



## IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

### **Motor Add-ons for 'Motor Cycle/ Scooter B Policy'** **Wording**

#### **Helmet Cover for Motor Cycle / Scooter B Policy** **UIN: IRDAN106RP0013V01200001/A0031V01202223**

#### **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 /Theft 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.

**Definition of Helmet** - Helmet means a protective head gear in terms of section 129 of the Motor Vehicles Act 1988.