



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड, मुंबई, (प्र. का.)
THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

Auto Tie-up Dept/DAP/2015-16

5th May 2015

All Regional Incharges

Re : M/s. Ashok Leyland – OEM Tie-up : AL M&HD Insurance Programme

The New India has entered in to OEM Tie-up with M/s. Ashok Leyland for heavy and medium vehicles in September 2013. The detailed circular was issued by then General Manager, Mr. S. Ramabhadran vide Circular Ref No HO/Auto Tie-up/2013 dated 30th September 2013. (Copy attached as Annexure 'A'). We now give modifications in the Circular as under:

Now considering the recent developments and discussion with the OEM and the Intermediary, the guidelines are updated as given below:

1. Name : AL M & HD Insurance Programme
2. Nodal Office : T. Nagar Divisional Office 710500, Chennai
Divisional Manager – Mr. R. Mahadevan

Mobile No.9442775601, Tel. 044-28152566

Email – r.mahadevan@newindia.co.in
3. Escalation Levels : R.O. Nodal Officer - Mr. G.Ravindran
4. Email- : g.ravindran@newindia.co.in
(i) Mr. V.Devanathan, Regional Manager
Email– v.devanathan@newindia.co.in
5. Bank : HDFC Bank. Bank. Client Code: "NIALEYLAND"
6. Intermediary : M/s. Aditya Birla Brokers Limited
Contact persons :

Ms. Dikshita Jain, Mobile No.9176999968

Email – dikshita.jain@adityabirla.com

Mr. G. Karthikeyan, Mobile No.9092030401

Email – karthikeyan.g@adityabirla.com



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7. Products Covered : All classes of Goods Carrying and Passenger Carrying
Medium & Heavy Duty Commercial vehicles

8. Type of Policies : (i) Package (Comprehensive) Cover with IMT 23

(ii) Liability only Cover

(iii) Add-on Covers : Optional

a. Nil Depreciation Cover

b. IMT 23 balance 50% cover

c. EMI Protection option of 1 EMI or 2 EMI.
Amount payable to Financier only

d. Addl. Towing charges up to Rs. 20,000.
Plus Rs.2,500/- Total Rs.22,500/-

9. Premium Rates : (i) As per IMT with Nil discount, IMT 23 extra 15%

(ii) As per IMT, PA to owner-driver, Workmen
Compensation to Driver & Cleaner

(iii) Add on Covers

a. Nil Depn. + IMT 23 balance 50% : 0.45% on IDV for new & 1 year old
vehicles

b. EMI Protection cover : 10% on EMI amount selected by
insured

c. Additional Towing charges (Total) Rs. 22,500/- : Rs. 450/-

10. Geographical extensions: To be permitted on payment of the applicable OD &
TP premium. Nepal, Bangladesh, Bhutan

11. Period of Insurance: Continuous 12 months period. Vehicles with break in
insurance to be permitted after satisfactory physical inspection of vehicle, at
no extra cost to the customer

12. Vehicle Age Limits : Package cover up to 7 years with discount ; and 8 to 10
years at Tariff rates with Nil discount. Liability only cover up to 15 years

13. IDV of vehicle : As per IMT up to 5 years; and at Market value for above 5 to
7 years.

14. Discount + Out sourcing expenses : Maximum 65% as per grid given below.



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Discount on IMT	Brokerage to ABIBL	Outsourcing to Dealers
0	2%	65%
10%	2%	55%
20%	2%	45%
25%	2%	40%
30%	2%	35%
35%	2%	30%
40%	2%	25%
50%	2%	15%
60%	2%	5%

15: Claims guidelines:

- **A:** Documents required for Claims are standardized as per Annexure 'B' attached to this circular.
- **B:** Role of Surveyors and the Dealer are detailed in Annexure 'C'
- **C: Consumables :**
 - a: All consumables are payable except listed in Annexure 'D'
 - b: Nuts & Bolts if damaged due to accident and assessed by Surveyors are to be considered as part of claim
- **D: Salvage:**
 - A fixed 3% on MRP of Parts will be charged as Salvage Value if the Parts replaced value does not exceed Rs.1,00,000/-.
 - If the parts replaced value exceeds Rs.1,00,000/-, the salvage value should be agreed in writing between the Insured, Surveyor, Dealer & NIA before releasing Work Order.



