IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

ADD-ONS FOR TWO WHEELERS PACKAGE POLICY- 5 YEARS

Wordings

Nil Depreciation for Two Wheelers Package Policy - 5 Years

UIN:IRDAN106RPMT0070V01202526/A0071V01202627

Definitions:-

Authorized Workshop: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

Damage/Damaged: It means loss of or damage to the insured vehicle (including accessories).

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, We will provide the benefits of 'Nil Depreciation Cover' in the event of damage to the insured vehicle arising out of any peril covered under the policy to which this add-on is attached, subject to the following:

a) We will pay the amount/value deducted towards depreciation on parts of insured vehicle as per the Survey Report approved by Us in case of partial loss claim settlement, as per Condition No. 3) b) of the policy to which this add-on is attached.

b) The replacement of part(s) is/are considered necessary only if part(s) are irreparable in the opinion of the surveyor appointed by Us notwithstanding Your choice of replacing the part(s).

c) Our maximum liability under this add-on will be 1 claim/ 2 claims/ no limit on number of claims, each year of the policy period, as per option exercised by You and mentioned on the policy schedule.

d) Such a claim has been admitted by Us under Section I – Loss or Damage to the Vehicle Insured.

What is not covered: -

We will not be liable for:

a) Any excess mentioned under the policy to which this add-on is attached.

b) Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned under Section I – Loss of or Damage to the Vehicle Insured of the Policy, unless We have decided to provide the limited coverage of this Nil Depreciation Cover.
c) Consequential loss of any kind arising out of claims lodged under this add-on.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

New Vehicle Replacement for Two Wheelers Package Policy - 5 Years

UIN:IRDAN106RPMT0070V01202526/A0072V01202627

Definitions:-

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, In the event of Total Loss / Constructive Total Loss of the insured vehicle, We will provide the benefit of 'New Vehicle Replacement' subject to the following :-

1) If the insured vehicle becomes a Total Loss/ Constructive Total Loss during the policy period,

A. We will pay for the actual amount difference between the current Ex-showroom price of a new vehicle of same make, model and same features, specification and IDV (Insured Declared Value) of the insured vehicle under this add-on, after deduction of improvements, if any.

B. Insurance Cost: - We will also pay for insurance cost of contracting a new insurance policy on the same terms of insurance for the same make, model, features and specification as that of insurance of the insured vehicle which is subject to the Total Loss. This payment of insurance cost will be made after deducting the pro-rata premium of insurance policy of insured vehicle for the period of insurance from the inception till the date of loss/ accident on which the insured vehicle has become subject to the Total Loss.

C. Registration Cost: - We will also pay for the registration and road tax cost for the new replacement vehicle on the same terms and same make, model as that of the insured vehicle after accounting for any refund obtained from registration authority for the insured vehicle.

2) If the insured vehicle, that has become a Total Loss/ Constructive Total Loss during the policy period, is Out of Production, i.e. where vehicle of the same (including but not limited to) make, model or variant has been discontinued in the market,

A. We will pay for the difference between the insured vehicle's last available ex-showroom price and IDV (Insured Declared Value).

Note:- In case the last available ex-showroom price is not available, the ex-showroom price at the time of purchase of the vehicle shall be used upon Our discretion.

B. Insurance Cost: - We will also pay for insurance cost corresponding to the ex-showroom price at the time of purchase of the insured vehicle. This payment of Insurance cost will be made after deducting the pro-rata premium of insurance policy of insured vehicle for the period of insurance

from the inception till the date of accident on which the insured vehicle has become subject to the Total Loss.

C. Registration Cost: - We will also pay for the registration and road tax paid at the time of purchase after accounting for any refund obtained from registration authority for the insured vehicle.

3) If the insured vehicle is pre-owned, becomes a Total Loss/Constructive Total Loss during the policy period,
A. We will pay for this difference between the pre-owned vehicle's purchase price at the time of re-purchase and IDV (Insured Declared Value) under this add-on subject to availability of valid proof of purchase specifying the price at which the resale has been effected.

In the event of non-availability of valid proof of purchase (specifying the price at which the sale had been effected), We will settle the claim as per Condition No. (3)(a) i. e. Total Loss claim settlement of the policy to which this add-on is attached to.

B. Insurance Cost: - We will also pay for insurance cost corresponding to the purchase price at the time of purchase of the insured vehicle (as a pre-owned). This payment of Insurance cost will be made after deducting the pro-rata premium of insurance policy of insured vehicle for the period of insurance from the inception till the date of accident on which the insured vehicle has become subject to the Total Loss.

What is not covered: -

Under Point no 1 of what is covered , We will not be liable for:

a) More than actual difference between Ex-Showroom price of new vehicle of same make, model, specification as that of insured vehicle and the IDV (Insured Declared Value) of Your insured vehicle apart from the Insurance Cost and Registration Cost.

b) Any claim on account of difference in amount due to change in location of Registration Authority or of insurance zone for the purpose of premium computation from the place for which Registration fees, Road tax and insurance premium was paid in respect of the insured vehicle.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Engine And Gear Box Protection Cover for Two Wheelers Package Policy - 5 Years

UIN:IRDAN106RPMT0070V01202526/A0073V01202627

Definitions: -

Authorized workshop: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

Consequential Damage: It means the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is covered:-

In consideration of the payment of additional premium paid by You, In the event of Consequential damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of :-

1) Water Ingression or

2) Leakage of Lubricant oil due to accidental means,

We will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reboring/lathe work of engine cylinder, compression tests and other mechanical charges.

