



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Regd. Office: 34, Nehru Place, New Delhi - 110 019

PRIVATE CAR 'B' POLICY

Whereas the Insured by a proposal and declaration dated has stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the IFFCO-TOKIO General Insurance Co., Ltd., (hereinafter called the Company) for Insurance contained and has paid or agreed to pay the premium as consideration for such insurance in respect of accident loss or damage occurring during the period of Insurance.

NOW THIS POLICY WITNESSETH

that subject to the terms exceptions and conditions contained herein or otherwise expressed hereon.

SECTION 1: LOSS OR DAMAGE

The company will indemnify the Insured against the loss of or damage to the Motor Car stated in schedule and/or its accessories whilst thereon

- a. by Fire, Explosion, Self ignition or Lightning
- b. by Burglary, Housebreaking or Theft
- c. by Riot & Strike
- d. by Earthquake(Fire and Shock damage)
- e. by Flood, Typhoon, Tempest, Hurricane, Storm, Inundation, Cyclone, Hailstorm and Frost
- f. by Accidental external means
- g. by Malicious Act
- h. by Terrorism
- i. Whilst in transit by road, Inland waterway, lift, elevator or air
- j. Rockslide / Land slide

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

- | | | |
|----|---|-----|
| 1. | For all rubber nylon plastic parts tyre and Battery - | 50% |
| 2. | For all parts made of glass | Nil |
| 3. | All other parts | |

AGE OF CAR

% OF DEPRECIATION

Upto 6 months	Nil
Between 6 months and 1 year	5%
Between 1 year and 2 years	10%
Between 2 years and 3 years	15%
Between 3 years and 4 years	25%
Between 4 years and 5 years	35%
Between 5 years and 6 years	40%
Over 10 years	50%

The company shall not be liable to make any payment in respect of:

- a) Consequential loss, depreciation, wears and tears, mechanical and electrical break down, failures or breakage.
- b) Damage to Tyres unless such Motor Car is damaged at the same time when the liability of the company is limited to 50% (fifty percent) of the cost of replacement and
- c) Any accidental loss or damage suffered whilst the Insured or any person driving with knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the Motor Car being disabled by reason of loss or damage covered under this policy; the Company will bear the reasonable cost of protection and removal to the nearest repairers and of redelivery to the insured but not exceeding in all Rs.1500/- (one thousand five hundred only) in respect of any one accident.

The insured may authorize the repair of the Motor Car necessitated by damage for which the company may be liable under this policy provided that:

- a) The estimated cost of such repair does not exceed Rs500/-
- b) The company be furnished a detailed estimate of the cost and
- c) The insured shall give the company every assistance to see that such repair is necessary and the charge reasonable.

SECTION II - LIABILITY TO THIRD PARTIES

1. The company will indemnify the insured in the event of an accident caused by or arising out of the use of Motor car against all sums including claimants cost and expenses which the insured shall become legally liable to pay in respect of.
 - a) Death of or bodily injury to any person including occupants carried in the Motor Car provided such occupants are not carried for hire or reward but except so far as is necessary to meet the requirements of the Motor Vehicles Act 1988 the company shall not be liable where such death or injury arises out of and in the course of employment of such person by the insured.
 - b) Damage to property other than the property belonging to the insured or held in trust by or under the control of the insured.
2. The company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity which is granted by this section to the Insured the company will indemnify any driver who is driving the Motor car on the Insured's order or with his permission provided that such driver shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they can apply.
4. In the event death of any person entitled to indemnity under this policy the company will, in respect of the liability incurred by such person indemnify his personal representatives in terms of and subject to the limitations of this Policy provided that such personal representatives shall as though they were the insured observe, fulfill and be subject to the terms exceptions of the policy in so far as they can apply.
5. The company may at its own option (A) arrange for representation at any Inquest or Fatal inquiry in respect of any death which may be the subject of indemnity under this Section and (B) may undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Sections.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act 1988.

But the insured shall repay to the company all sums paid by the company, which the company would not have been liable to pay but for the said provision.

GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable in respect of

1. any accident, loss, damage and/ or liability caused, sustained or incurred outside the Geographical Area
2. any claim arising out of any contractual liability.
3. any accident, loss, damage and/or liability caused, sustained or incurred whilst the Motor Car in respect of or in connection with which insurance is granted under this policy is
 - a) being used otherwise than in accordance with the Limitations as to use or
 - b) being driven by any person other than a Driver as stated in the Driver's clause.
4. a) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting in or arising therefrom or any consequential loss.
 b) any liability of whatsoever nature.
 Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from, any nuclear waste form the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. any accident, loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. any accident, loss or damage and / or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to arising out of or in connection with

War, invasion, the act of foreign enemies, hostilities, or War like operations (whether before or after declaration of war) Civil War, Mutiny, Rebellion, Military, or usurped power or by any direct or indirect consequences of any of the occurrences and in the event of any claim hereunder the insured shall prove that the accident, loss, damage and / or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the company shall not be liable to make any payment in respect of such a claim.

BONUS/MALUS CLAUSE

A discount shall be allowed to the insured or a loading shall be charged as per the tables shown below on the premium for such part of the insurance as is renewed in respect of the Motor Vehicle insured hereunder.

Loading /discount Position on Own damage Premium at expiry of the Policy	% Loading / Discount on Own Damage Premium to be applied at renewal.	
	If claim is made during expiring Policy year	If no claim is made during expiring Policy year
With 50% loading With 30% loading With 10% loading No loading / Discount With 20% Discount With 35% Discount With 50% Discount With 65% Discount	Continue 50% loading Charge 50% loading Charge 30% loading Charge 10% loading No loading / Discount Reduce Disct. To 20% Reduce Disct. To 35% Reduce Disct. To 50%	Charge 30% loading Charge 10% loading No loading / Discount Allow 20% Discount Increase Disct. to 35% Increase Disct. to 50% Increase Disct. to 60% Continue 65% Discount

No claim discount will only be allowed provided a Fresh Policy is obtained within 90 days of the expiry of the previous policy.

CONDITIONS

This Policy and schedule shall be read together and any word or expressions to which a specific meaning has been attached in any part of the policy or of the schedule shall bear the same meaning wherever it may appear

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice also be given in writing to the Company immediately by the Insured shall have knowledge of any impending Prosecution Inquest of Fatal Inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act, which may be the subject of a claim under this Policy, the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the Motor Car or any part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost less depreciation plus the reasonable cost of fitting and shall in no case exceed the Insured's estimate of the value of the motor car (including accessories thereon) as

specified in the Schedule or the value of the Motor Car (including accessories thereon) at the time of loss or damage whichever is less.

4. The insured shall take all reasonable steps to safeguard the Motor Car from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor Car or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Motor Car shall not be left unattended without proper precautions being taken to prevent further damage or loss and if Motor Car be driven before the necessary repairs are effected any extension of the damage or any further damage to the Motor Car shall be entirely at the Insured's own risk.
5. The Company may cancel this Policy by sending seven days notice by registered letter to the insured at his last known address and in such event will return to the insured the premium paid less the pro-rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days notice and (provided no claim has arisen during the current period of insurance) the insured shall be entitled to a return of premium less premium at the Company's short period rates for the period the policy has been in force. However, where the ownership of the vehicle is transferred, the policy cannot be cancelled, unless evidence that vehicle is insured elsewhere is produced.
6. If at any time any claim arises under this Policy and there is any other existing insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any loss damage compensation cost or expenses.
7. If any difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party in accordance with the provision of the Arbitration Act, 1940 as amended from time to time and for the time being in force. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment other party shall be at liberty to appoint sole arbitrator and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the arbitration award of the arbitrator or umpire regarding the amount of loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 Calendar months from the date of such disclaimer have been made the subject matter of a suit in a

court of law then the claim shall for all purposes be deemed to have been abandoned and shall not there-after be recoverable hereunder.