- In case the surveyor fixes the salvage value the same is to be accepted by insured / dealer.
- **E: Labour Charge Schedule**
 - i. Labour schedule provided by Ashok Leyland is to be considered as the Standard Labour for all Tie-up claims.
 - The schedule is meant for Triple Axle Vehicles and in case of single or double axel vehicles, axle related labour to be reduced proportionately.
 - In case of labour charges for the parts mentioned in the above schedule, NO other separate labour charges, like stripping etc. are to be allowed. All activities involved in any particular part job should come under the specified labour schedule as per agreed man-hour rate and there should not be additional labour charges what so ever it may be.
 - Add on Cover for Increased Towing Charges: The limit of Towing Charges for the Add on Cover is Rs.22,500/- including Rs.2500/- as per Standard Coverage under Motor Policy. The towing charges are payable only towards towing the damaged vehicle to the nearest authorized garage of Ashok Leyland except in case the nearest garage do not have the facility to repair the vehicle. In such case the LSO can consider the towing charges to another nearest suitable authorized garage.
 - Treatment of Service Tax for the outsourced repair work: If the dealer's bill includes the cost of the repair work carried outside the Dealer's workshop, the Service Tax on such bill amount is payable. However the dealer ensures that service tax so reimbursed will have to be paid to the service tax authorities. In case our auditors require proof to that effect the same have to be produced.
 - The policy issued through the OEM Portal is issued as agreed and should be considered as the Policy document and settlement of claims.
 - EMI Claims: For claim to be admissible under EMI Cover, prima facie liability should be admitted under the Motor Policy. The amount equal to one month EMI is to be paid to the Financier in case the repair is not completed at the end of 30 days from the 'Date In' of the vehicle to the Workshop. The IInd EMI Amount is payable if the repair is not completed within 60 days from the 'Date In' of the vehicle.



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15. **Cash less settlement:** All repair claims at AL dealer / Service centre to be settled on Cashless basis.

16. **TAT :**

- a. **Dealer outsourcing payouts:** To be credited to respective dealers' account by 10th of the next calendar month, the dealer to raise invoice for the outsourcing expenses incurred by them.
- b. **Brokerage :** To be credited to ABIBL'S account by 10th of the next calendar month, supported by detail list of policies
- c. **Spot Survey :** Waived if there is no TP casualty / property damage. Otherwise within 8 hours of intimation.
- d. **Final Survey:** Within 24 hours of receipt of Estimate. Estimate to be submitted by AL dealer within 48 hours of initial/Spot survey.
- e. **DO/ Liability letter :** Within 24 hours of final survey
- f. **Claim payments :** By local office of insurer, within 10 days of receipt of bills. Direct bank credit, with email intimation to dealer.

17. **Policy issuance :** At dealer point. Common Certificate of Insurance-cum Policy Schedule. Insurers to provide stationery to dealer. Web service to be integrated soon.

Please circulate to all your operating offices.


Zafir Alam
General Manager



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THE NEW INDIA ASSURANCE CO. LTD., MUMBAI (H.O.)

ANNEXURE A TO ASHOK LEYLAND CIRCULAR(HCV)

H.O./Auto tie-up/2013
September 30, 2013

To : All R.O.s in-charge

Re : M/s. Ashok Leyland – OEM Tie-up : AL M&HD Insurance Programme

We are pleased to inform you that we have entered into OEM Tie-up with M/s. Ashok Leyland to insure their Medium & Heavy Duty Commercial Vehicles through their dealer outlets all over India. The salient features of this OEM tie up are as follows.