Special conditions:

We will provide the benefit of 'Engine and Gear Box Protection Cover' subject to the following special conditions:

a) You or anyone driving on Your behalf with Your consent should, upon the occurrence of such a loss or damage, immediately intimate our nearest office, call centre or authorized service/repair center for spot assistance and obtain help from an expert technician.

b) There should be material evidence that the vehicle had submerged or stopped in water logged area resulting into damage to the engine and/or Gear Box.

c) There should be material evidence of under carriage damage to engine and/or gear box resulting into leakage of lubricants causing damage to engine or gear box.

d) You or anyone driving on Your behalf with Your consent should take all reasonable precautions to avoid any damage or aggravation of damage.

e) You or anyone driving on Your behalf with Your consent should comply with manufacturer's instructions, guidelines in the right earnest.

f) Any claim under "Engine and Gear Box Protection" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of the policy to which this add-on is attached..

What is not covered: -

We will not liable for:

a) Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.

b) Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.

c) Cost of Engine oil and consumables unless we have agreed to change or do away with this exclusion.

d) Any damage where reasonable care was not taken by You or anyone on Your behalf to protect the loss or damage to the vehicle.

Insured obligations: -

a) You must take all reasonable steps to avoid loss or damage to vehicle. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Engine and/or Gear Box.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Consumable Cover for Two Wheelers Package Policy - 5 Years
UIN:IRDAN106RPMT0070V01202526/A0074V01202627

Definitions: –

Consumable Items: It means those article(s) or substance(s) which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use. These items include nut, bolts, screw, washers, grease, coolants, lubricants, clip, engine oil, break oil or any other oil, oil filters, fuel filters, bearings, battery water, sealant, gaskets and the like.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is covered :-

In consideration of the payment of additional premium paid by You ,In the event of damage / loss to the insured vehicle due to any peril covered under the policy to which this add-on is attached, We will provide cost of any Consumable item including engine oil, coolants or any such item, which needs to be replaced if such replacement/repair is necessary and it does not result in any aggravation, corrosion or consequential loss.

What is not covered: -

We will not be liable for:

a) Any claim unless the liability is accepted under Section I of this policy except stated otherwise.

b) Any claim wherein the delay in replacement/repair results in corrosion, aggravation or consequential loss of whatsoever nature.

c) Any liability on more than per unit basis in case of fastener.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Loss of Key Cover for Two Wheelers Package Policy - 5 Years

UIN: IRDAN106RPMT0070V01202526/A0075V01202627

Definitions: –

Keys: It means keys of Your vehicle as insured under the policy to which this add-on is attached.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, in the event of loss of keys of the insured vehicle and/or damage to the lock system of the vehicle due to accidental damage or theft or attempted theft, then We will pay the cost of vehicle keys, locks including repair and replacement charges, as may deem fit.

What is not covered: -

We will not be liable for:

a) Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.
b) Any damage to keys or locks due to wear and tear, any climatic condition, mechanical or electrical breakdown.

Special provisions:

a) We will be liable only if theft or attempted theft has been reported to the Police and written confirmation has been received.

b) The coverage is applicable for boot keys and ignition keys.

c) The replaced keys/ lock/lockset should be of same nature and kind as the one for which the claim is being made.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Tyre Replacement for Two Wheelers Package Policy - 5 Years
UIN:IRDAN106RPMT0070V01202526/A0076V01202627

Definitions: -

Reasonable and Customary charges: It means a charge for repair/replacement of the vehicle and/or its parts, which is/are considered Reasonable and Customary to the extent that it does not exceed general level of charges being made by others of similar standing in the city where the charge is incurred for comparable faults, problems, services or supplies to vehicle(s) of same model, make, and capacity.

Authorized Workshop: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, We will cover the expenses for Tyre Replacement subject to the following special conditions.

Special conditions:

a) If there is/are damage(s) to the tyre(s) of the Insured Vehicle due to :-
   i. Bulge in tyre
   ii. Bursting of tyre
   iii. Cut or damage to the tyre

   We will pay the cost of new tyre(s) including related items like air valve and tube(s) (if applicable), provided that the new tyre(s) are of same make and specification and is/are limited to and corresponding to the residual depth of the damaged tyre(s) as per the table below:-

Table A		
Unused tread depth	**Reimbursement percentage of cost of New Tyre**	**Inspection Conditions**
1. > =7 mm	100%	1. Tyre pressure specified by the manufacturer. 2. Depth to be measured at the centre of tread. 3. Mean of Minimum three readings will be taken
2. >=6.5 to <6.9 mm	85 %	
3. >=5 to < 6.4 mm	75%	
4. >= 3 to <5 mm	50%	
5. < 3 mm	0%	

b) The Reimbursement Compensation for tyre(s) will be only for tyre(s) supplied by the Manufacturer(s) as Original Equipment (OE) fitment and/or tyre(s) supplied and approved by Manufacturer.

c) Any indemnification of claim will be against purchase price of a New Tyre.

d) New Tyre(s) allowed will be of same make, model, and specification as the original tyre(s) against which the claim(s) is/are made.

e) This benefit for Tyre Replacement will be restricted to a maximum of 2 tyres in the policy year..

f) Table A prescribed under the Special Conditions above is subject to change as per the make, model, as approved by Us and replaced as an endorsement.

g) If Tyre(s) of same specification is not available and the replaced Tyre(s) is superior to damaged Tyre(s), then We will not be liable for additional charges for this betterment.

h) Any claim under "Tyre Replacement" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of the policy to which this add-on is attached.