8. The due observance and fulfillment of the terms conditions and endorsement of this Policy in so far they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposals shall be conditions precedent to any liability of the Company to make any payment under this Policy.

9. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of the Insured or until the expiry of this policy (whichever is earlier). During the said period legal heirs of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to his/her/their names or obtain a new insurance policy for the Motor Vehicle.

Where such legal heirs wish to apply for a transfer of this policy or obtain a new policy for the Motor Vehicle he/she/they should make an application as per his/her/their requirements within the aforesaid period to the Company. All such applications should be accompanied by:

- a) death certificate in relation to the insured
- b) proof of title to the Motor Vehicle
- c) copy of this Policy.”

The Company reserves its right to abide by any order of the court in regard to declaration about the legal heir/heiress and ownership of the vehicle and the nominee will not have any right to dispute such order of the Court.

ENDORSEMENT

(Endorsement only mentioned in the Schedule shall form part of the policy)

IMT-1 EXCESS ACCIDENTAL DAMAGE

In consideration of a special reduction in the premium for which this Policy is granted it is hereby understood and agreed that the company shall not be liable to pay the first Sum as specified in the Schedule (or any less expenditure which may be incurred) of any claim also in the case of total loss in respect of which indemnity would but for this consideration have been provided by Section I of this Policy.

If the expenditure incurred by the company shall include the amount for which the Insured is responsible hereunder-such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this endorsement the expression "claim" shall mean a claim or series of claims arising out of one cause in connection with the Motor Car mentioned in the Schedule of this Policy.

The "excess" referred to in this endorsement is cumulative with the excess referred to in Section I of the policy and/or other Endorsements if any put on the Policy. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

**IMT – 2 Liability to the Public Risk only
(Applicable only to Motor Trade Policies)**

It is hereby understood and agreed that Section I of this Policy is deemed to be cancelled.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

**IMT-05 Accidents to unnamed passengers other than the Insured and his paid
Driver or Cleaner (Private Cars Only)**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by any passenger other than the Insured and/or his paid driver, attendant or cleaner and/or a person in the employ of the Insured coming within the scope of the Workmen's Compensation Act 1923, and subsequent amendments of the said Act and engaged in and upon the service of the Insured at the time such injury is sustained whilst mounting into dismounting from traveling in the motor car and caused by violent accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Description of Benefits	Scale of Compensation (% of the Capital Sum Insured as specified in the Schedule)
a) Death only.	100%
b) Total and irrecoverable loss of: -	
- Sight of both eyes or of the actual loss by physical separation of the two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and loss of one entire foot or of one entire hand.	100%
- Use of two hands or two feet, or of one hand or one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100%
c) Total and irrecoverable loss of	
- The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot	50%
- Use of a hand or a foot with out physical separation	50%

NOTE :

For the purpose of Clause (b) and Clause (c) above, "physical separation" of a hand or foot means separation at or above the wrist and/or at or of the foot above the ankle respectively.

- d) Permanent total disablement from injuries (other than named above) which shall as direct consequences thereof permanently, totally, absolutely disable the person from engaging in any employment or occupation of any description 100%

Provided always that: -

1. Compensation shall be payable under one only of items (a) to (d) above in respect of any such person arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of as specified in the Schedule during any one period of insurance.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity of (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the injured person or to his/her legal representative whose receipt shall be a full discharge in respect of the injury of such person.
4. Not more than members of persons (mentioned in the Schedule) under seating Capacity but excluding the Driver are in the said motor car at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

NOTES :-

(i)* The sum to be inserted is calculated by multiplying the death benefit by the full seating capacity of the vehicle including the drivers seat.

(ii) The scale of compensation must be inserted in the Endorsement.

