**

(UIN: IRDAN150A0020V01201213)

It is a comprehensive cover to secure the passengers travelling in the insured vehicle.

#### Hospital Allowance

It covers the amount as selected against per day of hospitalization caused due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle.

#### Medical Expenses

The Company undertakes to reimburse Medical Expenses following treatment of bodily injury caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle.

#### Medical Transport Assistance

It covers the amount as incurred by the insured(s) towards transportation of the insured/insured person(s) in vehicle to the Hospital post suffering bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period.

#### Special Conditions applicable to Medical expenses Coverage

The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils.

#### **f) Key Loss Cover (UIN: IRDAN150A0010V01201314)**

In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will reimburse insured towards:

- The cost of replacing vehicle keys in case of irrecoverable occurrences of lost or broken or damaged keys
- The Cost of replacing locks and keys in case of theft of keys and/or if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle.

#### Special Condition

- Insured is required to provide police report confirming the incident details occurring during the mentioned Policy Period.

#### **g) Engine Safe Cover (UIN: IRDAN150A0011V01201314)**

Company undertakes to provide cover to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to:

- ingression of water in the engine or
- leakage of lubricating oil from the engine/assembly arising out of accidental damage

Company shall indemnify the Insured towards the following repairs/replacements arising out of (a) & (b) above

- Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets
- Repair or replacement of engine block and internal child parts of engine including lubricating oils/ consumables used in the assembly but excluding fuel
- Labour cost incurred towards overhauling the damaged engine/gear box
- Engine compression tests and other machining charges.

#### Special Conditions

- Water ingress cover will commence only when there is an evidence of vehicle being submerged or having stopped in a water logged area
- Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than three days from the receding of water
- Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.

#### Special Exclusions

- Loss or damage covered under manufacturer's warranty or part of manufacturer's recall
- Loss or damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area.

**You can refer the list of Company's authorized garages at [www.libertyinsurance.in](http://www.libertyinsurance.in) OR contact our customer care toll free number.**

The details furnished above are indicative & do not constitute the entire terms, conditions and exclusions of the Policy. For further details, please visit the nearest office of the Company OR contact our customer care

**TOLL FREE NO.: 1800 266 5844.**

**Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.



#### **Liberty General Insurance Limited**

10th Floor, Tower A, Peninsula Business Park,  
Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013  
Phone : +91 22 6700 1313, Fax : +91 22 6700 1606.



**Email : [care@libertyinsurance.in](mailto:care@libertyinsurance.in)**  
**Website : [www.libertyinsurance.in](http://www.libertyinsurance.in)**

For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

***Responsibility is our policy***

IRDA Registration No. 150

CIN : U66000MH2010PLC209656

UIN : IRDAN150P0035V01201213

ARN : ADVT/2018/March/03

[www.libertyinsurance.in](http://www.libertyinsurance.in)



**Private Car Package Policy**

For the pleasure of uninterrupted driving





# Get in the drivers seat, not just while driving your car but while choosing your Motor Insurance

## Who we are

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group.

We are here to provide personal and commercial insurance products and services to cater to our customer's ever-changing needs. Above all, we are here to continue the 100-year-old journey of responsible insurance.

Enjoy the drive, minus the worries.

## Private Car Package Policy

### What is Covered (Inclusions)

#### Own Damage to the vehicle insured caused by:

- Accident due to external means
- Earthquake, flood, storm, landslide, rockslide
- Burglary, housebreaking or theft
- Fire, explosion, self-ignition, lightning
- Terrorism, riots, strike or malicious act
- Transit by road, rail, inland waterway, lift.

#### Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- For all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags - 50%
- For fibre glass components - 30%
- For all parts made of glass - Nil
- For Painting - 50% on the material cost of total painting charges

The IDV of the vehicle is to be fixed on the basis of manufacturer's listed selling price of the brand and model of the vehicle proposed for insurance at the commencement of insurance/renewal and adjusted for depreciation as per the following schedule.

The schedule of age-wise depreciation as shown below is applicable for the Purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

#### The schedule of depreciation for fixing IDV of the vehicle.

Age of Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

## Additional Covers

Insured can also opt for additional covers for Loss or damage to electrical/Non-electrical accessories. PA Cover for drivers, insured or any named person, unnamed passengers.

Personal Accident cover for Registered Owner of the vehicle (applicable to Individual Owners only)

## Your Policy also includes

Reimbursement of towing charges up to maximum of Rs. 1,500/- or actual whichever is lower.

#### Liability towards third party arising out of:

- Accidental death/Injury to third party/Paid Driver
- Damage to property owned by third party - up to Rs. 7,50,000/-

## What is Not Covered (Exclusions)

- Wear and tear, mechanical or electrical break down, failure or breakage
- Damage by a person driving with invalid driving license or under the influence of alcohol/drugs
- Depreciation, any consequential loss
- Claims arising out of contractual liability
- Loss/damage due to War, civil war, mutiny, nuclear perils etc.
- Damage to tyres and tubes unless the vehicle is damaged during an accident
- Use of vehicle otherwise than in accordance with 'limitations as to use' (e.g. private car being used as a taxi)
- Loss/damage outside India.

## No Claim Bonus

If no claim is made or pending during the preceding year(s) of Insurance, you are eligible for a No Claim Bonus.

Period of Insurance	% of Discount on Own damage Premium
Preceding year	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

## Fast, Fair and Hassle free claim procedure

Enjoy hassle free claim settlement process with Liberty. Comprehensive support through our dedicated and experienced claims team aims to deliver fast and fair claim services for settlement of your claims.

## Key Features

### Optional Add on's

#### a) Depreciation Cover (UIN: IRDAN150A0012V01201213)

It covers Depreciation amount deducted on the value of parts replaced as a result of admissible claim under Own Damage Section (Section I) of policy.

#### Conditions

- Insured Vehicle should be repaired at any of Company's authorized Garage.

#### Exclusions

- It does not cover the claims in which vehicle is not repaired at any of the Company's authorized Garage.

#### b) Consumables Cover (UIN: IRDAN150A0015V01201213)

It covers expenses incurred towards "those items or substances of specific use which at the time of loss are either totally consumed or rendered unfit for further consumption" arising out of damage to the vehicle insured and/or to its accessories.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.

## Special Conditions applicable

- For any claim to become payable under this add-on, it should be admissible under "Own Damage Section" of the Policy
- All such costs to be supported with proper bills/invoices only from Garages authorized by the company
- Such repairs to be undertaken within three (3) days of date of loss.

## Exclusions

- Expenses under this add on in an event of a Total/Constructive Total Loss
- Labour Cost plus Service Tax in respect to such consumables
- Repairs/Labour bills from Local Garages against insured items.

#### c) Gap Value Cover (UIN: IRDAN150A0018V01201213)

Company agrees to pay the "difference amount" between the amount received under Own Damage Section i.e. Insured Declared less deductibles under the policy AND price as per purchase invoice OR the current replacement value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/Constructive Total Loss of the vehicle.

It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.

Maximum liability to the company is limited to the sum insured mentioned in the policy schedule.

## Special Conditions applicable to this benefit

- The vehicle is not more than 3 years old on the date of commencement of the policy period

