

## WHAT ARE THE PLANS AVAILABLE UNDER VPAY?

Features of VPAY	CLASSIC PLAN	ELITE PLAN
<b>Electrical &amp; Non-Electrical Accessories</b> Up-to 1% of IDV Limit protection if accessories inadvertently omitted in policy	✓	✓
<b>Rally Cover</b> Covering organized rally	✓	✓
<b>Geographical Extension</b> Losses occurring within Bangladesh, Bhutan, Nepal, Pakistan, Sri Lanka, Maldives	✓	✓
<b>CNG/LPG Kit</b> Up-to 1% of IDV Limit protection if inadvertently omitted in policy	✓	✓
<b>Rodent Damage</b> Protection against wiring, rubber, rexine etc. damage due to rodent bite	✓	✓
<b>Waiver of Depreciation &amp; Consumables Cover</b> Protection against depreciation and cost of consumables during repair	✓	✓
<b>Electric Vehicle/ Hybrid System Protection Cover (Applicable only for Electric/Hybrid Vehicles)</b> Care for your vehicles from damages arising due to power surges, explosions, water ingress and short circuit	✓	✓
<b>Waiver of Deductible</b> Waiver of all types of compulsory deductible.	✓	✓
<b>Vehicle Towing &amp; Retrieval</b> Repair cost in case of vehicle towing and retrieval	✓	✓
<b>Roadside Assistance</b> Inbuilt 11 + specialized roadside assistance services for ICE as well as other than ICE vehicles	✓	✓
<b>Vehicle Replacement</b> Vehicle replacement cover in case of Total Loss (including theft)/ Constructive Total Loss	✓	✓
<b>Loss Arising Out of Adulterated Fuel</b> Inbuilt protection for- loss/damage due to adulterated fuel and or damage due to flexi fuels	✓	✓
<b>Consequential Losses</b> Covering if vehicle left unattended on road including damage to child parts	✓	✓
<b>Tyre Cover</b> Cost of replacing damaged tyre	✓	✓
<b>Rim Cover</b> Cost of replacing damaged wheel rims	✓	✓
<b>Personal Baggage &amp; Key Replacement</b> Protection for your baggage loss due to insured peril & Replacement of keys in case of irrecoverable loss of keys	✓	✓
<b>Cyber Risk Cover</b> Protect for Software re installation, cyber extortion, theft of funds due to cyber attack	✓	✓
<b>Recalibration</b> Protect vehicle sensors including ADAS for optimal performance with recalibrate support	✗	✓
<b>Smart Repair</b> Covers claim of- small chipping, scratches on metal body panels in one time with in a year	✗	✓
<b>Conveyance Benefit</b> Per day cash benefit in case of vehicle is unusable due to repair	✗	✓
<b>Defence Cost Cover</b> Defence cost in case of liability due to legitimate use & stolen vehicle	✗	✓
<b>Mechanical Electrical Breakdown</b> Covers for damages due to mechanical & electrical breakdown other than accidental damages	✗	✓

Terms & conditions apply.