IMT -10 Hire Purchase Agreement

It is hereby understood and agreed that the Financier as mentioned in the Schedule (hereinafter referred to as the owners) are the owners of the* and that the* is subject of an Hire Purchase Agreement made between the owners on one part and the insured on the other part and it is further understood and agreed that the owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of loss or damage to the* (which loss or damage is not made good by repair reinstatement and replacement) and such monies shall be paid to the Owners as long as they are the owners of* and their receipt shall be a full and final discharge to the company in respect of such loss or damage.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the Company respectively under or in connection with this Policy.

Subject to terms, en -----

* Insert "Motor Car", "Motor Vehicle", "Motor Cycle" as appropriate.

IMT – 11 Lease Agreement

It is hereby understood and agreed that _____ the Financier as mentioned in the schedule (hereinafter referred to as the lessors) are the owners of the Motor Vehicle and that the Motor Vehicle is the subject of a lease Agreement made between the Lessor on the one part and to the Motor Vehicle the Insured on the other part and it is further understood and agreed that the owners are interested in monies which but for this Endorsement would be payable to the Insured under the Policy in respect of loss or damage (which loss or damage is not made good by repair, reinstatement or replacement) shall be paid to the lessors as long as they are owners of the Motor Vehicle and their receipt shall be a full and final discharge to the Company in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the leasing Agreement to the contrary this policy is issued to the insured named in the Schedule _____ as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the owner/Lessor to sue the Company in any capacity whatsoever for any alleged breach of its obligations hereunder.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT –19 Legal Liability to paid driver employed in connection with the operation of Motor Vehicle.

(For Private Car, Motor Cycle, Taxi, Auto-rickshaw, Tractor & other Miscellaneous Vehicles.)

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the Company shall indemnify Insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law in respect of personal injury to paid driver whilst engaged in the service of the Insured in such occupation in connection with the Motor Vehicle and will in addition be responsible for all costs and expenses incurred with its written consent.

The premium having been calculated and paid while taking insurance of the vehicle concerned at the rate of Rs. 15/- for driver.

Provided always that :-

1. this Endorsement does not indemnify the Insured in respect of any liability in cases where the Insured holds or subsequently effects with any Insurance Company a Policy of Insurance in respect of liability as herein defined for his general employees.

2. the Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
3. in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT – 21 Exclusion of Riot Strike and Terrorist Activity

In consideration of an appropriate discount allowed under the policy, it is hereby understood and agreed that the words by Riot and Strike appearing in Section I [Item (c) of Policy] and the words by terrorist activities [item (h) of the Policy] are hereby deleted and the Company shall not be liable for accidental loss or damage caused by or liability directly arising out of

1. the act of any person taking part together with others in any disturbance of the Public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbances.
2. the wilful act of any striker or locked out worker done in furtherance of a strike or in resistance to lock out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act in minimising the consequence of any such act.

In the event of any claim the Insured shall prove that the accident loss damage or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

IMT –22 Exclusion of Earthquake (Fire and shock damage)

In consideration of an appropriate discount under the policy, it is hereby understood and agreed that the words "Earthquake (Fire and shock Damage)" appearing in Section (I item (d)) of the Policy are hereby deleted and the Company shall not be Liable for accidental loss or damage caused by or liability directly arising out of the above perils.

In the event of any claim the Insured shall prove that the accident loss damage or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

IMT-23 Exclusion of Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, hailstorm, Frost

In consideration of an appropriate discount allowed under the policy it is hereby understood and agreed that the words "Flood Typhoon Hurricane Storm Tempest Inundation Cyclone Hailstorm Frost" appearing in Section I (Item (e)) of the Policy are hereby deleted and the Company shall not be liable for accident Loss or damage caused by or liability directly arising out of the above perils.

In the event of any claim the Insured shall prove that the accident loss damage or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

IMT-24 Replacement of Parts

It is hereby understood and agreed notwithstanding anything to the contrary contained in this policy that in the event of loss or damage to the ** and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the * * is held for repair or in the event of the Company exercising the option under condition * to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

- (a)
- i. the price quoted in the latest catalogue or price list issued by the Manufacturer or his Agent for the country in which the ** is held for repair less depreciation applicable.

