



# Stand-Alone Motor Own Damage Policy - Two Wheeler

**UIN: IRDAN134RP0002V02201920**

**ADD-ON WORDINGS**

UNIVERSAL SOMPO GENERAL INSURANCE  
COMPANY LIMITED

REGISTERED OFFICE:

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IRDA of India Registration Number: 134

**Add-ons:**

**Insured can opt for the below Add-on covers:**

**1) Depreciation Waiver- UIN: IRDAN134RP0002V01201920/A0025V02201920**

In consideration of payment of an additional premium, paid by the insured and realized by the insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section I (own damage) of this policy would stand deleted, based on the plan selected.

**Plan No Claim Limit:** The cover is applicable for every partial loss claim during the policy period.

**Plan Two Claims limit:** The cover is applicable for maximum 2 [two] partial loss claims during the policy period.

**Plan One Claim Limit:** The cover is applicable for maximum 1 (one) partial loss claim during the policy period.

Conditions:

The benefits under this add on cover can be availed upto the claim limit as specified in the policy schedule.

Exclusions:

In addition to the General exclusions under Motor Insurance, company shall not be liable to pay any claim whatsoever, where any claim intimated under section I (Own-Damage) of the policy, is not payable or admissible.

Subject otherwise to the terms, conditions, limitations, and exclusions of the policy.

**2) Return to Invoice – UIN: IRDAN134RP0002V01201920/A0023V02201920**

In consideration of the payment of an additional premium by the Insured and realized by the Insurer, notwithstanding anything to the contrary contained in the policy, the Company hereby extends the policy to cover the losses in the event of Total Loss (TL) or Constructive Total Loss (CTL). Benefit under this cover can be availed based on following options exercised by the insured subject the conditions specified:

**Plan A: Extensive coverage**

**the followings benefits are extended under this plan: -**

- 1) The insurer will pay the Insured, the difference between the original invoice price of the insured vehicle & insured declared value (IDV).
- 2) Registration expenses, Road tax (incurred for the first time in the first year of age) & insurance premium paid under Section I (own damage) of the policy, it will be processed on the pro-rata basis for the remaining policy period.

**Conditions:**

- The sum of the registration expenses, road tax paid shall be subject to a maximum of 20% of original invoice price.
- Insurer can choose to provide reimbursement of “Return to invoice value” or may provide similar vehicle with higher model category.

If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value whichever is lower.

For consideration of CTL/TL the RTI value will be considered as IDV

**Definition:**

**Original invoice price** means the manufacturer’s listed selling price (practically, ex- showroom price) of the complete built-in unit, as the vehicle insured at the commencement of insurance/renewal including the cost of construction of the body, or accessories or with cost of refurbishments specified, if any, without any adjustment for depreciation, as the case may be.

- a) **Registration expenses** refers to the cost associated with officially registering and licensing a vehicle with the appropriate government authority.

- b) **Road tax** would mean the amount net off the refund that might have been received from the RTO upon Total Loss/Constructive Total Loss/Total Theft of the insured vehicle.
- c) **Insurance Premium** would mean premium paid under section I (own damage) of the policy. It will be refunded on pro-rata basis for the remaining policy period.

### **Plan B: Limited coverage**

The company shall pay the difference between the ex-showroom less 5% depreciated value of the insured vehicle and insured declared value (IDV).

#### **Conditions:**

If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value whichever is lower.

### **General Terms and conditions (applicable for both the above plans):**

- Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
- Claim under this add-on shall be processed only after 90 days of the first information report with the police, in case of a total theft claim of the insured vehicle.
- Claim payment in case of total theft of the Insured vehicle will be subject to submission of final investigation report by the police authorities but not before 90 days from the date of theft.
- The cover is applicable for one claim during the policy period.
- Claims under this add-on shall be subject to due documentation and substantiation.
- Any compensation under this add-on cover will be full and final settlement of our liability.
- No objection certificate from financier is necessary in case the vehicle is hypothecated.

#### **Exclusions:**

- Any claim which does not qualify as **Total Loss / Constructive Total Loss** as per the vehicle insurance policy.
- If the vehicle is recovered within 90 days of the theft unless final investigation report/non-traceable report is submitted.

Subject otherwise to the terms, conditions, limitations, and exclusions of the policy.

### **3) Key Replacement Clause- UIN: IRDAN134RP0002V01201920/A0021V01201920**

Covers the

- (a) cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
- (b) the labour charge for opening the car if you have lost the keys or
- (c) cost of the replacing your car keys which are stolen or lost.

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

### **4) Cost of Consumables – UIN: IRDAN134RP0002V01201920/A0028V02201920**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company hereby extends the policy to cover expenses incurred by the insured towards replacement of consumable items, in the event of damage to the insured vehicle and/or to its insured accessories, arising out of any peril as covered under section I (own damage) of the policy.

For the purpose of this cover, consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such consumable Items may include but are not limited to engine & other oils, lubricants, nut & bolt, screws, distilled water, grease, oil filter, bearings, washers, clip, fuel filter, gasket, sealant, rivets and items of similar nature excluding fuel.

**Conditions:**

- Claim under this section is payable only if the claim under section I (own damage) of the policy is admissible and payable.
  - The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered.
  - The claim payable limit is restricted to 1% of IDV/SI or 5% of total claim amount whichever is lower.
  - Any damage other than accidental damages will not be covered.
- Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

**5) Secure Towing (Higher Towing & Removal Costs) – UIN: IRDAN134RP0002V01201920/A0031V01201920**

In the event of the vehicle being disabled by reason of loss or damage covered under this policy and not being able to move on its own power, the Insurer will bear the reasonable cost of removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and redelivery to the Insured.

