



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Prospectus

HELMET COVER

Add-ons Name	UIN
Helmet Cover for Bundled cover for Two wheelers	IRDAN106RP0007V01201819/A0030V01202223
Helmet Cover for Motor Cycle / Scooter B Policy	IRDAN106RP0013V01200001/A0031V01202223
Helmet Cover for Stand –Alone Motor OD Two wheeler	IRDAN106RP0001V01201920/A0032V01202223

What is covered: -

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 of the Insured vehicle and its claim being admissible under the own damage section 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.

Grievance or Complaint

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

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

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

Courier : 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

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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine 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 and conditions, 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.