

## RETURN TO INVOICE-PROSPECTUS

i)	Applicability	All classes of Vehicles up to 3 years age from the date of Original Invoice except Class E F G of India Motor Tariff 2002				
ii)	Cover Provided	On payment of additional premium, in case the Insured Vehicle becomes a Total Loss / Constructive Total Loss as per Section -I of Standard Package Policy, Company will pay the difference between the Insured's Declared Value (IDV) of the Insured Vehicle fixed as per GR.8 of IMT 2002 and the Manufacturer's Current Listed Selling Price of New Vehicle of same make, model, specification as that of the insured vehicle at the commencement of insurance/renewal. If Manufacturer's Current Listed Selling Price is not available due to withdrawal or stoppage of production of vehicle, the latest available market price of the vehicle at the commencement of insurance/renewal shall be considered.				
iii)	Premium Chargeable	Class Code	Description	Premium Rate as % of IDV		
				First Year	Second Year	Third Year
		11	Private Car	0.15	0.20	0.25
		14	Two Wheeler	0.15	0.20	0.25
		17	Goods Carrying Public Carrier (other than three wheelers)	0.15	0.20	0.25
		18	Goods Carrying Private Carrier (other than three wheelers)	0.15	0.20	0.25
		19	Goods Carrying Public Carrier (three wheelers)	0.10	0.15	0.20
		20	Goods Carrying Private Carrier (three wheelers)	0.20	0.25	0.30
		21(i)	Passengers Carrying Vehicles four wheelers (Taxi)	0.15	0.20	0.25
		21(ii)	Passengers Carrying Vehicles four or more wheelers (Taxi)	0.20	0.25	0.30
		22	Passengers Carrying Vehicles Three wheelers.	0.15	0.20	0.25
		23	Special Types of Vehicles	0.10	0.15	0.20
		99	Others	0.15	0.20	0.25
iv)	Conditions	1.Manufacturer's Current Listed Selling Price means the ex-showroom price of the insured vehicle including prices of accessories specified in the schedule of the policy at the time of commencement/renewal of insurance. 2. Amount paid towards registration charges and road tax for the insured vehicle, taken together, subject to maximum 10% of IDV of the vehicle in the policy will also be paid. 3. This Add-on Cover is available only for vehicles up to 3 years of age from original invoice date. 4. IDV to be fixed as per GR.8 of IMT 2002 as mentioned in the policy. In case of lower IDV difference to be borne by the insured. 5. Cover to be opted at the inception of insurance. No Mid term cover is permitted.				
v)	Proposal Form	Insured must specifically opt for this cover in this proposal form				
vi)	Policy Schedule	Endorsement No. UIIC 9 must be mentioned on the Policy schedule.				