

Add on Coverages (if opted)	1. Depreciation Re-imburement This cover offers the amount of depreciation deducted on the value of parts replaced for own damage claim lodged under section 1 of the policy. The cover is available for maximum 2 claims during the policy period. Vehicle should be repaired at any of our authorized garage.
	2. Return to invoice-This cover pays the financial shortfall between the amount you receive under section 1 of the policy and the purchase price of the Vehicle as confirmed in the invoice of sale OR current replacement price of new vehicle in case exactly same make/model is available, whichever is less, in the event of your Vehicle being a Total Loss / CTL. The cover will also reimburse the first time registration charges and road tax paid which had been incurred for the insured vehicle Exclusion: • the Total Loss / CTL and theft claim is not valid and admissible under section 1 of the policy. • any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy. • Stolen vehicle is recovered within 90 days of theft unless Final Investigation Report is submitted. • Final investigation report in case of theft claim is not issued by Police authorities and is submitted to us. • Covered vehicle is imported.