



UNITED INDIA INSURANCE COMPANY LIMITED

Regd. & Head Office: No. 24 Whites Road, Chennai – 600 014

Road tax and Registration charges Add On Cover (RTR)

i)	Applicability	Applicable to Private Cars and Two Wheelers with age up to 15 years , covered under Motor Standalone OD policy or Motor Package Policy or Bundled Policy
ii)	Cover Provided	<p>Lifetime Road Tax and Registration charges constitutes a sizeable amount while purchasing a new vehicle. Currently, UIIC does not have any add on cover to insure such charges. By opting for Road Tax and Registration Charges Add on cover, the Road Tax and Registration Charges will be included in the policy and in case of total loss (including theft) of the vehicle, the Company will pay to the Insured, the unexpired portion of Road Tax and Registration Charges along with the amount that the Company is liable only under the circumstances of total loss including theft of the Insured Vehicle.</p> <p>The Benefit payable under this add-on is a proportion of the Lifetime Road Tax and Registration charges paid at the time of the purchase of the vehicle:</p> <p>(a) 95% if age of vehicle ≤ 3 years (b) 70% if age of vehicle > 3 years and ≤ 5 years (c) 50% if age of vehicle > 5 years & ≤ 8 years (d) 35% if age of vehicle > 8 years & ≤ 12 years (e) 20% if age of vehicle > 12 years</p>
iii)	Premium Chargeable	<p>a) Private Car: 0.25% of the Benefit Amount Payable b) Two Wheeler: 0.11% of the Benefit Amount Payable</p>
iv)	Conditions	<ol style="list-style-type: none"> 1. This add on cover can be granted only if the Private Car or Two wheeler is covered under Motor Standalone OD policy or Motor Package Policy or Bundled Policy. 2. Insured Vehicle has been declared a total loss/constructive total loss /Theft under the Policy. 3. In case of re-registration/transfer of the vehicle, if the Life Time Road Tax and Registration Charges is paid afresh, the same will have to be declared immediately on its payment and appropriate premium has to be paid. 4. The amount payable under this add on cover will be paid to the Insured and not to the Financier, if any. 5. Proof of payment of Road Tax and Registration Charge must be submitted at the time of a claim for Total Loss or Theft. 6. This cover is not applicable if the insured has opted for RTI Add on cover. 7. No mid-term inclusion of this Add On Cover is allowed except as mentioned in Point 3 above.



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		8. All other terms and conditions applicable to the base Policy, along with the opted add-on covers, shall apply for this cover.
v)	Exclusions	<p>Company will not be liable to make payment under this add on cover for the following:</p> <ol style="list-style-type: none">1. Deductibles mentioned in the base policy2. Partial Loss/ Repair Loss Claims3. Other Charges collected e.g –<ol style="list-style-type: none">a. Hypothecation Chargeb. Number Plate Chargec. Parking fee / State Development charged. Temporary Registration Chargese. FasTag Charges <p>Subject otherwise to the terms, conditions and limitations of Standard Motor Package Policy.</p>
vi)	Proposal Form	Insured must specifically opt for this cover in the proposal form
vii)	Policy Schedule	UIN No. provided by IRDAI will be mentioned in the Policy schedule.
viii)	Discount	<ol style="list-style-type: none">1. No Claim Bonus Discount is not applicable on the premium for this Add-On cover irrespective of Business Channels.2. 10% Discount for Direct Business