



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for Bundled cover with one year term for own damage and three years motor third party insurance policy for Private Cars

PROSPECTUS/ SALES LITERATURE

IFFCO-Tokio has devised Motor Add-ons to Standard Motor Package Policy having Own-Damage Section, for its customers of Private Car Vehicle for various needs and requirements due to change in technology of the vehicle, economic conditions along.

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

1. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars

Add-on Covers offered:

ENGINE AND GEAR BOX PROTECTION COVER (UIN: IRDAN106RP0010V01201819/A0005V01202223)

In the event of damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental means, then 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.

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.

CONSUMABLE COVER (UIN: IRDAN106RP0010V01201819/A0006V01202223)

In the event of Accidental Damage to the Insured Vehicle(s) as per coverage under Standard Motor Package Policy, 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 Own Damage Section of Standard Motor Package 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.

LOSS OF KEY COVER (UIN: IRDAN106RP0010V01201819/A0007V01202223)

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.

TYRE REPLACEMENT (UIN: IRDAN106RP0010V01201819/A0008V01202223)

We will provide the Tyre Replacement coverage subject to Policy conditions.

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 in any policy period.
- 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 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 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).

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.

Insurance is the subject matter of solicitation.