



POLICY WORDING

ZERO DEPRECIATION CLAIM

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under Section 1 of this policy would stand deleted.

Specific Exclusion: This cover excludes the following parts,

- a. Tyres
- b. Batteries

Specific Condition: The benefits under this cover may be availed for partial loss own damage claim, up to two times during every 12 month period of the policy. Third claim onwards for every 12 month period of the policy, standard depreciation slabs as per the erstwhile Indian Motor Tariff 2002 will be applicable for settlement of claim.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.