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

**6) Engine Protector – UIN: IRDAN134RP0002V01201920/A0032V01201920**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of :-

- a. Water ingress due to flood/inundation,
- b. Leakage of lubricating oil leading to loss or damage to Engine Parts, Gear Box Parts Of the Insured's vehicle due to external accidental means.

**Provided always that:**

1. For the purpose of this add-on, „Consequential Damage“ would mean “the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”.
2. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
3. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
4. Labour cost incurred by insured to overhaul the damaged engine and gear box.
5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts leading to oil leakage and resulting into damage to covered parts as mentioned above. The Loss or damage is not payable under Motor Insurance Policy.
6. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.

**Exclusions:**

The Company shall not be liable to make any payment in respect of

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.
3. Claims where the repair has been carried out without prior approval of the Company.

4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
7. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. Any claim which is intimated to the Company after 30 days of the happening of loss or damage provided that the Company may, in its sole discretion, condone the delay in notification of claim on merit if the insured provides the Company with the reasons for delay in writing.
9. Any claims related to loss or damage due to wear and tear.

**Conditions:**

1. The first two claims under the Add-On shall be payable.
2. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
3. Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of external accidental damage/damages to the engine or respective assembly

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

**7) NCB Protector- UIN: IRDAN134RP0002V01201920/A0019V01201920**

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium of by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per Table, under Section I - "Loss or Damage to the Vehicles Insured" of the Motor Two Wheeler Insurance Policy.

NCB Protector Motor Add On can be sold with its existing product, Motor Two Wheeler Insurance Policy.

This add-on cover protects the NCB discount which the policyholder is eligible upon renewal for the next policy year, otherwise which would be lost, in the event of claim/s made in the policy year. Hence, if this cover is purchased then even if the claim/s is/are availed during the policy year, the policy year will be treated as a claim free year; provided that the number of claims availed in the year are not more than two.

Thus, if any claim/s has been filed or availed in the current policy year then the policyholder will still be eligible to receive the NCB discount on the renewal of the current policy provided:

1. The NCB Protector Add-on cover was opted for in the current policy year along with the base Motor OD cover
2. Not more than 2 claims have been filed in the previous policy year
3. NCB discount would be available only if the policy is renewed with the company
4. NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy.

**Exceptions:**

1. NCB is wrongly claimed in a policy – Insured not eligible for NCB
2. Any OD Claim fraudulently made
3. Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

Under this add-on cover, the following will be the rating factor:

1. Insured Declared Value
2. Type of Vehicle
3. NCB Discount Level for the next year at the time of purchase of Policy

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

#### 8) Daily Cash Allowance Benefit – UIN: IRDAN134RP0002V01201920/A0027V01201920

We will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage. The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims. In case of theft of vehicle the allowance is available up to 10 days with an excess of one day only.

Allowance per day		
IDV	Metros	Non Metro
Up to 30000	500	250
Above Rs.30,000/- and up to Rs.50,000/-	750	500
Above Rs.50,000/- and up to Rs.1 Lac	1000	750
Above Rs.1 Lac	1500	1000

Conditions:

1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy.
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only.

#### Exclusions:

Benefit for period of delay in taking delivery by the insured.

#### Deductible:

- (a) 3 days in case of accidental repairs
- (b) 1 day in case of theft of vehicle

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

#### 9) Roadside Assistance Cover – UIN: IRDAN134RP0002V01201920/A0030V01201920

In consideration of the payment of additional premium as specified in rating document for this add on cover it is hereby understood & agreed that, We shall provide the Insured Vehicle with below mentioned services

Universal Sampo Road Side Assistance for Two wheelers				
S.N.	Scope of Service	Call Coordination/ Access	Cost to customer	Additional Chargeable to the customer (if applicable)
1.	24 X 7 Road side repair assistance			
	24 X 7 Road side repair assistance within 30 minutes of receiving call for the registered vehicle.	Included	Consumables to be charged at actual. E.g. in case of a puncture repair the client pays for the puncture cost while service is free	
2	Towing facility			



In the event if the registered vehicle breaks down and becomes immobilized while on the road, we will arrange assistance in making arrangement for the vehicle to be towed to the nearest authorized /designated garage if immediate repair on the spot is not possible.	Included	5 kms of vehicle to vehicle towing to the nearest workshop is free. All towing done by Cranes / Flatbeds are chargeable at actuals	Rs. 600/- for 20 kms post which Rs. 20/- per km.
<b>3. Repair on the spot (ROS)</b>			
In the event of registered vehicle breaks down due to any mechanical / electrical fault and immediate repair on the spot is deemed possible, we will arrange for assistance for the user by arranging for a vehicle technician to reach the breakdown location	Included	Included	Free within distance covered in our scope of services.
<b>4 Puncture assistance</b>			
In the event of registered vehicle being immobilized due to flat tyre (puncture), our technicians will take the tyre to the nearest puncture shop and get the puncture repaired and affix it to the registered vehicle.	Included	Included	Free within distance covered in our scope of services across India
<b>5 Emergency Fuel Delivery</b>			
In the event of registered vehicle running out of fuel, we shall provide the user with emergency fuel (up to 5 litres) at actual cost at the location of breakdown. (petrol only)	Included	Up to 5 litres at actual cost	Nil
<b>6 Vehicle Key Lock Out Assistance</b>			
In the event the registered vehicle is immobilized due to vehicle keys misplaced, our technician shall try to start the vehicle without keys at the location of the event or will organize the spare key from the registered place within the same city to the location of the event.	Included	Included	Free up to distance covered within city.
<b>7 Cab Service</b>			
If registered vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing a cab as an alternate mode of transport.	Included	Chargeable	Chargeable at Rs.500/- for 5 hours. Beyond will be charged at Rs.100/- hour/ Rs.8/- per Km
<b>8 Tele Assistance, route Guidance &amp; relay of emergency message</b>			
In case there are some minor issues which can be resolved on call, the customer will be provided assistance on the call. Customer will also be provided Map & route Guidance & relay of urgent message.	Included	Included	Free within distance covered in our scope of services.
<b>9 Accommodation</b>			
If registered vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing for an accommodation (star rated at the nearest point possible, subject to availability)	Included	Chargeable	Accommodation chargeable at Actual
<b>10 Shipment of Spares</b>			
In event of registered vehicle needs Critical Spares to be repaired on the spot, we will arrange assistance to the user in reaching of spare parts to the location of the event	Included	Chargeable	Spares cost at Actuals

