



**Prospectus**

**Two Wheeler**

**Stand Alone Own Damage Policy**

<b>Name of the Product/ Add-on</b>	<b>UIN</b>
Stand-alone Own Damage Policy for Two-Wheeler (Revision)	IRDAN150RP0002V02201920
GAP Value Cover	IRDAN150RP0002V01201920/A0018V01201920
Consumable Cover	IRDAN150RP0002V01201920/A0017V01201920
Depreciation Cover	IRDAN150RP0002V01201920/A0016V01201920
Roadside Assistance Cover	IRDAN150RP0002V01201920/A0019V01201920
Engine Safe	IRDAN150RP0002V01201920/A0020V01201920
Daily Allowance	IRDAN150RP0002V01201920/A0010V01202021
Key Loss	IRDAN150RP0002V01201920/A0012V01202021
EMI Protection	IRDAN150RP0002V01201920/A0014V01202021
EV Secure Two Wheeler	IRDAN150RP0002V01201920/A0004V01202223
Liberty Complete Assistance (Revision)	IRDAN150RP0002V01201920/A0012V02202223

## Prospectus

### Two Wheeler stand Alone Own Damage Policy

This policy covers motor cycles, scooters, mopeds, auto-cycles and mechanically assisted pedal cycles. Any individual, corporate owner as well as the financier of the vehicle can take the policy.

The policy covers the following:

1. a) Loss or damage by accident, fire, lightning, self-ignition, external explosion, burglary, housebreaking or theft, malicious act.
- b) Riot and strike; terrorism; earthquake; flood, cyclone and inundation
- c) Whilst in transit by rail, road, air, elevator, lift.
2. On payment of appropriate additional premium, loss/damage to electrical/electronic accessories, can also be taken.

The Sum Insured is the Insured's Declared Value for the vehicle, fixed at the commencement of the policy.

#### Sum Insured

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model of the vehicle proposed for insurance at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

#### THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the insured.

In case of Theft or Total Loss the Insured Declared Value post deduction of compulsory deductible will be payable to the insured.

### **Basis of indemnity**

The policy pays as follows:

- Actual amount spent for repairs/replacement as assessed subject to Sum Insured.
- Garaging and towing charges - up to Rs 300/-
- Damage to tyres (when vehicle is also damaged) - 50 % of cost of replacement ☐ In case of total loss, the IDV would be considered as basis for settlement.

### **Exclusions**

This policy excludes the following:

- Consequential loss;
- Depreciation; wear and tear;
- Mechanical and electrical breakdown; failure or breakage.
- When vehicle is used outside the geographical area;
- When used contrary to limitation as to use;
- Driven by a person other than the driver stated in driver's clause
- War perils, nuclear perils and drunken driving

### **Add on Covers**

The Add on cover offer various optional coverages in addition to the **Two Wheeler Policy**.

- a) **Depreciation Cover**: It covers Depreciation amount deducted on the value of parts replaced as a result of, admissible claim under Own Damage Section (Section I) of policy.
- b) **Consumables Cover**- It covers expenses incurred towards “those items or substances of specific use which at the time of loss are deemed to be totally consumed and/or rendered unfit for further consumption” arising out of damage to the vehicle insured and/or to its accessories.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner’s gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.

- c) **GAP value Cover** -It insures the difference between the Insured declared value less deductibles AND the purchase value or current replacement value of the vehicle. It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.

- d) **Roadside Assistance Cover** - It provides assistance to insured in case of breakdown of the vehicle.

The services which are provided under the said cover are:

A. Emergency Assistance Services for vehicle relocation to the nearest garage in case of

- a) major breakdown (for upto 25 Kms)
- b) repair services for minor breakdowns (for upto 50 kms)
- c) changing of Flat tyre (for upto 50 kms)
- d) Alternative Transport assistance to the nearest safe location for the passengers of the vehicle

B. Additional Assistance Services

- e) Arrangement of emergency fuel in case the vehicle runs out of fuel (for upto 50 kms)
- f) assistance in case of lost keys (for upto 50 kms)

- e) **Engine Safe**: It provides cover to the engine of the insured vehicle including its block and child parts arising out of ingress of water or leakage of lubricating oil from engine/ assembly arising out of accidental damage.

