

## POLICY WORDING TWO WHEELER - ADD ON COVERS

### A. POLICY WORDINGS

#### 1. ZERO DEPRECIATION CLAIM

In consideration of the payment of additional premium of Rs. \_ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

#### Insured's Obligations:

1. Claim to be intimated within seven days of loss/damage.
2. Call our toll-free no. to arrange for survey.

**Specific Exclusion:** This cover excludes the following parts,

- a. Tyres
- b. Batteries

#### 2. VOLUNTARY DEDUCTIBLE

It is declared and agreed that the insured having opted for a deductible of Rs. \_\_\_\_\_\* a reduction in Rs. \_\_\_\_\_\* under section 1 of the policy.

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler
Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler
Rs. 5000	40% on the OD premium of the two wheeler

The voluntary deductible would be applicable over and above the compulsory deductible as per the standard motor insurance policy.

#### 3. EMERGENCY ASSISTANCE COVER

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, in the event of the Insured vehicle being disabled due to Loss or Damage covered under Section 1 of the policy, the Insurer would provide the below mentioned services:

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- a. Minor repairs on accident spot
- b. Towing assistance for accident and breakdown
- c. Flat tyre repair
- d. Emergency fuel delivery
- e. Vehicle key service
- f. Alternate travel arrangement
- g. Accommodation arrangement
- h. Ambulance referral
- i. Medical evacuation
- j. Legal services assistance
- k. Battery jump start service.
- l. Vehicle repatriation service.
- m. Continuation/Return journey.
- n. Translator service.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### **4. NO CLAIM BONUS PROTECTION**

Inconsideration of the payment of additional premium of Rs. \* paid by the Insured and realized by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during the course of policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### **5. RETURN TO INVOICE**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay in case of a Total Loss / Constructive Total Loss following an accident or if the insured vehicle is stolen during the period of insurance and not recovered, leading to a valid and admissible claim under Section I (Own Damage) of Two Wheeler Package Policy.

1. Replacement value of the vehicle as per the invoice;
2. If the vehicle is not manufactured any more than the original value (as per invoice) of the vehicle at the time of purchase.

#### **Special Exclusion(s):**

The Company will not be liable for

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1. Total Loss /Constructive Total Loss / theft claims not admissible under Section I of this policy
2. Theft claims where FIR has not been lodged;
3. Any non built-in accessories – electrical / non electrical / electronic including bi-fuel kit or fibre glass fuel tanks mentioned separately in the Invoice but not insured / mentioned in the Policy Schedule

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

## **6. CASH ALLOWANCE**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay you Cash Allowance of Rs 200 per day if claim under Section I (Own Damage) of Two Wheeler Package Insurance is valid and admissible. This is subject to the following:

### **Special Conditions:**

1. The cash allowance will be paid for maximum period of 10 days in case of repair for partial loss only.
2. The cash allowance will be subject to a franchise of 3 days and this will be counted from the date of survey. Franchise hereby would mean deductible wherein the Company makes no payment if repair period is less than 3 days. However If the repair period is more than 3 days it is paid for full number of days taken for repair subject to maximum period of 10 days.
3. The entitlement for cash allowance will start from the day the vehicle is delivered to the workshop and intimated to us and shall end on the day when workshop intimates to the insured to take delivery of the vehicle.
4. The benefit will be available for not more than one claim paid or pending during each policy year.

### **Special Exclusion(s):**

Cash allowance will not be paid for the period for which vehicle may be stuck for repair due to non-availability of any part/and or material at workshop.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

## **7. DRIVE THROUGH PROTECTION FOR ENGINE**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to provide cover to the engine of Insured vehicle including its block and child parts along with the gear box provided, the loss or damage is due to the ingress of water in the engine or leakage of lubricating oil from the engine/assembly due to accidental damage.

### **Special condition(s):**

1. Water damage cover will commence only when the raisin evidence of vehicle is being

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- submerged or having stopped in water logged area.
- 2. Leakage of lubricating oil cover (peril) will commence provided there is a visible evidence of accidental damage to the engine or respective assembly.
- 3. All reasonable precautions are taken to avoid any loss or damage and also to prevent aggravation of loss.
- 4. The benefit will be available for **not more than one claim** paid or pending during each policy year

**Special Exclusion(s):**

The Company will not be liable for

- 1. Cost of Lubricating oils used in the assembly.
- 2. Loss or damage covered under Manufacturer’s Warranty or recall campaign.
- 3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area by the Insured.

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

**8. MULTI VEHICLE DISCOUNT**

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over the base own damage rates, applicable may be provided to an Insured owning multiple vehicles, as declared by the Insured and vehicles may be added in this policy as an endorsement or independently as identified by the same owner.

The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

**9. EMI PROTECTOR**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than \_\_\_\_\* days, Insurer will pay \_\_\_\_\_ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special conditions:-

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.

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- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- d) Benefit available only once during each policy year.
- e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

### Specific Exclusions

1. If spare parts are not available then those number of days would not be accounted for.
2. This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)

\*30 days in case of one Equated Monthly Instalment Amount (EMI)

\*60 days in case of two Equated Monthly Instalment Amount (EMI)

\*90 days in case of three Equated Monthly Instalment Amount (EMI)

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

## 10. DEPRECIATION WAIVER

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay the amount deducted towards the depreciation on replacement of parts if Depreciation Waiver is mentioned in the Policy Schedule and, if claim under Section I (Own Damage) of my: asset Two Wheeler Package Insurance is valid and admissible.

### Special Condition(s):

1. This benefit will not be used to replace those parts of the vehicle which is not necessary to replace under Section I (Own Damage) of Two Wheeler Package Policy The necessity or irreparability for replacement of part(s) will be decided by the Surveyor/analyst as approved by HDFC ERGO and not by the Insured or the Repair Shop/Garage.
2. The benefit will be available for **not more than one claim** paid or pending during each policy year.

### Special Exclusion(s):

The Company will not be liable for

1. Where a loss is covered by any manufacturer's warranty or recall campaign or under any other such packages at the same time;

Subject otherwise to the terms conditions limitations and exceptions of this Policy.