**Special Conditions Applicable**

1. One membership Kit is valid and services can be availed for the insured vehicle only.
2. Helpline service shall be available within distance covered in our scope of services as mentioned above
3. It is mandatory for You to produce the helpline card to avail the services
4. If the vehicle is repairable on road towing/dropping will not be provided by Us.
5. Towing to the nearest service work station provided by cranes/ flat-bed vehicles shall be chargeable as mentioned as per above.
6. Only Petrol will be provided as fuel. Any other kind of fuel is outside the scope of cover
7. Tube repair services shall be provided at actual cost. However, the cost may vary as per area.
8. Key Lock out assistance shall be provided only on producing proper ownership documents and/or after necessary policy permission
9. Vehicles older than 10 years shall not be offered cover for this add-on
10. We will try and ensure to provide service within stipulated time of 30 minutes; however We will not be held responsible for any delay caused by conditions beyond Our control like traffic jams, riots, road block, out diversions rain etc.
11. Your card should be activated at time of availing services from us.
12. All disputes regarding this add-on are subject to Delhi jurisdiction only

**Exclusions:**

1. We will not be held liable for any claim arising due to death or injury of the customer or any other person or loss or damage to any other property caused due to equipment failure, breakdown, accident or fire on utilization of services during the validity of helpline services.
2. Helpline service shall not be valid for vehicles used for commercial purposes
3. For similar faults, services will not be provided more than twice consecutively/ Helpline service is valid for 4 service/ one year from the date of issue whichever is early
4. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
5. In any case, if the client/ beneficiary refuses to pay for the services offered on chargeable basis.
6. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
7. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
8. Any vehicle not used for lawful purposes.

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

**10) Accidental hospitalization Clause for Family- UIN: IRDAN134RP0002V01201920/A0020V01201920**

This is a special clause for reimbursement of inpatient hospitalisation expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members.



**Conditions:**

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions.
2. Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000.
3. Family shall mean –self, spouse and upto 2 dependent children of age not greater than 25 years.
4. Age limit for family members 65 years.
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy.

**WHAT WE EXCLUDE:**

1. Hospitalisation/Domiciliary Hospitalisation expenses arising from all Diseases/ Injuries which are in Pre-existing Condition. Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident
2. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).
3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids.
5. Dental treatment or surgery of any kind
6. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols.
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation
8. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material.
10. Any expense on treatment of Insured Person as outpatient only in a Hospital.
11. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports.
12. External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnoea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment.

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

**11) Hospital Daily Cash Cover – UIN: IRDAN134RP0002V01201920/A0022V01201920**

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum up to 30 days .The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalisation.

**Conditions:**

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions.
2. There is an Option to include named family members by payment of additional premium for each member named.

3. Family shall mean –self, spouse and upto 2 dependent children.
4. Age limit for family members 65 years.
5. Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

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

**12) Loss of Driving License/Registration Certification – UIN: IRDAN134RP0002V01201920/A0024V01201920**

In the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, we will provide compensation of up-to Rs 500 to obtain a duplicate License or RC.

**Conditions:** A First Information Report should be filed with Police in respect of such a loss

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

**13) Insurance at manufacturing selling price- UIN: IRDAN134RP0002V01201920/A0026V01201920**

The Sum Insured for the Add On shall be the difference between the IDV and the Manufacturer's Selling Price of the vehicle as supported by the invoice of original purchase issued to you by dealer.

**Conditions:**

1. The add-on is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier.
2. The add-on is available to all classes of Motor Vehicles

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

**14) Driving Train Protect- UIN: IRDAN134RP0002V01201920/A0029V01201920**

In consideration of the payment of additional premium paid by the Insured for this add on cover, it is hereby understood & agreed that the company hereby extends the policy to cover the consequential damage to the internal child parts of the engine, differential housing and /or gear box of the Insured Vehicle, arising out of:-

- (i) Water ingress,
- (ii) Leakage of lubricating oil and/or damage to engine, differential housing and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to accidental means.

We will indemnify the Insured for the following:

1. Repair / replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil & gaskets
2. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat/ guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
3. Repair or replacement of internally lubricated parts of differential housing e.g.: axle shafts, velocity joints, bearings, driving hubs, shafts, bearings, final drive housing, retainers, transaxle housing, supports
4. Labour charges incurred by the Insured to overhaul the damaged engine and/or gear box
5. Charges incurred for Engine cylinder re-boring, compression tests & requisite machining

**Special Conditions:**

The indemnity shall be subject to:

1. There being evidence that the Insured Vehicle suffered damage to the internal parts of the engine, differential and/or gear box due to water ingress when the vehicle got stopped in a water logged area.

2. There is visible evidence of under carriage damage to engine, differential and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

#### **Insured's Obligations:**

1. Take all measures, safeguards and precautions to prevent any loss or damage and also avoid any aggravation of loss once the loss has been noticed by you
2. Immediately inform our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the spot survey is done unless We advise you to do so.
3. The vehicle should be brought to our preferred garages or a manufacturer's authorised workshop only within 48 hours of the incident.
4. We will entertain only one such claim during a policy period under this coverage.