**Exclusions:**

Important exclusions with respect to specific covers mentioned above are as under:

- a) **Depreciation Cover:** It does not cover the claims in which vehicle is not repaired at any of the Company's authorized Garage.
- b) **Consumables Cover:** It does not cover
  - i. Expenses under this add on in an event of a Total/Constructive Total Loss.
  - ii. Labour Cost plus Service Tax in respect to such consumables.
  - iii. Repairs/Labour bills from Local Garages against insured items.
- c) **Road Side Assistance Cover :**
  - i. Road Side Assistance other than authorized vendor.
  - ii. It does not cover the expenses towards replacement of any parts and fuel cost
- d) **Engine Safe:**
  - i. Loss or Damage covered under manufacturer's warranty or part of manufacturer's recall
  - ii. Loss or Damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area

**f) Daily Allowance :****Scope of Cover:**

In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company. it is hereby understood and agreed and subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in "Own Damage section" of the Policy.

**Conditions:**

1. Such claim is admitted by the Company under "Own Damage section" of the Policy
2. For computation of days for Daily Allowance entitlement in case of Partial claims, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding completion of repair of Insured vehicle.
3. Upto Two claims will be payable under this add-on during the policy period.
4. Claim under this add-on is intimated to the Company & insured vehicle is taken to the garage within 24 hours of occurrence of accidental damage or loss.

5. Vehicle repairs are carried out in an authorized garage of the Company.

**Exclusions:**

1. Any repair taking time less than or equal to the franchise or deductible mentioned in the schedule.
2. The time taken by garage for repair of damages not admissible under “Own Damage section” of Policy or waiting time due to non-availability of spares will be excluded for calculation of Daily Allowance cover.
3. The Company will not be liable for any payment under this add-on in the event of & for the duration of denial of access to the garage and/or any partial or complete closure of the garage where the insured vehicle is being repaired; by or under the advisories of public, military, government or civil authorities which may cause delay in repair of the insured vehicle.

**Underwriting Guidelines:**

1. Allowed for vehicles upto age of 5 Years only. (All proposals wherein Add on cover is offered for vehicles beyond 5 years should be approved by Motor Underwriting Manager.)
2. No add on cover should be sold to any customer on standalone basis. (It can be sold with base Products)
3. Interim inclusion endorsement of this Add On cover in the base policy should be avoided. Any request for inclusion of Add On Covers post inception of basic Policy should be raised and approved by the Motor Underwriting Manager before acceptance.
4. For Break in insurance cases i.e. wherein the previous insurance policy has already expired, proposed vehicle needs to be inspected before acceptance
5. Age of the vehicle: For age calculation, difference between the registration date/delivery date and inception date of the policy will be considered.
6. All the cases pertaining to vehicles falling under Caution List, need to be referred to and approved by the Motor Underwriting Manager before acceptance

Maximum Period of cover for Partial Loss is upto 15 days & Total Loss / Constructive Total Loss / Theft Loss: up to 15 Days.

**g) EMI Protection :****Scope of Cover:**

In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed and subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly

Instalment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages.

**Conditions:**

1. The said claim is admitted by the Company under “Own Damage” section of the policy
2. For computation of ‘completed period of 30 days’, the start date will be taken as the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding completion of repair of Insured vehicle is given by the garage.
3. Upto Two claims will be payable under this add-on during the policy period.
4. The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated.
5. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.
6. Claim under this add-on is intimated to the Company & insured vehicle shall be taken to the garage within 24 hours of occurrence of accidental damage or loss.
7. Vehicle repairs under this claims are carried out in the authorised garage of the Company.
8. In the event of Total Loss / Constructive Total Loss / Theft of the Insured vehicle, entire amount of EMI coverage as opted by the insured & mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned).