OR

- ii. if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the ** is held for repair and the amount of the relative import duty less depreciation applicable under the Policy.

and (b) the reasonable cost of fitting such part.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

** Insert "Motor Car", "Motor Vehicle" as appropriate.

NOTE :-

* Insert Condition 3 in the case of the Private Car Policies.

**IMT -31 Discount for Membership of Recognised Automobile Association
(Private Cars and Motor Cycles Only)**

It is hereby understood and agreed that if the Insured ceases to be a Member of during the currency of this Policy he shall immediately notify the company accordingly and refund to the Company a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

IMT -55 Hypothecation Agreement

It is hereby declared and agreed that the Insured's ... * is pledged to/hypothecated with the Financer named in the Schedule ... (hereinafter referred to as the "pledgee") and it is further declared and agreed that the said pledgee is interested in any moneys which but for the Endorsement would be payable to the Insured under this Policy in respect of the loss of or damage to said ... * (which loss or damage is not made good by repair, reinstatement or replacement) and such money shall be paid to the said Pledgee as long as they are the Pledgee of the * and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Company respectively under or in connection with this Policy or any term, provision or condition thereof.

* (Insert "Motor Car", "Motor Vehicle" or "Motor Cycle" as appropriate)
Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

IMT-65 Loss or Damage to Radios, Tape recorders, Air Conditioners, Fans, Musical Horns.

In consideration of the payment of an additional premium as shown in the Schedule it is hereby understood and agreed that the Company will indemnify the Insured against loss of or damage to electrical/electronic accessories as specified in the schedule whilst it is fitted in or on the Motor Car described in the Schedule where such loss or damage is occasioned by any of the perils mentioned in section1 of the policy.

The Company shall not however, be liable for loss of or damage to the said item caused as a result of mechanical or electrical breakdown.

Provided always that the liability of the Company hereunder shall be limited to the Insured's estimate of value of the item or market value whichever is less.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

IMT-71 Personal Accident Cover for Driver (other than paid driver)

It is hereby understood and agreed that the Company undertakes to pay compensation on the

scale provided for bodily injury / death as herein after defined sustained by driver (other than paid driver) of the vehicle in direct connection with the use of Motor cycle or whilst mounting or dismounting or driving the vehicle and caused by violent accidental external and visible means which independently of any other cause shall within 12 calendar months of the occurrence of such injury result in:

Scale of Compensation	Amount (Rs)
(a) Death	20000
(b) Total irrecoverable loss of	
- Sight of both eyes or of the actual loss by physical separation of the two entire hands or two entire feet or of one hand and one entire foot or of such loss of sight of one eye and loss of one entire foot or one entire hand.	20000
- Use of two hands or two feet or of one hand and of one foot, or of such loss of sight of one eye or such loss of use of one entire hand or one foot	20000
(c) Total irrecoverable loss of	
- The sight of one eye or of the actual loss by physical separation of the entire hand or one entire foot	10000
- Use of hand or a foot without physical separation	10000
Note: For the purpose of Clause (b) & Clause (c) above "Physical separation" of hand or foot means separation at or above the wrist and/or above the ankle respectively.	
(d) Permanent total disablement from injuries (other than named above) which shall be direct consequences thereof permanently, totally, absolutely disable the injured from engaging in an employment or occupation of any description.	20000

Provided always that

1. Compensation shall be payable under one only of items (a) to (d) above in respect of any such person arising out of any one occurrence and the total liability of the Company shall not in aggregate exceed the sum of Rs. 20,000/- during any one period of insurance in respect of any such person.

2. Such person is not less than 16 or more than 70 years of age at the time of such injury. DELETED (C-35)

3. No compensation be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury, suicide or attempted suicide or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs,

4. Such compensation shall be payable only with the approval of the insured and directly to the injured driver or to his/her legal representatives whose receipt shall be a full and final discharge in respect of the injury to such person.
5. No compensation under this endorsement shall be payable if the driver involved in the accident is otherwise entitled to compensation under Workman's Compensation Act 1923.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.