

PRIVATE CAR PACKAGE POLICY

GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - (a) being used otherwise than in accordance with the 'Limitations as to Use'
 - or
 - (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - (ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental 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.
7. The Company shall not be liable for each and every claim under Section I (Loss of or damage to the vehicle insured) of this policy in respect of the deductible stated in the schedule.
8. The Company shall not be liable to make any payment in respect of:
 - i) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failure or breakages;

ii) Damages to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement and

iii) Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or Drugs.

ADDON EXCLUSION:

1. Depreciation Reimbursement

- a. Company shall not be liable to pay the amount of depreciation deducted on the value of Parts replaced for own damage claim lodge under section I of the policy if the vehicle is repaired at any of the unauthorized Garages

2. Daily Allowance

The *Daily allowance* will not be payable if any or all of the following condition applies:

1. If *You* are claiming only for windscreen or glass damage under section 1 of the policy.
2. If Vehicle is not repaired at the *Authorised Garage*.
3. If claim under section 1 is not valid and admissible.
4. If time required for repair of motor vehicle is up to 3 days. **

3. Loss of Personal Belongings

The Company shall not be liable under this Policy in respect of:

1. loss or damage to Money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, and items of similar nature.
2. Loss or Damage to Any goods or samples carried in connection with any trade or business.
3. If the claim under section I of the policy is not valid and admissible.
4. each and every claim the deductible stated against said benefit.

4. Emergency Transport and Hotel Expenses

- a. The Company shall not be liable to pay for loss or damages if the claim under section I of the policy is not valid and admissible.

5. Key Replacement

The Company shall not be liable under this Policy in respect of:

- a) Cost other than those listed in the "What We Cover" Section in the policy schedule.
- b) The cost to replace keys to vehicles that you do not own for personal use.

6. Return to Invoice

We will not pay the financial shortfall if:

- 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.