**Exclusions:**

1. The time taken by garage for repair of damages not admissible under “Own Damage section” of Policy or waiting time due to non-availability of spares will be excluded for calculation of EMI benefit.
2. The Company will not be liable for any payment under this add-on in the event of & for the duration of denial of access to the garage and/or any partial or complete closure of the garage where the insured vehicle is being repaired by or under the advisories of public, military, government or civil authorities which may cause delay in repair of the insured vehicle.

**Underwriting Guidelines:**

- Allowed for vehicles upto age of 5 Years only. (All proposals wherein Add on cover is offered for vehicles beyond 5 years should be approved by Motor Underwriting Manager.)
- No add on cover should be sold to any customer on standalone basis. (It can be sold with base Products)
- Interim inclusion endorsement of this Add On cover in the base policy should be avoided. Any request for inclusion of Add On Covers post inception of basic Policy should be raised and approved by the Motor Underwriting Manager before acceptance.
- For Break in insurance cases i.e. wherein the previous insurance policy has already expired, proposed vehicle needs to be inspected before acceptance
- Age of the vehicle: For age calculation, difference between the registration date/delivery date and inception date of the policy will be considered.

- All the cases pertaining to vehicles falling under Caution List, need to be referred to and approved by the Motor Underwriting Manager before acceptance
- The registered owner of the vehicle should have taken the insured vehicle on Hypothecation only.
- The cover can be opted for 1 EMI. All proposals wherein Add on cover is offered for more than 1 EMI should be approved by Motor Underwriting Manager.
- Additional Documents: Insured may be required to submit a copy of document indicating hypothecation & EMIs / repayment schedule details, along with the other mandatory documents, whenever needed

#### **h) Key Loss Cover :**

#### **Scope of Cover:**

In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed and subject to the terms, conditions exclusions and limitations that the Company will reimburse the insured towards:

- a. The cost of replacing vehicle keys in case of irrecoverable occurrences of lost, broken or damaged keys
- b. Expenses incurred in case the lock also needs to be replaced due to loss of keys
- c. The Cost of replacing locks and keys in case of theft of keys and /or if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle.

#### **Conditions:**

- a. A claim resulting from theft/burglary or missing must be supported by an FIR filed with the police
- b. Upto Two claims will be payable under this add-on during the policy period.
- c. Claim under this add-on is intimated to the Company within 24 hours of occurrence of accidental damage or loss of key.

#### **Underwriting Guidelines:**

- Allowed for vehicles upto age of 5 Years only. (All proposals wherein Add on cover is offered for vehicles beyond 5 years should be approved by Motor Underwriting Manager.)
- No add on cover should be sold to any customer on standalone basis. (It can be sold with base Products)
- Interim inclusion endorsement of this Add On cover in the base policy should be avoided. Any request for inclusion of Add On Covers post inception of basic Policy should be raised and approved by the Motor Underwriting Manager before acceptance.
- For Break in insurance cases i.e. wherein the previous insurance policy has already expired, proposed vehicle needs to be inspected before acceptance
- Age of the vehicle: For age calculation, difference between the registration date/delivery date and inception date of the policy will be considered.

- All the cases pertaining to vehicles falling under Caution List, need to be referred to and approved by the Motor Underwriting Manager before acceptance
- This cover can be offered to only indigenous vehicles. For all imported vehicles prior approval from Motor Underwriting Manager is mandatory.

**i) EV Secure :**

**Scope of Cover:** In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the insured as per the below mentioned coverages as opted either of section 1 or 2 as mentioned below or jointly together as a whole and specified in the policy schedule:

**1. Battery & Charger Protection covers:**

Any loss of/or damage, or destruction to detachable battery or detachable charger, including charging cables and charging adaptors or due to:

- **Theft or burglary**
- **Impact damage caused by external accidental means.**
- **Fire, explosion, self-ignition**

provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the insured to prevent the loss subject to maximum sum insured mentioned in the policy schedule against the respective items.

Any loss of/or damage to property of Insured due to Fire, explosion, self-ignition of detachable battery or detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule.