What is not covered: -

We will not be liable for:

a) Any reimbursement for service or labour charges for replacement/ repair of the tyre(s) beyond reasonable and customary charges prevailing in the market.

b) Tyre which has been used for its full specified life as per Manufacturer's guidelines or in case of tread depth less than 3 mm or as specified by Us or by the vehicle manufacturer, in respect of any particular tyre(s).

c) Any damage if the vehicle and tyre(s) is/are not maintained & operated as per Manufacturer manual/guide which lead(s) to damage of the tyre such as tyre rotation or any use beyond the limitations as specified by the vehicle Manufacturer.

d) Any damage resulting from modifications not approved by the vehicle or tyre manufacturer including, without limitation, for the purpose of vehicle performance, modification, enlargements and other changes.

e) Any unrelated faults such as minor damage ,minor cuts noises, vibrations and sensations that do not affect the tyre(s)/vehicle function or performance.

f) Any damage to the tyre(s) resulting from improper storage, transpiration or due to normal wear & tear.

g) Any fraudulent act committed to take benefit under this coverage or by anyone in respect of Insured Vehicle.

h) Any tyre(s), other than those ones supplied with the Insured Vehicle or from those tyre(s) about whom the information was given to Us at the time of inception of this coverage or during the coverage period.

i) Theft of the tyre and/or rim with or without the Insured Vehicle.

j) Any damage due to/of routine maintenance including minor adjustment wheel alignment and tyre rotation.

k) Damage arising due to fitment of accessories including without limitation to mechanical accessories such as wheel covers and any other such item(s).

l) Any damage related to personal injury or property damage.

m) Any kind of warranty/guarantee provided by the manufacturer(s).

n) If the Insured vehicle is not repaired at an Authorized garage.

o) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.

p) Cost of puncture or repair associated with puncture.

Insured obligations: -

a) You must take all reasonable steps to avoid loss or damage to tyre(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the tyre(s).

b) If due to any reason whatsoever, Insured replaces tyre(s) of the insured vehicle on his own, it is his/her obligation to inform Us about such change with necessary details of the new tyre(s) including but not limited to identification number or original invoice. It may be noted that the Company shall not be liable to any loss or damage to any tyre(s) whose original invoice or identification number has not been informed to Us and has not been endorsed under the policy.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Rim Protection Cover for Two Wheelers Package Policy - 5 Years
UIN:IRDAN106RPMT0070V01202526/A0077V01202627

Definitions

Authorized Workshop: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

Rim means the Rim of the wheels on Insured motor vehicle, excluding any other part of the wheel assembly, such as wheel hub, brakes, bearings or axel.

Run Flat Tyre means a Tyre that is designed to resist the effects of deflation when puncture enabling a vehicle to continue to be driven, usually at reduced speeds and a limited distance.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, If any Rim(s) of the wheel(s) of the Insured vehicle is accidentally damaged or warped as a result of a blowout or a result of insured vehicle been driven over potholes, kerbs or other road debris making the Rim unfit for use, We will pay you :

a) The cost of repair or replacing the damaged Rim(s) with New or near equivalent wheel Rim(s) of same make, model and specification. If Rim of same specification is not available and the replaced Rim is superior to damaged Rim, then We will not be liable for additional charges for this betterment.
b) Any service or labor charges incurred during repair /replacement of damaged Rim(s) of the Insured Vehicle.
c) Cost of related Consumable(s) (If any).

Conditions –

a) This Cover will be provided only to Vehicles fitted with Tubeless Tyres or Run Flat Tyres.
b) Maximum limit of 2 replacements will be allowed every year within the policy period.
c) Any claim under "Rim Cover" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of the policy to which this add-on is attached.

What is not covered: -

We will not be liable for:

a) Any damage to the Rim(s) of the Insured vehicle fitted with tyres other than tubeless tyres or run Flat Tyres.
b) Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacture's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
c) Any damage resulting from corrosion and/or oxidation and /or rusting.

d) Any loss or damage occurred prior to the inception of the policy.
e) Routine maintenance including adjustment, alignment, balancing or rotation of wheels.
f) Any claim if the Rim(s) are being claimed is different from Rim(s) insured / supplied as original equipment along with the vehicle unless informed to Us and mentioned / endorsed on the policy.
g) Fraudulent act committed by the Insured or workshop or any person entrusted possession of the vehicle by Insured.
h) Loss or damage arising out of improper storage or transportation.
i) Any consequential loss or damage such as but not limited to minor damage ,noises, vibrations and sensations that do not affect Rim function or performance.
j) Loss or damage arising out of modifications not approved by manufacturer.
k) Loss or damage to Rim(s) arising due to fitment of accessories to the Insured vehicle such as wheel covers etc.
l) Loss or damage resulting from hard driving due to race, rally or illegal activities.
m) Loss or damage resulting from poor workmanship while repair.
n) Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
o) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
p) Minor damage or scratch to the Rim not affecting the functioning of the tyre.
q) If the Insured vehicle is not repaired at an Authorized garage.
r) Non damaged rims for the purpose of matching a set of rims.
s) Any expenses incurred on towing and safe guarding.
t) Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle.

