



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for Two Wheeler

PROSPECTUS/ SALES LITERATURE

These Add-ons are available with the following base products:

1. Motor Cycle /Scooter B Policy
2. Bundled cover with one year term for own damage and five years motor third party insurance policy for two wheelers
3. Stand-Alone Motor Own Damage for Two Wheeler

Engine and Gear box Protection Cover

Add-on Name	UIN
Engine and Gear box Protection Cover for bundled cover for Two Wheelers	IRDAN106RP0007V01201819/A0058V01202526
Engine and Gear box Protection Cover for Motor Cycle / Scooter B Policy	IRDAN106RP0013V01200001/A0061V01202526
Engine and Gear box Protection Cover for Stand-Alone Motor OD for Two Wheeler	IRDAN106RP0001V01201920/A0064V01202526

What is Covered:-

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, reborning/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.

Rim Protection Cover

Add-on Name	UIN
Rim Protection Cover for bundled cover for Two Wheelers	IRDAN106RP0007V01201819/A0059V01202526
Rim Protection Cover for Motor Cycle / Scooter B Policy	IRDAN106RP0013V01200001/A0062V01202526
Rim Protection Cover for Stand-Alone Motor OD for Two Wheeler	IRDAN106RP0001V01201920/A0065V01202526

What is covered: -

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 during the Policy year.
- 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 manufacturer'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.

Tyre Replacement

Add-on Name	UIN
Tyre Replacement for bundled cover for Two Wheelers	IRDAN106RP0007V01201819/A0060V01202526
Tyre Replacement for Motor Cycle / Scooter B Policy	IRDAN106RP0013V01200001/A0063V01202526
Tyre Replacement for Stand-Alone Motor OD for Two Wheeler	IRDAN106RP0001V01201920/A0066V01202526

What is Covered: -

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 :-

- a) Bulge in tyre
- b) Bursting of tyre
- c) 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/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.

Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Grievance Registration: Follow the above-mentioned link and fil the details to register the grievance.

Toll free: 1800-103-5499

Email: chiefgrievanceofficer@iffcotokio.co.in

Address : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in.

For updated details of grievance officer, kindly refer the link:

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The contact details of the Insurance Ombudsman offices have been provided in the below link:

- <https://www.cioins.co.in/Ombudsman>

Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number at <https://bimabharosa.irdai.gov.in/Home/Home>.

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy ,nor shall any person taking out or renewing a policy accept any rebate ,except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions, conditions and cancellation, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.