**Limits of Indemnity -**

- a) Total Loss of equipment – Actual cost of replacement subject to maximum indemnity as defined in the policy schedule.
- b) Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule.
- c) Property damage of Insured - Maximum indemnity as specified in the Policy schedule.

**Conditions:**

- a) This Add on can be opted only, if the electric vehicle is also insured with the Company
- b) The Battery, Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
- c) The Battery, Charger/other equipment insured under this Add on are utilized for private use only for the electric vehicle insured with the Company

- d) A claim resulting from theft / burglary must be supported by an FIR filed with the Police.
- e) A claim resulting from major Fire or Explosion must be supported by an FIR filed with the Police & Fire Brigade report.
- f) Indemnity under this cover is limited to two claims (each year in case of Multi year policy) during policy year as applicable for own damage cover as specified in the schedule.
- g) Claim under this add-on shall be intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:**

The Company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
- b) Loss or damage to the equipment falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
- c) Loss or Damage arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
- d) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
- e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.
- f) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.
- g) Loss or Damage to Pedal Cycles, Money, Jewellery and Valuables, work or art, paintings, curios, bonds, cheques, documents, credit and debit cards, an item perishable and/or consumable in nature within Property damage of Insured.

**Warranty :**

- a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
- b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or Damage that may give rise to the claim.

**2. Battery & Charger Liability Protection:**

Legal Liability of the Insured to third parties for Injury, death, property damage due to Short Circuit or electric current or Fire and / or explosion of Detachable equipment's (Battery, Charging Cables, Charging Adaptors) at the time of "Not in use" (not connected to Electric Vehicle) within Insured premises up to the maximum limit as specified in the policy schedule.

**Limits of Indemnity - As** specified in the policy schedule.

**Conditions:**

- a) This Add on can be opted only, if the electric vehicle is also insured with the Company
- b) The Battery, Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
- c) The Battery, Charger/other equipment insured under this Add on are utilized for private use only for the electric vehicle insured with the Company
- d) A claim resulting from Short Circuit or electric current or Fire and / or explosion of Detachable equipment's must be supported by an FIR filed with the Police & Fire Brigade report.
- e) Indemnity under this cover is limited to one claim (each year in case of Multi year policy) during the policy period specified in the schedule.
- f) Claim under this add-on shall intimated to the Company within 24 hours of occurrence of Loss.

**Exclusions:**

The company shall not be liable for any claims under this section directly or indirectly arising out of:

- a) Fire or Explosion attributable to any manufacturing defect or design or unauthorized alterations.
- b) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
- c) Fire or Explosion arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
- d) Arising due to misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.

**Warranty:**

- a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
- b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

**No Claim Bonus:** Standalone claim under this add-on will not impact the eligibility of No claim bonus during renewal of the policy insuring Insured vehicle with the company.

**Cancellation:** Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

**EV for the purpose of this add-on means an** electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods

such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).

**Detachable Battery for the purpose of this add-on means** a removable battery with unique serial number used to generate the power for the electric vehicle that are designed to be taken out in case of discharge for the purpose of charging only to make the charging process easier.

Subject otherwise to all other terms conditions and exclusions of the Two Wheeler policy.

#### **j) Liberty Complete Assistance for Two Wheeler**

**Scope of Cover:** In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule :

#### **A. Electric Vehicle :**

1. **Vehicle relocation to the nearest Repair centre in case of Major breakdown** - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre .
2. **Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge** - In the event that a Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.
3. **Onsite Repair Services** - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre.

4. **Changing of Flat tyre** - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.
5. **Assistance in case of Lockout/ lost keys** - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.
6. **Local Taxi** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is under Repair, the Service Provider shall arrange for an alternate hired car on best availability basis in that area for the period the vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.
7. **Refreshment** - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.
8. **Pick up & Drop** - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be provided to the Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by the Insured.
9. **Free Custody** - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.
10. **Assistance on call :**
  - a) **Facilitate Finding nearest repairer/workshop** - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop , the Service Provider will provide the same based on the updated information in the system.