Insured obligations:

a) You must take all reasonable steps to avoid loss or damage to rim(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).
b) If due to any reason whatsoever, Insured replaces wheel rim(s) of the insured vehicle on his own, it is his/her obligation to inform us about such change with necessary details of the new wheel rim(s) including but not limited to identification number or original invoice. It may be noted that the Company shall not be liable to any loss or damage to any wheel rim whose original invoice or identification number has not been informed to us and has not been endorsed under the policy."

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Loss of Personal Belongings for Two Wheelers Package Policy - 5 Years
UIN: IRDAN106RPMT0070V01202526/A0078V01202627

Definitions: -

Portable Electronic Items – It means laptop, tablet, e-book reader, mobile phone, earphones/ headphones, portable speakers, including the manufacturer provided accessories for these items.

Valuables – It means jewellery, silver articles, analogue watches, precious metal items, gems, stones and other similar valuables, painting, work of art, antiques, sculptures, lens, glasses, manuscripts, money, stamp, debit or credit cards, tickets, vouchers, documents, securities, cheque, bank drafts or any negotiable instrument.

Family – It means You, Your spouse, Your children, Your parents and Your parents-in-laws.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is Covered: -

In consideration of the payment of additional premium paid by You, We will pay for the loss/ damage to Your/ Your family's* personal belongings, resulting from -

a. insured peril(s) operating upon the insured vehicle, as mentioned in the policy to which this add-on is attached to.
b. theft at the same time as the theft of the insured vehicle.
c. theft or attempted theft involving violence and force.

Note:- *Please check Your Schedule to check if the personal belongings of Your family are covered or not.

Limit of liability: -
The maximum amount payable in any one event shall be the amount mentioned in the policy schedule.

What is not covered: -

We will not pay for:

a) Any claim unless there is a claim in the standard Own Damage section of the policy.
b) More than Two claims in each year of the policy period. The maximum limit of liability under the policy shall not exceed the sum insured mentioned on the policy schedule.
c) Any Claim unless copy of FIR lodged with Police of the incident giving rise to a claim is submitted to Us. The FIR submitted must confirm the date and time of the incident and the personal belongings affected.
d) Property stolen unless the vehicle is locked and the under-seat storage, glove box or any other storage is properly locked.
e) Property stolen from unattended vehicle after accident.

f) More than actual value of property stolen/damaged i. e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation (Pls refer table 1 below).
g) Any claim of portable electronic items.
h) Any claim of Valuables.
i) Goods or samples carried in connection with any trade or business.
j) Loss/ damage to property not belonging to You or Your family members (if family member's personal belongings are covered).
k) Loss/ damage to property held in trust by or in the custody or control of the Insured.
l) Any claim related to pets or living creatures.
m) Loss or damage to contents which are consumable in nature.
n) Loss or damage caused due to moth, mildew or vermin.
o) Loss or damage caused by or arising from the leakage, spilling or exploding of liquid, oils or material of alike nature or articles of a dangerous or damaging nature.
p) Loss or damage due to cracking, scratching or breakage of articles of brittle or fragile nature, unless arising out of any accident covered under this Add-on.
q) Any claim for a personal belonging unless a valid purchase invoice is provided.
r) Any claim for items which are covered in any other insurance policy.
s) Mysterious disappearance and unexplained losses.
t) Any loss/ damage or attempted burglary or theft caused by or arising out of You/ Your family/Your co-passengers' and/or employees'.
u) willful act or willful gross negligence.
v) Consequential or indirect loss of any kind.
w) Any claim related to the insured vehicle's electrical/electronic or any other accessories.

Special Condition:

a) In case of partial loss or damage to the Insured items, We shall pay the reasonable cost of repair.
b) In case of total loss or damage to the Insured items, We shall pay the cost of replacement less an allowance for age, wear & tear and depreciation (Pls refer Table below).
c) Pair and Set Clause - Where any item Insured under this coverage consist of articles in pair or set, Our liability in respect of such items shall not exceed the proportionate value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set.
d)

Table 1 : Depreciation Table for Personal Belongings	
Age of Item	**% of Depreciation**
Up to 6 months	10%
Above 6 months to 1 Year	20%
Above 1 year to 2 year	40%
Above 2 year to 3 year	50%
Above 3 year to 4 year	60%
Above 4 year to 5 year	70%
Above 5 Years	75%

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Road Side Assistance Cover for Two Wheelers Package Policy - 5 Years
UIN:IRDAN106RPMT0070V01202526/A0079V01202627

Definitions:-

Assistance Service Provider means service provider specified in the policy schedule appointed by Us to carry out assistance services as mentioned under what is covered.

Authorised Workshop means a professional mechanic workshop authorised by You with Our consent or authorised by Us or our Assistance Service Provider and adequately equipped to deal with the breakdown or accident in question.

Safe Place means a location which is nearby to your residence or any other place of your choice or local workshop or authorized workshop within the radius mentioned in the policy schedule from the place where the vehicle stationed.

You/Your means Insured or his/ her family or any person permitted by him/ her to drive his/her vehicle or take decision on his/her behalf.

We/ Our/ Us means IFFCO-Tokio General Insurance Company Limited.

What is covered:-

1. **Breakdown support over phone:-**
   In the event of minor mechanical errors/faults/non-functioning of Your vehicle or any part thereof, We would provide You or the person driving Your vehicle with Your permission with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of Your vehicle.