1. Name : AL M&HD Insurance Programme
2. Nodal Office : T. Nagar Divisional Office 710500, Chennai
Divisional Manager – Mr. R. Mahadeva
Mobile No.9442775601, Tel. 044-28152566
Email – r.mahadevan@newindia.co.in
3. Escalation Levels :
 - (i) R.O. Nodal Officer - Mr. Freddy Armstrong
Email- freedyarmstrong@newindia.co.in
 - (ii) Mr. G. Venkataiah, Regional Manager
Email- g.venkataiah@newindia.co.in
4. Bank : HDFC Bank. Bank account No. and CMS details to be advised
5. Intermediary : M/s. Aditya Birla Brokers Limited
Contact persons :
Ms. Dikshita Jain, Mobile No.9176999968
Email – dikshita.jain@adityabirla.com

Mr. G. Karthikeyan, Mobile No.9092030401
Email – karthikeyan.g@adityabirla.com
6. Products Covered : All classes of Goods Carrying and Passenger Carrying Medium & Heavy Duty Commercial vehicles
7. Type of Policies :
 - (i) Package (Comprehensive) Cover with IMT 23
 - (ii) Liability only Cover
 - (iii) Add-on Covers : Optional
 - a. Nil Depreciation Cover
 - b. IMT 23 balance 50% cover
 - c. EMI Protection option of 1 EMIs or 2 EMIs. Amount payable to Financier only
 - d. Addl. Towing charges up to Rs. 25,000.



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8. Premium Rates : (i) As per IMT with Nil discount, IMT 23 extra 15%
(ii) As per IMT, PA to owner-driver, WC Dr. & Clr.
(iii) Add on Covers
- a. Nil Depn. + IMT 23 balance 50% - 0.45% on IDV for new & 1 year old vehicles
b. EMI Protection cover - 10% on EMI amount selected by insured
c. Additional Towing charges Rs. 25,000 - Rs. 450
9. Geographical extensions: To be permitted on payment of the applicable OD & TP premium. Nepal, Bangladesh, Bhutan
10. Period of Insurance: Continuous 12 months period. Vehicles with break in insurance to be permitted after satisfactory physical inspection of vehicle, at no extra cost to the customer
11. Vehicle Age Limits : Package cover up to 7 years with discount ; and 8 to 10 years at Tariff rates with Nil discount. Liability only cover up to 15 years
12. IDV of vehicle : As per IMT up to 5 years; and at Market value for above 5 to 7 years.
13. Discount + Out sourcing expenses : Maximum 50% as per grid given below. 5% extra may be considered in special deserving cases
14. Claim Intimation : Customers will intimate on "Leyland Direct" Helpline. The helpline will refer the customer to the nearest AL dealer/AL authorized Service Centre for repairs; and communicate the claim to the insurer by giving all relevant details and take the Claim Reference No. from the insurer and pass the same on to the customer and AL Dealer/Service Centre.
15. Cash less settlement : All repair claims at AL dealer / Service centre to be settled on Cashless basis.
16. TAT :
- a. Dealer outsourcing payouts : To be credited to respective dealers' account by 10th of the next calendar month, supported by detail list of policies.
- b. Brokerage : To be credited to ABIBL'S account by 10th of the next calendar month, supported by detail list of policies
- c. Spot Survey : Waived if there is no TP casualty / property damage. Otherwise within 8 hours of intimation.
- d. Final Survey: Within 24 hours of receipt of Estimate. Estimate to be submitted by AL dealer within 48 hours of initial/Spot survey.
- e. DO/ Liability letter : Within 24 hours of final survey
- f. Claim payments : By local office of insurer, within 10 days of receipt of bills. Direct bank credit, with email intimation to dealer. If estimated liability is > Rs.100,000/-, 50% of the amount to be released as on-account payment to dealer within 24 hours of release of work order. Direct bank credit, with email intimation to dealer.



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17. Policy issuance : At dealer point. Common Certificate of Insurance-cum Policy Schedule. Insurers to provide stationery to dealer. Web service to be integrated soon.

18. DISCOUNT OUTSOURCING PAYOUT GRID :

OD Discount	Brokerage to ABIBL	Dealer Outsourcing Payout
Upto 10%	10%	30%
>10% - 20%	10%	20%
>20% - 25%	10%	15%
>25% - 30%	10%	10%
>30% - 35%	10%	5%
>35% - 40%	10%	0%

RAMABHADRAN S.
GENERAL MANAGER



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M/S. ASHOK LEYLAND OEM TIE-UP ANNEXURE 'B'