#### **Specific Exclusions:**

We will not be liable to indemnify the Insured for the following:

1. A loss that is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Loss of lubricating oil
3. Any consequential loss apart from the damage to the internal child parts of the engine, differential and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to accidental means.
4. Loss or damage including corrosion of engine, differential and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.
5. Loss due to wear and tear or depreciation

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

#### **15. Additional Personal Accident Cover – UIN: IRDAN134RP0002V02201920/A0039V01202526**

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 to the insured, the capital sum insured as mentioned under the policy.

The sum insured under this cover would be available up to Rs.1 crore over the above SI available in the erstwhile Indian motor tariff. The sum insured should be in multiple of 1 lakh only.

Insurer will pay the sum insured based on the benefit table if the insured meets with an accident while traveling in the vehicle as a driver or occupant.

Sr No	Details if Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes	100%
3	Permanent total disablement from injuries other than named above	100%
4	Speech and hearing in both ears	100%
5	Loss of any one limb and sight of any one eye	50%
6	Loss of four fingers and thumb of one hand	40%
7	Loss of hearing in one ear/ thumb and index finger of same	25%

	hand / loss of four fingers except thumb	
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The additional PA cover benefit extends to cover:

- Insured (Owner driver).
- Un-named passenger of the vehicle.
- Paid driver of the vehicle.
- Employee of the insured.

Claim under this benefit is payable only if:

- It is payable under personal accident section of motor policy.
- Insured person must be travelling in the vehicle as a driver or occupant.

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 representatives(s).

The insured may opt for this policy at the time of inception or at the time of renewal.

#### **Exclusions:**

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
  - intentional self-injury suicide or attempted suicide physical defect or infirmity or
  - An accident happening whilst such person is under influence of intoxicating liquor or drugs.

Subject otherwise to the terms, condition, limitations, and exclusions of this policy wordings.

#### **16. Helmet Cover – UIN: IRDAN134RP0002V02201920/A0040V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify the insured for an allowance towards Cost of replacing the helmet of the same type as damaged or destroyed in the accident, involving the insured vehicle.

Conditions:

1. The coverage applies to both the insured individual riding the vehicle and the pillion rider.
2. This cover shall be available for a maximum of 2 helmet claims in one accident or 2 different accidental claims for helmet during the period of insurance.
3. The maximum allowable sum Insured per helmet will be as mentioned in the policy schedule.
4. The insured must be riding the vehicle at the time the helmet sustains damages due to vehicle accident.
5. Claim under this add-on cover is accepted only if the claim under Section I (own damage) of the policy is admissible.

#### **Deductibles:**

Deductible of 5% of sum insured of helmet shall be applicable to this cover for each and every claim.

#### **Exclusions:**

1. All theft / burglary claims.
2. Damage caused by deterioration, normal wear & tear.

Subject otherwise to the terms, exclusions, conditions & limitations of the policy.

### **17. Battery Protect Cover – UIN: IRDAN134RP0002V02201920/A0041V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/ Short circuit causing loss or damage to vehicle battery and or theft of Vehicle battery.

Claims under this cover are admissible, if

1. There is evidence of physical damage to Battery.
2. In case of short circuit while mounting, dismounting or while charging resulting into damage/failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within battery following a flood.
5. This cover also pays for Partial / Standalone Theft of vehicle battery, subject to coverage as per subsequent plans:
  - Plan A: The benefit shall be limited to 50% of the total Claim amount, which includes any damages happening to vehicle battery only.
  - Plan B: The benefit shall be limited to 50% of the Total Claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.
  - Plan C: The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.

#### **Exclusion:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
  - a. Failure to use vehicle manufacture's recommended and genuine equipment's, spare parts etc. and/ or
  - b. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/ or
  - c. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
  - d. Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/ or
  - e. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
  - f. Failure to use the latest software version as prescribed by the manufacturer and/or
  - g. Participation in adventures activities not recommended by manufacturer and/or
  - h. Manufacturing defect covered under the original warranty and/or
  - i. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
6. Any standalone damage resulting to wall mounted charger due to water ingress.
7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
8. Damages caused by acts of war or terrorism.
9. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
10. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
11. Any damages resulting from non-adherence of security measures.
12. Theft / Loss resulting from:
  - a. Insured's negligence, such as leaving the vehicle unattended in unsafe area will not be covered and/or
  - b. Vehicle being taken without insured's permission or by an unauthorized person and/or

- c. In case of any fraudulent activity and/or
- d. Insured's involvement in any illegal activity and/or
- e. Theft which is not being reported to the Police Authorities and/or registered as First Information Report (FIR) Registration on immediate basis.

13. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same

**Special condition:**

1. Insured has to intimate the claim immediately to the company.
2. At all times, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery.
3. The cover is applicable for one claim during the policy period.
4. Following depreciation grid would be applicable at the time of claim.

Vehicle age	Depreciation Rate
Up to 2yrs	0%
2yrs. to 3yrs	25%
3yrs to 4 yrs	50%
4yrs to 5yrs	75%
5 Yrs and above	100%

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**18. Power Cable and Charger Cover – UIN: IRDAN134RP0002V02201920/A0042V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured for repair and or replacement of “Electric Vehicle Power Cable” and or “Charger”, provided such damage, loss or destruction is a direct resultant action of the below perils:

1. Fire, explosion, self-ignition, or lightning
2. By riot or strike
3. Earthquake
4. Flood, Typhoon, Tornado, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm, Frost
5. Malicious act
6. Terrorist activity
7. Landslide or rockslide
8. Rodent bite
9. Theft/ Burglary

**Terms and Conditions:**

1. The insured must provide equipment purchase invoice at the time of claim.
2. Power cable/ charger should be used as per the specification, as specified by the manufacturer.
3. The cover is applicable for one claim during the policy period.
4. The charging wire should be properly routed and kept away from the ground to prevent potential damage by animals.

