



PROSPECTUS

Car Insurance Add-ons

Car add-on covers are optional benefits that can be added to a standard car insurance policy for an additional premium, offering enhanced protection. At Royal Sundaram, we provide the following add-on covers to give you wider and more comprehensive coverage:

Depreciation Waiver Clause

Covers full cost of replaced parts after an accident without deducting depreciation. Ideal for cars up to 10 years, ensuring maximum claim value.

Windshield Glass Cover Clause

If you claim only for windshield damage, this add on protects your No Claim Bonus when repairing/replacing broken windshield glass.

Voluntary Deductible Clause

Opt to bear a fixed claim amount and enjoy 15–35% discount on Own Damage premium. This add on helps reduce premium costs while maintaining coverage. Ideal for low-risk drivers.

Loss of Baggage Clause

Reimburses loss or damage to personal baggage in the insured car due to accident or theft. No impact on No Claim Bonus if the claim is only for loss of baggage.

Spare Car Cover Clause

Provides daily cash benefit for alternate transport while your car undergoes accident repairs exceeding one day. Benefit depends on claim amount.

Aggravation (Damage) Cover Clause

Covers internal engine, gearbox, transmission, and power steering damage due to water ingress or oil leakage. Includes labor and consumables. Ideal for monsoon-prone areas.



NCB Protector Clause

Safeguards your No Claim Bonus even after up to two Own Damage claims in a year.
Applicable for NCB of 20% or more.

Key Replacement Clause

Covers cost of repairing or replacing lost or damaged car keys, including labour.

Tyre Cover Clause

Indemnifies repair/replacement of damaged tyres/tubes without accident involvement.
Covers impact cuts, bursts, and bulging. Reimbursement based on tread depth.

Enhanced Personal Accident Cover

Provides higher coverage up to ₹50 lakh (including mandatory 15 lacs compulsory PA) for owner-driver, passengers, and paid driver. Covers death and permanent disability.

Vehicle Replacement Value Plus

Ensures full invoice value reimbursement, including road tax, registration, and insurance cost, in case of total loss or theft. Available in four plan options.

Roadside Assistance Cover

Offers emergency services like towing, battery jump-start, flat tyre change, fuel delivery, and more. Includes message relay, taxi benefits, and accommodation under premium plans. Available nationwide (excluding islands). Ideal for hassle-free travel support.

Hybrid Electric Car Shield

Protects hybrid vehicle components like battery, inverter, and motor against power surge, short circuit, and water ingress.

Consumable Cover

Covers cost of consumables like engine oil, coolant, nuts, bolts, and AC gas during accident repairs. Excludes fuel and reusable items. Claim valid only with admissible Own Damage claim. Ideal for reducing out-of-pocket expenses.



Smart Save Pro

Provides pick-up, repair at preferred garage, and drop-off service after an accident. Includes six-month warranty on replaced parts. Convenient cashless repairs at network garages.

Smart Baggage & Personal Belongings

Covers loss of personal items like mobile, laptop, and clothes due to accident or theft from insured car.

Smart Use

It works on "Pay As You Drive" model. Offers premium discounts based on declared annual car usage. Ideal for low-mileage drivers seeking savings.

Roadside Assistance – Supreme

Premium assistance with extended towing (up to 200 km), hotel accommodation, taxi support, legal and medical coordination, and more. Includes EV battery help and repatriation benefits. Designed for comprehensive travel security.

EV Protect Cover

This add on is an essential cover for electric vehicle owners. Covers EV battery, motor, BMS, charger, and cables against power surge, short circuit, and water ingress.

Emergency Medical Expenses Cover

Reimburses hospitalization costs for insured and passengers after an accident in case of 24 hours hospitalisation is required. Covers in-patient care only. Provides financial relief during emergencies.

Advanced Motor Assistance Cover

Comprehensive breakdown and accident support including towing, fuel delivery, tyre change, legal coordination, and hotel assistance. Includes EV battery facilitation and doctor-on-call service. Ideal for enhanced convenience and peace of mind.

Daily Allowance Cover

The Company shall pay a daily allowance to you (Insured) in consideration of the inconvenience caused due to non-availability of Your insured vehicle during the repair



period, arising out of accidental loss or damage claim covered under Section 1 of the base policy

The daily allowance will be paid for each completed day up to the maximum number of days as stated in the schedule at our discretion in one of the following ways:

- a) A fixed daily cash allowance as specified in the schedule of policy or provide a courtesy or hire car for the eligible period or provide coupons from approved taxi operators equivalent to the daily allowance.
- b) A onetime lump sum payment in case of Total Loss/Constructive Total Loss /Flood Loss of your insured vehicle

Loan Protector Cover

The Company shall indemnify the outstanding principal loan amount due on the insured vehicle as on date of loss, in the event of death or permanent total disability of the registered owner of the vehicle caused due to accident of the insured vehicle during the policy period.

Wrong Fuel Cover

In the event of the insured vehicle accidentally filled with wrong fuel, the Company will

1. Arrange to drain and flush the fuel tank on site or take the vehicle to the nearest repairer to drain and flush the fuel tank.
2. Replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile
3. Repair or replacement of engine parts directly damaged as a result of wrong fuel.

EMI Protector Cover

This optional add-on is operable when the insured vehicle is met with an accident and under repair. We indemnify the EMI (Equated Monthly Instalment) amount in respect of your vehicle as mentioned in the policy document, subject to the time Excess and number of EMIs chosen by you. This cover can be extended further to cover theft / total loss claims subject to payment of additional premium.



Pet Cover

If this add on cover is opted for your Pet (Dog/Cat) while taking the car insurance, The Company shall indemnify the bodily injury and/or death of Pet(s) due to an accident while being carried in the Insured Vehicle. Coverage is provided up to the Sum Insured per pet, as opted.

Disclaimer : This document is designed to give a brief overview of coverages, exclusions and policy conditions. For detailed Terms and Conditions, please visit our website :

www.royalsundaram.in.

UIN Nos. Car Shield Private Car Package policy - UIN IRDAN102RP0004V04201617, Bundled Private Car Long Term Policy - UIN IRDAN102RP0005V03201819, Stand-Alone Motor Own Damage Policy - Private Car - UIN IRDAN102RP0001V02201920, 3 Years Private Car Package Policy IRDAN102RPMT0002V02202425