

Insurance scheme for XTRAPOWEE FLEET CARD PROGRAM has been renewed which will remain effective for period 6th April 2020 (00:00 hrs) till 5th Apr 2021 (23:59Hrs).

Insurance Service Provider: The Oriental Insurance Co. Ltd.

Incidents covered : Death/ TPD/PPD

As an added feature one can avail MEDICAL INSURANCE under our fleet card program as per the scheme described.

#### INSURANCE SCHEME

Insurance features of XTRAPOWEE FLEET CARD include following: (Sum insured for Driver, and Helper ) for Road accidents involving the Driver/ Helper while moving in the same Vehicle as enrolled under the Programme . For Fleet Owners claims for Road accident involving any Vehicle would be admissible.

Insurance benefits Covered:

**Death** (100% sum insured for all):

- (a) Owner : Rs.50,000/- per active card, max upto Rs.20,00,000/-
- (b) Driver: Rs 1,00,000/-
- (c) Helper-cum-cleaner : Rs. 50,000/-

**Total Permanent Disability(TPD)** (100% sum insured) (TPD is defined as per IRDA guideline):

- (a) Owner : Rs.50,000/- per card, max upto Rs.20,00,000/
- (b) Driver : Rs 1,00,000/-
- (c) Helper-cum-cleaner : Rs.50,000/-

**Partial Permanent Disability(PPD)** (PPD is defined as per IRDA guideline):

- (a) Owner : Sum insured multiplied by the percentage of PPD as certified by the Doctor (e.g. Rs.25,000/- per card upto max 40 cards Max Rs.10,00,000/- x % of PPD
- (b) Driver : Sum insured multiplied by the percentage of PPD as certified by the Doctor . Rs.50,000/- x % of PPD
- (c) Helper-cum-cleaner : Sum insured multiplied by the percentage of PPD as certified by the Doctor Rs.50,000/- x % of PPD

#### **Medical Insurance\*:**

Vehicular Road Accident related Medical Insurance during the period of Insurance coverage

- (a) Owner : Rs.10000/- per card subject to maximum of Rs.1,00,000/-
- (b) Driver : Rs.10000/-
- (c) Helper-cum-cleaner : Rs.10000/-.

\*(Minimum claim under medical insurance MUST be over Rs.500/-) Maximum Limit of Medical Insurance for Drivers and Cleaners is Rs 10000/-

For Firm/ Association, the entitled compensation for accident benefit at the customer level is proportionately divided amongst the directors ie. Rs.50,000/- per active card subject to maximum of Rs.20,00,000/- in aggregate per annum".

## DRIVER CARDS

DRIVERS are insured against enrolled Driver cards. Drivers must have a Valid Driving Licence and should be driving at least an LMV involved in a road accident to be eligible for the claim. The Name of the Driver on the Driver card, and his Driving Licence should be same to be eligible make the claim. The sum insured is same as above extended to the Drivers under normal fleet cards.

## CLAIM ENTITLEMENT

(a) Only ACTIVE CARDS as on date of accident would be entitled for availing insurance benefits. Cards with sales transaction of at least Rs.10000/- in last 90 days (prior to the date of accident) would be treated as Active Card.

(b) Name as on Card and the one as per RC book of the vehicle should be same for qualifying for Insurance benefits. Prevailing IRDA guidelines would be applicable for all insurance claims.

(c) Insurance claims under XTRAPOWER FLEET CARD PROGRAM are admissible for vehicular road accident only.

While claims are admissible for Driver and Helper-cum-cleaner towards cards of the enrolled vehicle involved in the accident, in the case of Owner claim would be admissible for other vehicular accidents as well.

Claimant must send the claim directly to M/s. Oriental Insurance for claim settlement.

Above Insurance benefits are offered FREE of cost to the members of XTRAPOWER FLEET CARD PROGRAM.

For further details of this insurance scheme you may refer Frequently Asked Question (FAQ).

## CLAIM SETTLEMENT

Claim must be submitted along with mandatory documents as described in FAQ.

Insurance claim MUST be reported immediately to the following office of the underwriter through written communication/Fax/email.

IndianOil / Insurance company won't be liable for any claims not intimated to the Insurance Company within 90 days of incident (Vehicular accident).

Claim should be submitted to:

The Divisional Manager  
The Oriental Insurance Company Limited  
Mumbai City Divisional Office No.16  
Magnet House, 4th Floor  
Narottam Morarjee Marg  
Ballard Estate,  
Mumbai - 400001  
Ph : 022-22619241/5154,  
Fax : 022-22619243

Email : [111700@orientalinsurance.co.in](mailto:111700@orientalinsurance.co.in) ; [Shobha.jadhav@orientalinsurance.co.in](mailto:Shobha.jadhav@orientalinsurance.co.in);  
[fc.fernandes@orientalinsurance.co.in](mailto:fc.fernandes@orientalinsurance.co.in)

Claimant must apply on the separate claim form for respective section of insurance coverage e.g. PERSONAL ACCIDENT INSURANCE (includes Death, TPD & PPD) and MEDICAL INSURANCE.

Copies of the claim forms are available on this website. Customer can download the same from our website.

Claimant must clearly mention Customer Id, Card PAN, and Vehicle No. along with the documents while submitting the claim.