**Exclusions:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any normal wear and tear.
4. Damages resulting due to



- a. failure to use manufacture's recommended and genuine equipment, spare parts etc.
- b. failure to follow the manufacturers' instructions whilst charging, parking, and driving/ riding the vehicle
5. Any modifications, alterations, tampering or repair which are not authorized as per OEM guidelines
6. Loss or damage to the Charger in case is used for commercial purpose.
7. Manufacturing defect covered under the original warranty
8. Any Loss of damage due to wilful act or wilful negligence of the insured or his representative.
9. Any damage caused by any faults or defects existing at the time of inception of the policy.
10. Consequential damages.

Note: Insured shall take reasonable care to avoid further damage to the power cable/ charger by not using the damaged charger further to charge the vehicle.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

#### **19. Vehicle Cyber Protection – UIN: IRDAN134RP0002V02201920/A0043V01202526**

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured against cyber-attack on his vehicle completely or partially for the maximum limit that has been mentioned in policy schedule.

Claim under this add on cover is admissible only if vehicle is being compromised due to Cyber incident and or vehicle being hacked.

**Plan A: Vehicle cover:** we will indemnify you:

1. For any financial loss sustained by insured as a result of insured's vehicle being compromised through cyber incident only in case it is being directly linked with the vehicle & not exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary cost incurred by insured, towards:
  - i. Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
  - ii. involvement of an IT expert after a cyber incident and/ or
  - iii. towing the vehicle to nearest service station
  - iv. resolving ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, then the company shall indemnify if any ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closet possible condition it was, prior to cyber incident.

3. In case of any Third-Party bodily Injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
  - ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage, due to unauthorized control over the vehicle system, upto the sum insured specified in policy schedule, shall be processed as per section II of Motor Insurance Policy.

**Plan B: Vehicle Cover + Charging stations Cover:** We will indemnify you:

1. In addition to Plan A, any financial loss sustained by Insured as a result of insured's vehicle being compromised through a cyber incident, while the same was being charged at a charging station resulting into burglary/ theft of funds, only in case it is being directly linked with the Vehicle & not exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary costs incurred by insured, towards:
  - i. restoring and recovering the vehicle's data and system post cyber incident which has potentially led to malfunctions

- or damages,
- ii. involvement of an IT expert after a cyber incident and/ or
- iii. towing the vehicle to nearest service station
- iv. resolving ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, then the company shall indemnify any ransom being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closest possible condition it was, prior to the cyber incident.

3. Any Third-Party bodily injury or property damage (repair and replacement cost) claim will be covered, arising due to
  - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/ or
  - ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage, due to unauthorized control over vehicle system up to the sum insured specified in policy schedule, shall be processed as per section II of Motor Insurance Policy

### General Terms and Conditions:

1. All the valuables or loss of funds (applicable, only in case it is being directly linked with the vehicle) must be declared at the time of claim.
2. Our liability will be in excess of any deductible and subject to the limit of liability for each and every insured event or third-party claim as stated in the schedule.
3. Any damages resulting from vehicle that is not under insured's custody at the time of cyber-attack or loss or damage or theft.
4. The insured shall notify concern law enforcement authorities of all such cyber-attack incidents.
5. The benefit under this add-on cover shall be availed only during the policy period.
6. The cover is applicable for one claim during the policy period.

### Deductible:

Deductibles to be calculated at 1% of sum insured

### Exclusions:

1. If Insured fails to notify the concerned financial institute about unauthorized transactions on immediate basis.
2. Any damages caused due to customer's negligence, such as sharing confidential details like OTP, PIN, password etc with third-party.
3. Any damages caused due to any act, error, or omission which a court, tribunal, arbitrator, or a regulator finds, or which an Insured admits, to be a criminal, dishonest or fraudulent act.
4. Any type of war (whether declared or not), use of force or hostile act.
5. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
6. If the Insured has made unauthorised modifications or alternations to the vehicle's software, which could contribute to vulnerability that allowed the cyber-attack.
7. If Insured fails to install necessary software updates or security patches, leaving their vehicle to vulnerable attacks.
8. Updating, upgrading, enhancing, or replacing any system to a level which existed prior to sustaining cyber-attack.
9. Cost resulting from unauthorized use of internet.
10. Claims relating to data privacy infringements against the insured person.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

## 20. Battery Charging Support Cover – UIN: IRDAN134RP0002V02201920/A0044V01202526

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be eligible for vehicle battery charging service in the event of his/ her electric vehicle runs out of charging.

The insured must call our service provider for assistance under this coverage.

#### Battery Support cover

1. Spot charging
2. Assistance with cable or charger
3. Towing the insured vehicle to nearest workshop or charging station

#### General Terms & Conditions:

1. The benefit under this add on cover shall be availed during motor own damage policy period.
2. The number of services that can be availed and the kilometre range that would be considered for availing the service would be as mentioned in the policy schedule

#### General Exclusions:

1. Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
2. Any vehicle which is not used for lawful purpose.
3. Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (\*at actuals) to be borne by insured.
4. The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

### 21. Tyre & RIM Secure – UIN: IRDAN134RP0002V02201920/A0045V01202526

#### Section 1 - Tire Secure:

In consideration of payment of an additional premium, paid by the insured and realized by the insurer notwithstanding anything to contrary, it is hereby understood and agreed that for the purpose of this policy, the company shall indemnify the insured towards expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre (s) and/ or tube (s) due to,

1. Bulge in tyre
2. Bursting of tyre due to incorrect air pressure
3. Cut or damage to the tyre and/ or tube, arising out of an accident to the insured vehicle
4. Damage due to road hazards, such as, roadside kerbs, potholes and road debris

The company will cover reimbursement for:

1. Cost of repairs, wherever repair of the damaged tyre is possible.
2. Wherever repair of the damaged tyre is not possible, the reimbursement shall be as per scale mentioned below.
  - i. The cost of replacing the damaged tyres will be for the same make, model specification as stipulated by the manufacture of the insured vehicle, or a similar one utilized in the insured vehicle at the time of obtaining vehicle insurance or at the time of accident/ damage to the tyre, whichever is available at lower cost.
    - a. Labour charges incurred during repair/ replacement of damaged tyre of the insured vehicle.
3. Charges towards wheel balancing.