2. **'On site' minor repairs:-**
   In the event of Your vehicle being immobilized due to a minor mechanical/electrical fault, We would assist You by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs, provided that,

   a. The expenses on labour cost and conveyance cost would be borne by Us.
   b. Consumables, replacement elements/ spare parts are not covered.
   c. Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares and less than 60 minutes of labour time.

   In case any 'on-site' minor repairs is not possible, We shall offer free towing service within the radius mentioned in the policy schedule from the location where the vehicle is stationed to the nearest authorized workshop.

   Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

3. **Lost /broken /locked keys:**
In the event of You losing / breaking the keys of Your vehicle, We shall transfer the vehicle to the nearest safe place (if needed) and arrange for pick up and delivery of the spare keys of the vehicle, provided the spare key could be picked within the radius mentioned in the policy schedule from the site where the vehicle is stationed.

If the pickup of keys is beyond the radius mentioned in the policy schedule, You shall have to arrange for the duplicate set at Your own cost and effort.
You would be required to prove the ownership of the vehicle, before availing this service.

It is clarified that any parking charges applicable where the vehicle is stationed or any safe place shall be borne by You.

4. **Delivery of portable charging cable (applicable only for electric vehicles):**
In the event You are not able to charge Your vehicle whilst on a trip from Your normal place of residence or from Your workplace, since You missed out on carrying Your portable charging cable, We shall arrange for pick-up and delivery of the cable, provided it could be picked within the radius mentioned in the policy schedule from the site where the vehicle is stationed.

If the cable is beyond the radius mentioned in the policy schedule, You shall have to arrange it at Your own cost and effort.

This facility is available only once during the each policy year.

You would be required to prove the ownership of the vehicle, before availing this service.

5. **Flat tyre support:-**
In the event of the Insured's vehicle being immobilized due to a flat tyre, we would assist the Insured by:
a. organizing a technician for repairing the puncture on the spot; or
b. organizing a technician for replacing the tyre with the spare stepney tyre (if available)of the vehicle on the spot; or
c. arranging to take the tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle, in the event on site repair of flat tyre is not possible.

Any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by You and the expenses on labour cost and conveyance cost would be borne by Us.

6. **Battery jumpstart:-**
In the event of immobilization of Your vehicle due to a run-down battery, We will arrange for a vehicle technician to jump start the vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will have to be borne by You.

7. **On the spot battery charging: -**
   In the event of immobilization of Your vehicle due to complete discharge of battery, We will arrange assistance to charge the battery on the spot.
   If on the spot battery charging is not possible, then the vehicle shall be towed to the nearest vehicle charging facility or Your residence within the radius mentioned in the policy schedule.

8. **Fuel delivery:-**
   In the event Your vehicle runs out of fuel, We will deliver the same maximum up to the capacity mentioned in the policy schedule. This service is applicable within the radius mentioned in the policy schedule from the location where the vehicle is stationed. The cost of fuel shall be borne by You.
   In case the fuel delivery is required beyond the coverage limit, We shall organize the towing services and drop the vehicle to the nearest fuel station.
   Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

9. **Wrong fueling & cost of fueling:-**
   In the event of Your Vehicle is filled with the wrong fuel at a Fuel refilling station, We will bear the cost of emptying it with the help of appropriate technicians. If required, the vehicle will be transferred to the nearest Authorised Workshop for the purpose of emptying the fuel tank.

   In case of wrong fuel delivery (as covered under point 8 above) arranged by Us; We shall also bear the Cost of appropriate fuel, upto the quantity mentioned in point 8.

10. **Brake setting:-**
    In the event of malfunction of the break setting, We would assist in brake setting, The labor cost related to the same would be borne by Us. However, any cost pertaining to repair/ replacement of parts and/ or any other incidental conveyance to obtain such material & spare parts will be borne by You.

    In case this service is not possible, We shall offer towing service within the radius mentioned in the policy schedule from the location where the vehicle is stationed.

    Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

11. **Guidance to nearest charging station (applicable only for electric vehicles):-**
    In the event You wish to know the nearest charging station, We shall check and guide You towards with nearest Charging Station as per Your location.

12. **Towing support to nearest charging station in case of low battery charge (applicable only for electric vehicles):-**
    In the event of Your Vehicle is immobilized due to low battery charge. We will arrange for the transfer of the covered electric vehicle to the nearest charging station / Your residence upto the radius mentioned in the policy schedule from the location where the vehicle is stationed.

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

13. **Towing support for mechanical & electrical breakdown and accident:-**

In the event Your vehicle is immobilized /unfit for the purpose of driving on the road due to breakdown or accident and "On-site" repair is not possible, We shall arrange for transfer of Your vehicle to the nearest authorized workshop within the radius mentioned in the policy schedule .

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

14. **Custody service if accepted by customer:-**

In the event Your vehicle is immobilized due to breakdown or accident and it cannot be repaired at the location of breakdown and the towing truck is taking longer time to reach the location of immobilisation /where the vehicle is stationed due to unavoidable circumstances, We will arrange for the custody of Your vehicle and tow it to Our nearest authorised service centre, using tow trucks.

We shall only bear the cost of towing the Insured vehicle within the radius mentioned in the policy schedule. Any cost and expenses pertaining to the towing of the Insured vehicle over and above the radius mentioned in the policy schedule shall be directly borne by You.

