

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:

- 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;

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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

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.

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7. ADDITIONAL PERSONAL ACCIDENT

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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 any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant, the Insurer will pay the Insured, the capital Sum Insured mentioned under the policy.

The Sum Insured under this cover would be available upto ₹ 1 Crore over and above SI available in the Indian Motor Tariff, Sum Insured should be in multiple of ₹ 1 Lacs only .
Subject otherwise to the terms conditions limitations and exceptions of this Policy

Additional Personal Accident Benefit

What is covered: HDFC ERGO will pay the Sum Insured based on the benefit table if the Insured meets with an accident while travelling in the vehicle as a driver or occupant.

The Additional PA cover benefits extend to:

- a. Personal accident cover for insured (owner driver-any named person)
- b. Personal Accident cover for the un-named passenger of the vehicle.
- c. Personal Accident cover for the paid driver of the vehicle.

Personal Accident Benefits Table

Details of Injury	Scale of compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Permanent total disablement from injuries other than named above	100%
iv. Speech and hearing in both ears	100%
v. Loss of one limb or sight of one eye/ speech or hearing in both ears	50%
vi. Loss of four fingers and thumb of one hand	40%
vii. Loss of Hearing in one ear/ thumb and index finger of same hand/ loss of four fingers except the thumb	25%
viii. Loss of toes- all	20%

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ix.	Loss of index finger	10%
x.	Loss of thumb/ Great toe/middle finger	5%

Guidelines and Conditions

Claim under this benefit will be admissible, only if

1. It is payable under personal accident section of the motor policy
2. Injured person is the insured and was travelling in the vehicle as a driver or occupant.
3. The insured may opt for this policy at the time of inception or at the time of renewal.

Specific exclusions

Coverage under this add on cover shall not cover:

1. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part 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.
2. such Allowance 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),

Definitions:

Accident - An accident is a sudden, unforeseen and involuntary event caused by external and visible means.

Injury – Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Limb - means the hand above the wrist joint or foot above the ankle joint.

Loss of hearing - means the total and irrevocable loss of hearing

Loss of speech - means the total and irrecoverable loss of speech.

Loss of sight - means the total and irrecoverable loss of sight. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the snellen scale.

Beneficiary - In case of death of the Insured, the beneficiary means, unless stipulated otherwise by the insured person, the surviving spouse of the insured person, mentally capable and not divorced,

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followed by the children recognized or adopted followed by the insured persons legal heirs. For all other benefits the beneficiary means the insured person himself unless stipulated otherwise.

Permanent Total Disablement - means disablement, as a result of a bodily injury which;

- a) continues for a period of twelve (12) consecutive months and
- b) is confirmed as total, continuous and permanent by a physician after the twelve (12) consecutive months and
- c) Entirely prevents an insured person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his/her life.

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

8. EMERGENCY MEDICAL EXPENSES (This benefit can be availed only with Additional Personal Accident cover and not on standalone basis)

In consideration of the payment of an additional premium it is hereby agreed and understood 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 up to 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 is 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 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.
- 1) 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.



- 2) Not more than ****** persons/passengers are in the vehicle insured at the time of occurrence of such injury.
- 3) 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 this 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 hereinabove shall mean and include pillion rider or passenger/s as mentioned in the Policy Schedule.

9. 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 cylinder 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 visible evidence of 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. MULTI VEHICLE DISCOUNT

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over

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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 sameowner.

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%

11. 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.
- 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)

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

1. 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.