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	Inspection Conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as specified by manufacturer 2. Unused Tread depth will be measured at the centre of the tread
>=5 mm and <=6.9 mm	75% of the cost of new tyre(s)	
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)	

< 3 mm	NIL ( <i>considered as normal wear &amp; tear and is not covered</i> )	3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage
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In any situation, the company's liability would not exceed the cost arrived basis the unused tread depth of respective tyre as per the scale given above.

In case of tyres with original tread depth of more than 8 mm, the scale of deductibles mentioned above shall be applied proportionately.

Conditions:

1. This add-on will not apply to Total Loss (TL)/ Constructive Total Loss (CTL) of the insured vehicle.
2. The tyre(s) and/ or tube(s) is/ are repaired/ replaced with prior authorization from company.
3. If damage to Tyre/ tube is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and the unused tread depth (as mentioned above).
4. Whenever replacement of tyre is allowed, it will be of same make, model and specification, in any case, if tyre of similar specification is not available and replaced tyre is superior to damaged tyre, then company shall not be liable for betterment charges.

## Section 2 - Rim Secure:

In consideration of payment of an additional premium, paid by the insured and realized by the insurer notwithstanding anything to contrary, it is hereby understood and agreed that for the purpose of this policy. If during the Period of Insurance any Rim on insured vehicle is accidentally physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of repairing or replacing the wheel rim(s) with wheel rim(s) of same make, model and specification. In case the same wheel rim is not in production or has become obsolete, Company will pay the actual cost of a similar product which should be equal to or less than the insured wheel rim(s)

General Terms & Conditions: (applicable for both the above sections)

1. Maximum 2 claims will be allowed during the policy period.
2. Claim made under this add-on cover are subject to conditions set forth under vehicle insurance policy.

General exclusions: (applicable for both the above sections)

Company will not pay any claim towards damage(s) to Tyre(s)/ tube(s) of the Insured Vehicle which, is caused by or arises from or is in any way connected to/with:

1. Any loss or damage occurred prior to inception of the policy.
2. Theft of tyre(s)/ tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
3. Cost of puncture of/or tyre repair.
4. If the tyre(s)/ tube(s)/ rim(s) are claimed, are different from tyre(s)/ tube(s)/ rim(s) insured/ supplied, as original equipment along with the vehicle unless informed to Company and mentioned/ endorsed on the policy.
5. Any loss or damage arising out of violations of manufacturing instructions, without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
6. Any loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
7. Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect running of the vehicle.
8. Any damage that results from improper storage or transportation.
9. Routine maintenance and adjustments of wheels/ tyres/ tubes.

10. Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
11. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ tyres/ tubes/ rim.
12. Any claim where prior opportunity is not given to us to inspect the damage or loss before commencement of any repair(s).
13. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
14. Any loss or damage to tyre(s) of the insured vehicle which has been used for its full specified life as per manufacturer's guidelines or where unused tread depth is less than 3 mm.
15. Any loss or damage that results from neglect of the periodic maintenance as specified by the manufacturer of the Insured Vehicle and/or manufacturer of the tyre(s).
16. Any loss or damage arising out of natural wear and tear including any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the insured vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle
17. For minor damage or scratch not affecting the functioning of the vehicle.
18. For the difference if any between the cost of the superior tyre(s) and/or tube(s) and that of the tyre(s) and/ or tube(s) of similar specification, used for replacement.
19. Damage caused to tyres due to overloading of the two-wheeler with goods or passengers.
20. The compensation will not be provided if two-wheeler is being used racing, rallies etc.
21. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting or due to fitment of
22. Accessories to the insured vehicle such as wheel covers etc.
23. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
24. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/ tube(s)/ Rim(s) of the Insured Vehicle

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

## **22. EMI Protection – UIN: IRDAN134RP0002V02201920/A0046V01202526**

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall pay the total liable EMI (Equal monthly instalment) amount, as stated in the schedule, to the insured for which the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy, subject to the minimum number of days, the insured vehicle is in workshop as stated in schedule.

The insured will be paid regular "Equated Monthly Instalment (EMI)", payable to the insured recorded in our books due to an accident involving the insured vehicle.

Insured has an option to choose the number of EMI (Subject to minimum 1 and maximum 3) and the minimum time excess will be of 7/15 days. The number of EMI/s payable will depend on the number of days the vehicle is under repair in garage as per below table:

Period	Trigger of EMI Protect With time excess- 7days	No of EMI
0-30 days	8-30 days	1
31 - 60 days	31- 60 days	2
61- 90 days	61- 90 days	3

Period	Trigger of EMI Protect With time excess- 15 days	No of EMI
0-30 days	16-30 days	1
31 - 60 days	31- 60 days	2
61- 90 days	61- 90 days	3

Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:



1. Claims for accidental damages under the own damage cover must be admissible.
2. A maximum of two accidental claims per policy year are allowed under this optional cover.
3. The number of EMIs payable depends on the option chosen by the insured or the sum insured mentioned in the policy, whichever is lower, and is subject to the repair time exceeding the specified Time Excess.
4. Benefits under this cover are payable only if there is no default on EMI payments as of the accident date.
5. The vehicle must be repaired at a company network garage.
6. A statement of account from the financier for the insured vehicle must be submitted.
7. The policy schedule must include a hypothecation/lease clause.
8. Benefits are limited to the EMI amount specified in the original loan/lease agreement.