- b) **Medical Assistance** - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- c) **Legal Advice** - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or provide their contact details. The cost of such Legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- d) **Hospital Admission** - If the Insured / Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, the Service Provider shall assist Insured / Occupants for admission to nearby hospital, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.
- e) **SMS Alerts** - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.
- f) **Message Relay** - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

#### Conditions:

- 1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service Provider.

#### Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:

- 1) providing the above mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
- 2) any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations
- 3) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop.
- 4) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- 5) any claims triggered by theft; any kind of consequential losses.
- 6) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time
- 7) any expenses for supply or replacement of parts/consumables
- 8) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual
- 9) any claims where services have been availed of without the prior consent of the Company

## **B. Other than Electric Vehicles**

1. **Vehicle relocation to the nearest Repair Centre in case of Major breakdown** - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest repair centre. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.
2. **Onsite Repair Services** - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the

Service Provider shall assist the Insured by arranging for a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repairer/workshop.

3. **Changing of Flat tyre** - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.
4. **Assistance in case of Lockout/ lost keys** - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.
5. **Arrangement of emergency fuel in case the vehicle runs out of fuel** - In the event that the Insured vehicle runs out of fuel and is immobilized while on a trip, the Service Provider will assist the Insured by organizing a Vehicle technician to supply emergency fuel at the location of the breakdown. The cost of fuel will be borne by the Insured. Service Provider will bear the labour and conveyance costs.
6. **Local Taxi** - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is in a Repairer/Workshop for repairs, the Service Provider shall arrange for an alternate hired car on best availability basis in that area. for the period the insured vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.
7. **Refreshment** - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.
8. **Pick up & Drop** - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be referred to Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by Insured.

9. **Free Custody** - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.

**10. Assistance on call :**

- a) **Facilitate Finding nearest repairer/workshop** - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop, the Service Provider will provide the same based on the updated information in the system.
- b) **Medical Assistance** - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- c) **Legal Advice** - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or their contact details. The cost of such legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- d) **Hospital Admission** - If the Insured/Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, Service Provider shall assist Insured/occupants for nearby hospital admission, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.
- e) **SMS Alerts** - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.
- f) **Message Relay** - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

**Conditions:**

- 1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service Provider.
- 2) These services for “Arrangement of emergency fuel” can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

**Exclusions:**

The company shall not be liable for any claims under this section directly or indirectly arising out of:

- 1) providing the above mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
- 2) any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations
- 3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- 4) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop.
- 5) any claims triggered by theft; any kind of consequential losses.
- 6) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time
- 7) any expenses for supply or replacement of parts/consumables
- 8) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual

9) any claims where services have been availed of without the prior consent of the Company

**Add-on Plans:** The above-mentioned Assistance services will be allowed in the below mentioned combinations of Plans only.

**a. Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes
2	Vehicle relocation to the nearest battery charging station in case of vehicle run out of charge	Yes	Yes
3	Onsite Repair Services	Yes	Yes
4	Changing of Flat tyre	Yes	Yes
5	Assistance in case of Lockout/ lost keys	Yes	No
6	Local Taxi	Yes	No
7	Refreshment	Yes	No
8	Pick up & Drop	Yes	No
9	Free Custody	Yes	No
10	<b>Assistance on call :</b> a) Facilitate Finding nearest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes

**b. Other than Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes
2	Onsite Repair Services	Yes	Yes
3	Changing of Flat tyre	Yes	Yes
4	Assistance in case of Lockout/ lost keys	Yes	No

5	Arrangement of emergency fuel in case the vehicle runs out of fuel	Yes	No
6	Refreshment	Yes	No
7	Local Taxi	Yes	No
8	Pick up & Drop	Yes	No
9	Free Custody	Yes	No
10	<b>Assistance on call :</b> a) Facilitate Finding nearest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes

**Covered Distance & Territorial Scope:** The above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.

**Cancellation:** Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

**EV for the purpose of this add-on means an** electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).

**General Note:**

The details furnished above do not constitute the entire terms, conditions and exclusions of the Policy. For further details on the above Policy, please visit the nearest office of the Company. The Company's executives will be pleased; to furnish further details.