15. **Coordination in extraction or removal:-**

In the event Your vehicle is stuck in ditch, pit, mud, snow or valley, but is accessible through normal roadways, We shall arrange external agencies wherever possible to help in the extraction/ removal through hydra crane or the best alternatives available depending on the situation. However, all expenses pertaining to the extraction or removal shall not be payable under this cover. We shall not be liable for any damage of Your vehicle during the extraction/ removal.

16. **Medical co-ordination:-**

In the event You or anyone travelling in Your vehicle with Your consent requires medical assistance or any medical requirement (including ambulance service provider) consequent to breakdown or accident of Your vehicle, We shall provide contact details of the appropriate medical professionals in the nearby where the vehicle is stationed.

Note:-

a) This service is referral service only. We are not liable for any third party expense incurred for this service We shall merely be a facilitator and shall not be liable for quality of services.

b) All monetary or other transactions between You and the medical professionals are not payable under this cover. .

c) These services are subject to availability of the medical professionals near the site of accident or breakdown.

17. **Legal co-ordination:-**

In the event You require legal assistance consequent to breakdown or accident of Your vehicle, We shall provide contact details of the appropriate legal professionals located nearby where the vehicle stationed.

Note:-

a) We shall merely be a facilitator and shall not be liable for quality of services.

b) All monetary or other transactions between You and the legal professional are not payable under this cover.

c) These services are subject to availability of the legal professionals near the site of accident or breakdown.

18. **Provision of local taxi:-**

In the event of an accident or breakdown of Your vehicle and consequently the vehicle is transferred to the Authorized Workshop / safe place , We shall arrange a taxi to You and the other occupants (as per seating capacity of the insured vehicle) , if required and requested by You.

Cost of taxi fare shall be borne by You.

These services are subject to availability in that area.

19. **Hotel accommodation:-**

In the event of an accident or breakdown of Your vehicle beyond __ kms (mentioned in the schedule) from the address mentioned on the Policy, We would refer and arrange Hotel accommodation for You and the other occupants (as per seating capacity of the insured vehicle), for the number of days mentioned in the Policy Schedule, whilst the vehicle is being repaired in the garage.

Alternatively, We may also ask You to arrange Hotel Accommodation on Your own and in such a scenario, We will reimburse the cost of hotel accommodation based on the bills submitted by You. The cost of such accommodation will be subject to per day limit as mentioned in the Policy Schedule.

This cover can be availed once a policy Year.

20. **Relay of urgent messages:-**

In the event of Your vehicle getting immobilized as a result of accident/ breakdown, We shall arrange to send urgent messages to specified persons as requested by You, through available means of communication.

21. **Status update:-**

You can get the update regarding the Status of your vehicle on the above services through the customer care No._____.

Note:- The Services will be provided on a best effort basis, subject to regulations in force locally.

What is not covered:-

1. Any General Exception mentioned in the base policy.
2. Maximum No of services may be availed during each year of the policy period, is as mentioned in the policy schedule.
3. Any expenses for supply or replacement of parts/consumables.
4. We shall not provide the above mentioned assistance services under conditions of Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial authorities.
5. Any parking charges wherever applicable where the vehicle is stationed or any safe place shall not be paid by Us.
6. Any claims where Your vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations.
7. Any loss/damage caused to Your vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.
8. Any claims where services have been availed of without prior intimation to Us.
9. Loss of or damage to luggage or other personal effects that might occur during the services performance.
10. Any service not covered here, if provided by the Assistance Service Provider or the person come for assistance shall be at Your own expense.
11. Load carried in the vehicle including but not limited to boats, motor vehicles, gliders, or animals (horses, cattle, etc.), perishable goods, research and scientific equipment shall not be transported.

How will it work?

You or your family or any person authorized by you shall call us on the phone number provided and inform us about the incident. Accordingly, we or our authorized service provider shall provide the relevant assistance service.

What to do in case of breakdown:

1. If **Your Vehicle** breaks down please call our Assistance Service Provider at_____.

2. Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,

- Your telephone number on which our Assistance Service Provider can call **You** back on.
- **Your Vehicle** registration no.
- **Your** insurance Policy number.
- The precise location of **Your** Vehicle (or as accurate as **You** can be in the circumstances).
- **Your** Vehicle make, model and colour together with any specific details, which may assist **Us** in locating You Quickly.

3. We will take **Your** details and ask **You** to remain nearby the mobile phone **You** are calling

from.

4. Once our Assistance Service Provider has made all the arrangements, they will contact **You** to advise who will be coming out to **You** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times.

5. Please remember to guard **Your** safety at all times and remain with or near **Your** Vehicle until the assistance arrives.

6. Once the assistance arrives at the scene, please be guided by their safety advice.

7. If the Police or Highways Agency are present at the scene, please advise them that **You** have contacted the Assistance Service Provider or give them the Assistance Service Provider's telephone number to call them on **Your** behalf.

Equated Monthly Installment (EMI) Protection for Two Wheelers Package Policy - 5 Years
UIN: IRDAN106RPMT0070V01202526/A0080V01202627

Definitions:-

1. **Authorized Workshop**: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

2. **Damage/Damaged**: It means loss of or damage to the insured vehicle (including accessories).