**Exclusion:**

1. Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.
2. Delay of more than 5 days, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss.
3. Non-availability of spare parts required for repair.
4. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges.
5. This optional cover is not applicable on Total Loss (TL) or Constructive Total Loss (CTL) or Theft Claim.

**Other conditions:**

1. EMI payments will be based on the number of days the vehicle is in the workshop.
2. The actual repair time is counted from the day after the insured vehicle is delivered to the garage, along with the claim intimation and submission of all required claim documents, until the day before the vehicle is discharged, re-inspected, or the repair invoice is issued, whichever comes first.
3. The cover is triggered only if the vehicle remains unrepaired in the workshop for at least 7/15 days.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

**23. Emergency Assistance Services – UIN: IRDAN134RP0002V02201920/A0047V01202526**

**Definition:**

**Eligible Participant:** Shall mean an enrolled individual covered under the terms of an Insurance policy issued by Us that includes Our services as a covered benefit inside India.

**Cover:**

On Payment of additional premium, the Company will provide the below services which will be available when the Insured is more than 150 kilometres away from his/ her residential address as provided in the Proposal Form. The services will be provided by the Company, through Company's appointed Service provider, with prior intimation and acceptance by the Company.

1. **Medical Consultation, Evaluation and Referral-** In the case of any medical emergency situation, the Company/ Our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals.
2. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family/ employer.
3. **Emergency Medical Evacuation -** If the Insured is ill or injured in an area where appropriate care is not available, the Company/ Our Service Provider will intervene and use available transportation, equipment, and personnel necessary to evacuate the Individual safely to the nearest facility for medical care. This shall also include Air Ambulance services if required.
4. **Medical Repatriation (Transportation):** When medically necessary, as determined by Company and the consulting



Medical Practitioner, transportation under medical supervision shall be provided in respect of Insured's residential address as mentioned in the Policy Schedule, provided that the Insured is medically cleared for travel via commercial carrier and provided further that the transportation can be accomplished without compromising Insured's medical condition.

5. Compassionate Visit: When Insured is hospitalized for more than seven (7) consecutive days, The Company/ Our Service Provider will arrange appropriate transportation to Insured's family member or a friend to visit the hospital where Insured is hospitalized.

**Exclusions:**

1. Travel was undertaken for the purpose of securing medical treatment.
2. Injuries are sustained as a result of participation in acts of war or insurrection.
3. Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs.
4. Injuries are sustained as a result of attempted suicide.
5. The Eligible Participant is transferred or is to be transferred, from one medical facility to another of similar capabilities which provides a similar level of care.
6. We will not evacuate or repatriate an Eligible participant, if the person has
  - i. no medical authorization;
  - ii. mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home;
  - iii. in cases of pregnancy beyond the end of the 28th week and with respect to the child born from pregnancy, we will not evacuate or repatriate a child born while the person was travelling beyond the 28th week; or
  - iv. a mental or nervous disorder, unless hospitalized.
7. We will not provide services for trips exceeding 90 days from legal residence without prior notification to Us. Eligible Participants are only eligible for services inside India.

**24. Electric Motor Protect Cover- UIN: IRDAN134RP0002V02201920/A0050V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/ Short circuit causing loss or damage to vehicle's Electric motor/ Drive motor and battery management system (BMS).

Claims under this cover are admissible, if

1. There is evidence of physical damage to Vehicle's Electric motor/ Drive motor and BMS.
2. In case of short circuit while mounting, dismounting or while charging of vehicle's battery resulting into damage/ failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within Electric motor/ Drive motor and BMS.
5. Claims for accidental damages under the own damage cover must be admissible.

This cover subject to coverage as per below plan:

**Plan A:** The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle Electric motor/ Drive motor and battery management system (BMS).

**Exclusion:**

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.

2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
  - i. Failure to use vehicle manufacture's recommended and genuine equipment, spare parts etc. and/or
  - ii. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/or
  - iii. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
  - iv. Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/or
  - v. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
  - vi. Failure to use the latest software version as prescribed by the manufacturer and/or
  - vii. Participation in adventurous activities not recommended by manufacturers and/or
  - viii. Manufacturing defect covered under the original warranty and/or
  - ix. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
6. Any standalone damage resulting to wall mounted charger due to water ingress.
7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
8. Damages caused by acts of war or terrorism.
9. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
10. Any damages resulting from non-adherence of security measures.
11. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same.

#### **Special conditions:**

1. Insured has to intimate the claim immediately to the company.
  2. At all times, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer.
  3. The cover is applicable for one claim, each year during the policy period.
  4. Battery depreciation grid would be applicable to the Electric motor / Drive motor at the time of claim.
- Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

#### **25. Accidental Hospitalisation for Occupants- UIN: IRDAN134RP0002V02201920/A0049V01202526**

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall reimburse for inpatient hospitalization expenses incurred for treatment of accidental bodily injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for the insured or any other occupant(s) subject to the registered seating capacity. Inpatient hospitalization refers to a patient's admission to a hospital for at least 24 consecutive hours for medical treatment, observation, or procedures.

#### **Conditions:**

1. Claims for accidental damages to the insured vehicle must be payable as per policy conditions.
2. The sum insured will range from ₹100,000 to ₹500,000 in units of ₹50,000.
3. This cover is applicable to both individual and corporate customers.
4. The maximum age limit for all occupants is 65 years.
5. The condition of contribution does not apply. However, expenses claimed under any other policy cannot be claimed again. Only excess expenses (not covered by the other policy) can be claimed here. Payment is independent of the main Motor Package Policy liability.
6. The company's total liability under this cover for all occupants is limited to the sum insured mentioned in the policy schedule.
7. The company's liability for the cost of hiring an ambulance for all occupants traveling in the insured vehicle is ₹5,000

per claim event.

