

Policy Wordings Add On Covers

Two Wheeler Policy – Bundled

A. POLICY WORDINGS

1. ZERO DEPRECIATION CLAIM

(UIN - IRDAN125RP0009V01201819/A0038V01201819)

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer not withstanding 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 stands deleted.

Insured's Obligations:

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

Specific Exclusion: This cover excludes the following parts,

- Tyres
- Batteries

2. MULTI VEHICLE DISCOUNT

(UIN - IRDAN125RP0009V01201819/A0039V01201819)

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%

3. VOLUNTARY DEDUCTIBLE

(UIN - IRDAN125RP0009V01201819/A0040V01201819)

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.

4. EMI PROTECTOR

(UIN - IRDAN125RP0009V01201819/A0042V01201819)

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding 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 Instalment Amount (EMI) to insured as mentioned in the policy schedule.

Special conditions

- Hypothecation/Lease clause is endorsed in the policy schedule.
- Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- Benefit available only once during each policy year.
- Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
- 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

- If spare parts are not available then those number of days would not be accounted for.
- 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.

5. EMERGENCY ASSISTANCE COVER

(UIN - IRDAN125RP0009V01201819/A0043V01201819)

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:

- 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.

6. DEPRECIATION WAIVER

(UIN - IRDAN125RP0009V01201819/A0008V01202223)

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 Two Wheeler Package Policy 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.

7. RETURN TO INVOICE

(UIN - IRDAN125RP0009V01201819/A0009V01202223)

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

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

8. CASH ALLOWANCE

(UIN - IRDAN125RP0009V01201819/A0010V01202223)

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 Policy 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.

9. DRIVE THROUGH PROTECTION FOR ENGINE**(UIN - IRDAN125RP0009V01201819/A0011V01202223)**

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 the vehicle is being 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.

10. EMERGENCY MEDICAL EXPENSES**(UIN - IRDAN125RP0009V01201819/A0012V01202223)**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay reasonable medical charges to Insured / Insured person(s) for bodily injury arising out of accident in direct connection with the vehicle insured or whilst mounting and dismounting from or

traveling in vehicle insured upto Sum Insured of Rs. <amt>. Cover stands extended for both; Hospitalization and Outpatient treatment.

- Sub limits for Hospitalization:- 50% of PA cover taken under Additional Personal Accident cover subject to maximum Sum Insured opted under this section or actual whichever is lesser in any one policy year.

Provided always that:

- 1) No amount shall be payable if it arising or resulting from or traceable to:
 - a. Intentional self injury, suicide or attempted suicide, physical defect or infirmity, or;
 - b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs
 - c. Any expenses related to a sickness, disease, or medical disorder not directly consequential to accident
 - d. Any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise;
 - e. Any physiotherapy treatment
 - f. Any expense not supported by an original and valid bill / receipt and related prescription of the attending medical practitioner / Hospital / Nursing Home;
 - g. Expenses if the treatment is started after 5 days from the date of accident
- 2) Such amount shall be payable only with the approval of the insured named in the Policy and directly to the injured person or his / her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person
- 3) Not more than **persons / passengers are in the vehicle insured at the time of occurrence of such injury
- 4) The benefit will be available for not more than one claim paid or pending during each policy year

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

*The Sum insured is to be inserted <maximum Rs.1 lac in multiples of 10,000>

**The registered sitting capacity of the vehicle insured is to be inserted. "Insured Person" for the purpose of the cover herein above shall mean and include pillion rider or passenger/s as mentioned in the Policy Schedule

11. NO CLAIM BONUS PROTECTION**(UIN - IRDAN125RP0009V01201819/A0013V01202223)**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to protect your accruing No Claim Bonus at the time of renewal with the Company in case of a valid and admissible claim under Section I (Own Damage).

Special Condition(s):

1. The benefit will accrue if the policy is renewed with us within 90 days of expiry of this Policy.
2. This benefit will not be available if claim is for Total Loss (TL) Constructive Total Loss / Theft
3. The benefit will be available for not more than one claim paid or pending during each policy year

Contact Details for Grievance, Ombudsman

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Contact us- 022 6158 2020/ 022 6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Ltd.
D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo @hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

Insurance claim that has been rejected or dispute of a claim on legal construction of the policy

Delay in settlement of claim

Dispute with regard to premium

Non-receipt of your insurance document

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI - Shri Kiriti B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.