3. **We/Our/Us**: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

4. **You/Your/Yours**: It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, in the event of accidental damage / loss to the insured vehicle under Section I of the policy (Loss or Damage to the Vehicle Insured), We will indemnify for the Equated Monthly Installments (EMI) due, subject to following conditions:

1. The EMIs will be paid by Us, as per the option chosen by You and mentioned on the schedule, based on the number of days the insured vehicle remains in the Authorized Workshop and the time excess (Number of Days beyond which IFFCO-Tokio is liable to pay).

2. The EMIs will be paid from the date and time the repair work commences at Authorized Workshop with due approval from Us after the insured vehicle is made available for repair. If spare parts are not available, then those number of days will not be accounted for.

3. The number of days at the Authorized Workshop would be calculated till the date that the repairs have been completed and vehicle is ready for re-inspection.

4. This cover is available only in policies attached with Endorsement IMT -7 of India Motor Tariff (Vehicles subject to hypothecation agreement)

5. The loan account statement and the amortization schedule as on date of claim from the financial institution or bank is submitted to Us.

6. This add-on shall not be transferred in the event of sale of vehicle.

7. The cover under this Add-On is available only for one claim incident during each year of the policy period .

What is not covered:-

We will not be liable for:

1. Any amount which is due because of default or non-payment or delayed payment.

2. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges.

3. Unless the loan statement account from the financial institution or bank is submitted.

4. Any claim if the vehicle is assessed as Total Loss or Constructive Total Loss, unless otherwise agreed by Us.

5. Any claim where the auto loan is closed by You prior to the date of loss during the policy period .

6. Any claim which is non-admissible under Section I – Loss or Damage to the Vehicle Insured.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Medical Expenses for Two Wheelers Package Policy - 5 Years
UIN:IRDAN106RPMT0070V01202526/A0081V01202627

Definitions:-

1. **Hospital/ Nursing Home:** It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:

   i. Has qualified nursing staff under its employment round the clock;
   ii. Has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
   iii. Has qualified medical practitioner (s) in charge round the clock;
   iv. Has a fully equipped operation theatre of its own where surgical procedures are carried out
   v. Maintains daily records of patients and shall make these accessible to Our authorized personnel.

   Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013 or any amendments thereof**.**

   1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
   2. The Bombay Nursing Homes Registration Act, 1949.
   3. The Delhi Nursing Homes Registration Act, 1953.
   4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistrikaran Tatha Anugyapan) Adhiniyam, 1973.
   5. The Manipur Homes and Clinics Registration Act, 1992.
   6. The Nagaland Health Care Establishments Act, 1997.
   7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
   8. The Punjab State Nursing Home Registration Act, 1991.
   9. The West Bengal Clinical Establishments Act, 1950.

   Note: Any make-shift or temporary hospital permitted temporarily by Central/ State Government and allowed by the IRDAI under specific situations shall also be regarded as a hospital.

2. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

3. **Inpatient Care:** It means treatment for which the insured person has to stay in a Hospital for more than 24 hours for the event(s) under this add-on a covered event.

4. **Medical Practitioner**: It means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The registered Medical Practitioner should not be the insured person or close family member.

5. **We/Our/Us**: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

6. **You/Your/Yours**: It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

On the payment of additional premium, We will cover the Medical Expenses upto the limit in the schedule for the insured person who is injured as a result of insured perils (as mentioned in the Section I of the policy) or attempt to resist theft and Burglary perils and such injury(s) is/are sustained in direct connection with the insured vehicle or whilst mounting into/dismounting from or travelling in/on the insured vehicle.

Additional benefits

1) **Special Expenses for Female Insured Persons**: - We will pay for expenses incurred towards keeping housemaid or housekeeper, tuition fees for children for the period of disability in respect of female insured person(s) who are injured and for whom the liability for medical expenses have been accepted by Us under this coverage. For this Additional benefit, the maximum amount payable shall be 0.25% of limit for any one insured person as mentioned in the policy schedule for each day of disability, not exceeding 60 days from the date of injury for each year of the policy period .

Limit of liability

The limit for Medical Expenses will be as under for each year of the policy period:

Basis	Limit for Any one Insured Person	Limit for All Insured persons
Unnamed basis	As opted by You	Limit for any one insured person
Named basis	As opted by You	Sum of the limits opted for each named insured person

Special Provision(s) :-

The total limit of liability at the time of claim shall not exceed –
a) the seating capacity of vehicle multiplied by limit for any one insured person, or
b) the actual number of insured person(s) travelling in the Insured Vehicle, at the time of event mentioned in what is covered of this Add-on, multiplied by limit for any one insured person;

whichever is lower.

What is not covered:-

We will not be liable for:

a) Medical expenses whilst the driver driving the insured vehicle is under the influence of intoxicating liquor or drugs.

b) Any claim unless there is liability under Section I except in case of theft, robbery, burglary where the occupant(s) of the vehicle get(s) injury whilst attempting to resist the act of robbery, burglary and in such an event a written complaint with the police is filed and the copy of report is submitted to Us.

c) Any cost of medicine, vitamins, tests not supported by Medical Practitioner's prescription.

d) Medical expenses unless the treatment to injury is not started within 24 hours of incident giving rise to a claim.

e) Medical expenses of insured person(s) beyond 30 days of the date of injury for normal treatment and beyond 60 days if the insured person(s) is/are hospitalized as an In-patient for more than 7 days in the Hospital following Injury.

f) Any claim in respect of any person other than insured persons.