**Exclusions:**

1. Hospitalization expenses arising from all Diseases/ Injuries which are attributable to Pre-existing Conditions.
2. Any expenses not supported by original and valid bill/ invoice/ receipt/ and related prescription of the attending medical practitioner / Hospital.
3. Any expenses arising or resulting from or traceable to attempted suicide, intentional self-injury.
4. Any expenses arising or resulting from or traceable to an accidental happening due to the influence of intoxicating drugs/ liquor.
5. Any expenses for treatment commenced after 1 day from the date of incident.
6. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
7. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an accident, burn(s) or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
8. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).
9. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury, plastic surgery except those relating to treatment of Injury.
10. Cost of spectacles and contact lens or hearing aids.
11. Dental treatment or surgery of any kind.
12. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies.
13. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalization.
14. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
15. Injury or Diseases directly or indirectly caused by or contributed to by nuclear, chemical or biological attack or weapons
16. Any expenses incurred on OPD treatment
17. Any expense related to Injury suffered whilst engaged in adventurous sports
18. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.
19. Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
20. Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
21. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.
22. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.
23. Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
24. Treatment taken outside the geographical limits of India.

**26. Multi-damage – UIN: IRDAN134RP0002V02201920/A0048V01202526**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Universal Sampo General Insurance Co Ltd, for the Add-on cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect of accidental loss or damage occurring to the insured vehicle during the period of insurance.

**NOW THIS POLICY WITNESSETH:**

That subject to the Terms Exclusions and Conditions contained herein or endorsed or expressed hereon;

**Scope of cover:**

Multi damage Add-on shall be offered with the Base Motor Two-Wheeler Insurance policy and all covers, regulations and exclusions of the base Motor Two-Wheeler policy would apply to the policy with Multi damage add-on also.

This add on provides extensive coverage for damages to insured vehicle resulting from a variety of incidents. Our Multi damages Coverage feature allows insured to cover unclaimed multiple damages during the current policy period.

**General Terms & Conditions**

Multi damage Add-on (Add-on would be applicable to Section 1 of the policy only i.e. Motor Own Damage, Fire & Theft).

1. A multiple deductible as may be prescribed will be applied to cover multiple damages as being claimed, depended on number and type of damages.
2. The Count of claims will be dependent on nature of multiple own damages.
3. Inspection of the vehicle will be compulsory at the time of the policy issuance.
4. Pre –existing damages before the policy risk start date will be excluded.
5. Extension of damages in respect of previously recorded damages will not be covered.
6. Insured can opt only one multi-damage claim during the policy period.

All other terms and condition and exclusions of the base private car motor policy will be applicable to this add on.

**27. Eco Depreciation Waiver – UIN: IRDAN134RP0002V02201920/A0051V01202526**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for repair expenses using refurbished parts and/ or non- OEM/ OES parts, without applying depreciation in the base policy.

**Conditions:**

1. By opting for this cover, insured agrees to repair the damaged vehicle (s) at any of the company's suggested list of garages as available at the time of claim.
2. Total loss / Constructive total loss will be determined based on the parts used.
3. In case insured does not get the vehicle repaired at any of company's suggested listed garages at the time of claim, or in case insured declines to use refurbished parts and requests for the new parts at the time of claim, then each claim will be subject to difference between the cost of new part(s) and refurbished part(s) and the difference in cost has to borne by the insured.
4. In case if refurbished parts aren't available in the insurer suggested workshop, new parts will be used to repair the vehicle in the event of total or partial loss.

**Illustration:**

Repair Option	Refurbished parts availability at insurer suggested workshop	Repairs carried out using non-OEM/ OES parts	Remarks
Using Refurbished part(s)	Yes	No	Depreciation as per base Policy will not be applicable

Refurbished part(s) not available for repair	No	Yes	Depreciation as per base Policy will not be applicable
Insured requests to repair the vehicle using new part(s)	Yes	Yes	Difference of charges between both parts will be applicable and to be borne by insured. Depreciation as per base Policy will be applicable

**Exclusions:**

1. Mid-term cancellation/ termination or inclusion is not allowed.
2. The excess levied in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

Subject otherwise to terms, conditions, limitations, and exclusions of the policy.

**28.2X Sum insured – UIN: IRDAN134RP0002V02201920/A0052V01202526**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Universal Sampo General Insurance Co Ltd, for the Add-on cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect of accidental loss or damage occurring to the insured vehicle during the period of insurance.

**NOW THIS POLICY WITNESSETH:**

That subject to the Terms Exclusions and Conditions contained herein or endorsed or expressed hereon;

**Scope of cover:**

2X Sum insured Add-on shall be offered with the Base Two-Wheeler Motor Insurance policy and all covers, regulations and exclusions of the base Motor Two-wheeler policy would apply to the policy with 2X Sum insured add-on also.

- This add-on wording provides extensive coverage of Two times to the Vehicle Insured Declare to enhance coverage for Older Vehicles.
- This add-on helps to mitigate the financial loss of the insured in the event of Total loss or Theft of the vehicle.

**General Terms & Conditions**

2X Add-on (Add-on would be applicable to Section 1 of the policy only i.e. Motor Own Damage, Fire & Theft).

1. Claims for accidental damages under the own damage cover must be admissible.
  2. This add on coverage will be applicable only for the vehicle having age of more than or equal to 5 years old.
  3. Restore amount should be twice of the offered IDV or IDV amount plus the contract value as mentioned on the policy schedule whichever is lower.
  4. Change in vehicle value due to any alteration or modification is excluded from the coverage.
  5. This add on will be applicable for the Total loss or Theft of the vehicle only.
  6. Policy will get cancelled after the total claim settlement.
  7. Add-on will be applicable to the first owner of the vehicle only.
  8. Vehicle will be declared as Total loss only if the value exceeds 110% of the Basic IDV
- All other terms and condition and exclusions of the base Motor Two wheeler policy will be applicable to this add on.

