

# Private Car Comprehensive

## Product Information Document

### Introduction:

Vehicle age: Up to 5 years

Maximum Sum Covered: 6 Million

Vehicle Type: Private

### Coverage:

I. Indemnify in case of loss or damage of vehicle:

- a) Accidental external means
- b) Fire, external explosion, self-ignition, lightning and frost
- c) Burglary, housebreaking and theft
- d) Malicious act
- e) Riot and strike damage
- f) Flood, hail, wind, hurricane, cyclone, tornado and typhoon damages
- g) Earthquake, volcanic eruption or other convulsion of nature
- h) Risk while in transit by air, road, rail, inland waterway, lift or elevator
- i) Transport of motor car to nearest workshop in case it breaks down (Subject to Rs 500 limit)
- j) The Participant may authorize the repair of the motor car necessitated by damage for which the Takaful Operator may be liable on behalf of PTF under this PMD provided that:
  - The estimated cost of such repair does not exceed Rs. 500
  - The Operator should be provided a detailed estimate of the costs incurred

II. Liability of third parties:

- a. Death or bodily injury to a third party (except for the person employed by the Participant)
- b. Damage to property of a third party (except for the property held in trust or custody by the Participant of a third party)
- c. Indemnity to any person driving any on Participant's order/permission given that he is not

entitled to indemnity under any other PMD

d. Indemnity to the Participant even when he is driving a vehicle not belonging to him

e. In case of death of a third party, the Operator will indemnify the deceased's personal representatives \*subject to prior written consent by the Takaful Operator

### III. Medical Expenses:

Medical expenses up to Rs.350 in case of accidental bodily injury covered

### **Major Exclusions:**

- Consequential loss
- Mechanical and electrical breakdowns/failures
- Damage to tires and battery unless the vehicle is damaged too at the same time (Operator liable to 50% of the cost of replacement in that case)
- Loss arising from theft or criminal misappropriation or breach of trust by Participant's Driver or known person
- Any accident or injury caused/sustained outside the geographical area
- Claim arising out of any contractual liability
- Any loss occurring in case of the vehicle being driven by any person other than a driver as described in the schedule
- Any loss occurring from radiation, nuclear fuel or weapons
- Any loss occurring as a result of the Participant driving under influence
- Any loss occurring as a result of war, civil unrest or terrorism