Claims document in case of Accidental damage to insured vehicle:-

1. Intimation letter duly signed by the insured
2. Policy copy
3. Claim form duly completed/filled -in and signed by the insured only; detailing Third Party loss if any.
4. Original estimate of repair
5. Driving License of the person driving the vehicle at the time of accident.**(Original +Xerox)**
6. Registration Certificate-**(Original +Xerox)**
7. Route Permit (Part A and B)-**(Original +Xerox)**
8. Fitness-**(Original +Xerox)**
9. Road Tax -**(Original +Xerox)**
10. Goods Receipts (Load Challan)**X(Original +Xerox)**
11. PSV badge in case of passenger carrying vehicles
12. Copy of FIR/ Panchnama (wherever lodged) is required for Third Party injury/death/property damage-**(Original +Xerox).**
13. Copy of MLC if any of the injured/fatal person .. applicable only for Third Party Claims
14. Spot survey report along with photographs if carried out, wherever applicable
15. Form No. 35 and original NOC from the financier in case of total loss where payment is to be made to the insured
16. AML documents for amount more than Rs.1.00 lacs (PAN card, two passport size photos and residence proof
17. Original Invoice/Bill
18. Copy of receipt for amount collected towards depreciation, non payable items compulsory excess, voluntary excess, imposed excess, discount allowed, items disallowed by the surveyor and additional work got done by the insured.
19. Self Declaration on Rs.100.00 stamp paper regarding non involvement of Third Party injury/death/property damage in the accident
20. Satisfaction voucher duly signed by the insured
21. Discharge voucher duly signed by the insured
22. Any other documents as may be intimated by the insurer.



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M/S. ASHOK LEYLAND OEM TIE-UP, ANNEXURE 'C'

Role of Dealers

1. Facilitate Insurer in issuing policies, renewals of policies etc.
2. Undertake "cashless" repair for all the policies sold through any of the Ashok Leyland Dealer across the country.
3. Facilitate fair assessment of "Cashless Repair" by the surveyor & undertake the repair in the most transparent manner to the customer.
4. Undertake to and submit all the documents to the NIA claim settling office for faster approval of "Cashless claims" as required by NIA.
5. Dealers will educate their customers about the products of New India Assurance.
6. Dealer will display a board about the tie-up arrangements with New India
7. Dealer will issue policy after collecting premium from the customer
8. To handover to NIA the premium received/collected at the dealership along with relevant documents on the next working day.
9. Dealer shall ensure about the accuracy of IDV (Insured Declared Value)- in case of any difference /variation in the IDV the dealer will be fully responsible for the difference amount.
10. Dealer shall ensure compliance of KYC norms under AML
11. Dealer will assure quality repair as per Ashok Leyland standards
12. Dealer will ensure Cashless facility/ direct claim settlement facility for Ashok Leyland policies.
13. On receipt of intimation of accident, the dealer shall inform the LSO/ nearest NIA office immediately and not later than 24 hours along with the estimated repair cost, claim form and copy of vehicular documents mentioned above along with copy of driving license of the person who was on the wheel at the time of accident.
14. Dealer shall inform the LSO/claim settling office and surveyor immediately about any supplementary estimate of repairs. No supplementary estimate of repair will be accepted without prior approval from the LSO/claim settling office.

Role of Surveyor

1. To collect and verify the policy documents.
2. To verify the vehicular documents from original such as DL, RC, Permit, Fitness, Road Tax, GR etc.
3. To assess the loss in accordance with the MoU and guidelines of underwriting policy terms and conditions
4. To inform the LSO if the loss exceeds Rs.1.00 lac so that the inspection of the damaged vehicle by authorized insurance officials if need be may be arranged.
5. To take approval from LSO for supplementary estimate of repair submitted by the dealership
6. To calculate/assess final amount admissible under the policy.
7. Issuance of Delivery Order as per MoU TAT.
8. To submit the assessment report with in 2 days of issuance of Delivery Order
9. To assess the salvage value wherever applicable and convince the dealer and insured for the same. In case of non agreement, to get 2 quotes from the salvage buyers.



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M/S. ASHOK LEYLAND OEM TIE-UP, ANNEXURE 'D'

CONSUMABLES:

- 1.Engine oil & filter
- 2.Gear oil
- 3.Clutch oil
- 4.Differential oil
- 5.Power steering oil
- 6.Power steering filter
- 7.Air cleaner filter elements
- 8.Fuel filter elements
- 9.Radiator coolants
- 10.Grease
- 11.Hydraulic Oil & Filter
12. AC Gas
13. Fuel
14. Waste Clothes

— LABOUR SCHEDULE — ASHOK LEYLAND.