g) Any claim unless the bills, receipts towards medical expenses and the certificate for the period of disability following injury by the registered Medical Practitioner are submitted to Us.

h) Additional benefits of special expenses of female insured person(s) for a period exceeding 60 days from the date of injury.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Helmet Cover for Two Wheelers Package Policy – 5 Years

UIN: IRDAN106RPMT0070V01202526/A0082V01202627

What is covered: -

In consideration of the payment of additional premium paid by You, in the event of Damage to the helmet, We will pay you for the cost of replacement of your damaged or destroyed Helmet or its child parts (of same type, make and size) in the event of loss or damage to it due to the following perils:

- Accidental damage
- Fire, Lightening, Riot, Strike, Malicious Act, Terrorist activity
- Flood, Inundation, Storm, Hurricane, Typhoon, Earthquake
- Theft along with Insured Vehicle

The loss or damage to the helmet due to the above perils must be as a result of an accident /Theft of the Insured vehicle and its claim being admissible under the Section I of the policy.

Terms and conditions:

1. Only 1 (one) claim per policy year shall be payable under this add-on.
2. Only 1 (one) helmet which confirms to the prevailing safety standards laid down by the government or public local authority can be covered under the add-on.
3. Deductible: 5% of the sum insured of helmet subject to a minimum of Rs 250/-.
4. All replacements to be from manufacturer authorized service center.
5. Original bill of the purchase of replacement items required.
6. The broken/damaged helmet should be surrendered to Us in case of damage.
7. Maximum liability shall be limited to the Sum Insured specified in the schedule.

What is not covered :

1. No claim is admissible where the Insured helmet did not confirm to the safety standards laid down by the Government or public local authority.
2. No claim for helmet shall be admissible unless there is an admissible claim for the vehicle insured.
3. We will not pay for any claim if the Helmet and its damaged items are not available for inspection, if required.(not for theft claims)
4. We will not pay for any claim if Theft of helmet (along with the insured vehicle) has not been reported to the Police and written confirmation has not been received.
5. Any damage due to deterioration, wear and tear, minor scratching or loss of aesthetic value of the helmet shall not be payable.
6. We will not pay for any claim if the Helmet is Insured under any other Policy.

Definition of Helmet - Helmet means a protective head gear in terms of section 129 of the Motor Vehicles Act 1988 & its subsequent amendments

Daily Rental / Travel Cost for Two Wheelers Package Policy - 5 Years
UIN: IRDAN106RPMT0070V01202526/A0083V01202627

Definitions:-

1. **Authorized Workshop**: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

2. **Damage/Damaged**: It means loss of or damage to the insured vehicle (including accessories).

3. **We/Our/Us**: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

4. **You/Your/Yours**: It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

In consideration of the payment of additional premium paid by You, in the event of Damage to the insured vehicle as per the Policy, We will provide You the benefits of Daily Rental/Travel Cost, subject to the following:

I) Total Loss (TL) / Constructive Total Loss (CTL) Claim(s):- If the insured vehicle is stolen and/ or Damaged and is subject to TL /CTL claim settlement as per Condition No: 3(a) of the Policy, then We will provide the benefit:

a) From the date of first loss assessment of Your vehicle conducted by Us at Our Authorized Garage.

b) Until:
i. a maximum of 30 days OR
ii**.** the date of Until We settle the TL/ CTL claim,

Whichever happens first of b (i) to b (ii).

II) Partial loss settlement: - If the insured vehicle is stolen, Damaged and is subject to partial loss settlement as per Condition No 3(b) i.e. losses other than TL/CTL of the Policy, then We will provide the benefit:-

a) From the date, repairs to the insured vehicle are authorized by Us.

b) Until:
i. a maximum of 14 days OR
ii**.** the repairs have been completed and We settle the claim by paying You or Authorized Workshop OR
iii. the delivery of insured vehicle taken by You or Your representative,

Whichever happens first of b (i) to b (iii).

Limit of Liability:-

a) The maximum limit for daily rental or travel cost payable shall be as per the following table:-

IDV (Insured Declared Value)	Daily Rental Cost*
(i) Upto Rs. 30,000/-	Rs 75/-
(ii) Above Rs. 30,000/- and upto Rs. 50,000/-	Rs 125/-
(iii) Above Rs. 50,000/- and upto Rs. 1 Lac	Rs 200/-
(iv) Above Rs. 1 Lac	Rs 300/-
(v) As opted by You	As opted by You but not exceeding 1% of IDV (Insured Declared Value) of insured vehicle.**

*The limit for daily rental/travel cost is for each 24 hours.
**The daily rental/ travel cost payable shall not exceed 1% of the prevailing IDV of insured vehicle in any year of the policy period.

What is not Covered:-

We will not be liable for:

a) First 24 hours after the first loss assessment in accordance with the coverage.

b) The cost of fuel and other running, maintenance cost, driver fees for the rental vehicle.

c) Damage to rental vehicle and/or any liability arising out of use of rented vehicle.

d) More than 50% of daily rental charge/travel cost up to the limit of liability mentioned on the schedule unless the bills/ receipt towards hiring and use of rental vehicle are submitted to Us.

e) Unless there is a claim lodged and liability accepted under Section I of the Policy .

Special Condition:- This coverage is subject to the condition the vehicles will be repaired in Authorized Workshop , unless We have agreed to do away with this condition.