Ref. No. BSS/ 5966 /2015

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Sr N o.	Description	MAN HOU R	RATE FOR A CITY @ 450	RATE FOR B CITY @350	RATE FOR C CITY @300
1	REMOVING OLD DAMAGE DRIVERS CABIN & FITTING BARE FES & REMOVING ALL UNITS LIKE BRAKE VALVE,DASH BOARD,ACC PEDAL ETC.	10.00	4500.00	3500.00	3000.00
2	REMOVING OLD DAMAGE CABIN AND REFITTING FULLY TRIM CABIN.	10.00	4500.00	3500.00	3000.00
3	REMOVING ALL CHASSIS UNIT LIKE ENGINE,GEAR BOX,FRONT & REAR AXLE,FUEL TANK, RADIATOR, INTERCOOLER & REMOUNTING ALL UNITS ON NEW CHASSIS FRAME	51.00	22950.00	17850.00	15300.00
4	DISMENTLING COMPLETE ENGINE AND REPLACING DAMAGE PARTS & REASSEMBLING ENGINE.	49.00	22050.00	17150.00	14700.00
5	DISMENTLING COMPLETE GEAR BOX ASSY.REPLACING DAMAGE PARTS & REASSEMBLING SAME	7.50	3375.00	2625.00	2250.00
6	REMOVE REFIT RADIATOR ASSY./INTERCOOLER	2.00	900.00	700.00	600.00
7	REMOVE REFIT FRONT BUMPER ASSY.	0.50	225.00	175.00	150.00
8	REMOVE REFIT FRONT WIND SCREEN GLASS/RUBBER	1.00	450.00	350.00	300.00
9	REMOVE REFIT CENTRE GRILL	0.50	225.00	175.00	150.00
10	REMOVE REFIT DASHBOARD METER ASSY.	0.50	225.00	175.00	150.00
11	REMOVE REFIT STEERING WHEEL/COLUMN/BRACKETS	3.00	1350.00	1050.00	900.00
12	REMOVE REFIT REAR SUSPENSION i.e. REAR SPRINGS, DIFFERENTIAL ASSY., SHOCK ABSORBER ETC.	5.00	2250.00	1750.00	1500.00
13	REMOVE DIFFERENTIAL, REPLACE NECESSARY PARTS AND REASSEMBLE	7.50	3375.00	2625.00	2250.00
14	REMOVE REFIT ALL PIPES UNDER GRILL	0.50 PER PIPE	225.00	175.00	150.00
15	REMOVE REFIT WIPER MOTOR	0.50	225.00	175.00	150.00
16	REMOVE REFIT WIPERE LINKAGES	0.50	225.00	175.00	150.00
17	REMOVE TIMING PLATE, WHEEL, CHAINS, REPLACE DAMAGED PARTS AND FITTING	6.00	2700.00	2100.00	1800.00
18	REMOVE REFIT TAPPET COVER	1.00	450.00	350.00	300.00

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19	REMOVE STRIPP AND REPLACE CABIN DOOR (EACH)	1.00	450.00	350.00	300.00
20	REMOVE REFIT AIR CLEANER/PIPE	0.50	225.00	175.00	150.00
21	REMOVE REFIUT ALTERNATOR	0.50	225.00	175.00	150.00
22	DISMENTLING COMPLETE REAR AXLE ASSY. CHECKING AXLE TUBE ALIGNMENT & REASSEMBLING AFTER REPLACING DAMAGE PARTS.	8.00	3600.00	2800.00	2400.00
23	REMOVING & REFITING FRONT SPRING ASSY. (LH/RH) DISMANTLING AND REASSEMBLING AFTER REPLACING DAMAGE PARTS	2.50	1125.00	875.00	750.00
24	REMOVING & REFITING REAR SPRING ASSY. (LH/RH) DISMANTLING AND REASSEMBLING AFTER REPLACING DAMAGE PARTS	2.50	1125.00	875.00	750.00
25	CENTER GRILL/END PANEL EACH	0.50	225.00	175.00	150.00