

# ADD ON COVERS



## 24x7 Spot Assistance

If your two wheeler is immobilized, you will be entitled for one or more of the below mentioned benefits depending on the plan opted by you and as shown in the Policy Schedule:

**a. Flat Battery:**

In the event of the Insured Vehicle being immobilized due to a flat battery, We will make alternative arrangements to make the Insured Vehicle mobile again provided the event has occurred within a radius of 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/ repairer.

**b. Spare Keys:**

In the event of You losing the keys of the Insured Vehicle, We will arrange for the pickup and delivery of spare keys to the spot where the Insured Vehicle is located provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/repairer.

**c. Flat Tyre:**

In the event of the Insured Vehicle being immobilized due to flat tyre, We would assist You by:

- i. arranging for the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of immobilization.
- ii. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre shop for repairs and re-attachment to the vehicle. Any expenses on material, if required while carrying out the repairs, would be borne by You.

Provided always that the immobilization has occurred within a radius of 100 kilometres from the centre of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/ repairer.

**d. Minor Repairs:**

In the event of the Insured Vehicle being immobilized due to mechanical and/or electrical breakdown, We will arrange for minor mechanical and/or electrical repairs to make the Insured Vehicle mobile again provided the breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/ repairer.

**e. Urgent Message Relays:**

In the event of the Insured Vehicle getting immobilized as a result of Accident and/or breakdown, We will send urgent message on Your request to the specified persons through available means of communication.

**f. Breakdown support over phone:**

In the event of minor mechanical errors/ faults/ non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/ faults/ non-functioning of the Insured's vehicle.

**g. Fuel Assistance:**

In the event of the Insured Vehicle being immobilized due to an empty fuel tank and/or contaminated fuel, We shall arrange for supply of one liter of fuel on chargeable basis at the location of the immobilization and / or towing of the insured vehicle to our nearest preferred workshop, provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/repairer.

**h. Towing Facility:**

In the event of the Insured Vehicle getting immobilized as a result of Accident and/or breakdown, We shall arrange for towing away of the Insured Vehicle from the spot of immobilization to our nearest preferred workshop/ repairer provided the accident/ breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has not reached a workshop/repairer.

**i. Taxi Benefits:**

In the event of the Insured Vehicle meeting with an accident /breakdown, We will arrange for a free travel of the occupants of the Insured Vehicle to a single destination within a vicinity of 40 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the Insured Vehicle has to be towed away to a workshop/ repairer.

The expenses for travel beyond 40 kilometers shall be borne by you.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for a taxi to transfer the occupants of the Insured Vehicle on Your own and submit the bills for a pre-communicated amount agreed by us and to be reimbursed by Us.

**j. Accommodation Benefits:**

In the event of the Insured Vehicle meeting with an accident /breakdown, We will provide the occupants of the Insured Vehicle with a hotel accommodation for one day provided the event has occurred beyond 100 kilometers from the center point of the city of your residence but within 100 kilometers from the center of the cities as listed in the attached annexure and the time to repair the Insured Vehicle will exceed 12 hours from the time of reporting the incident.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for a hotel accommodation for the occupants of the Insured Vehicle on Your own and submit the bills for a pre-communicated amount agreed by us and to be reimbursed by Us.

**k. Legal Advice:**

In the event of the Insured Vehicle meeting with an Accident, You shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes per year of the policy, You may continue with the same legal advisor on direct payment basis.

**• Conditions**

1. In case of transfer of ownership of the insured two wheeler, the cover under '24x7 Spot Assistance' shall expire
2. The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times per year of the policy except for following:
  - i. Fuel Assistance, which shall be limited to 2 times per year and One liter per event.
  - ii. Taxi Benefits, which shall be limited to 2 times per year and Rs. 1500 per event
  - iii. Accommodation Benefits, which shall be provided only for 1 day per year and up to a maximum of Rs. 3000 per day.
  - iv. Legal Advice, which shall be provided only once per year for a maximum of 30 minutes duration.

**Disclaimer :** The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer the policy wordings.

# ADD ON COVERS

## Exclusions

**We will not be liable to indemnify You for the following events:**

- Where the Insured Vehicle can be safely transferred on its own power to nearest dealer/workshop
- Any Accident, loss, damage and/or liability caused, sustained or incurred whilst the Insured Vehicle is being used otherwise than in accordance with the limitations as to use.
- Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- Any Accident, loss, damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to/by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences
- Any loss or damage caused due to riots, strikes and Act of God perils like flood, earthquake etc.
- Claims pertaining to theft losses
- Any consequential loss arising out of claims lodged under '24x7 Spot Assistance'
- Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
- Replacement cost of battery and/or any associated repair cost
- Cost of supply of parts or replacements elements or consumables
- Replacement cost of any part of consumable
- Repair cost of tyre and or parts or replacement cost of any part or consumable at a third party workshop repairer,
- Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by You
- Loss of valuables and personal belongings kept in the Insured Vehicle
- Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trial runs
- Any loss or damage caused due to pre-existing damages
- Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies
- Any loss or damage resulting from the use of Insured Vehicle against the recommendations of the owners manual and/or manufacturer's manual
- Any loss resulting from Your deliberate or intentional and/or unlawful or criminal act
- Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the Insured Vehicle
- Additional cost incurred in towing the Insured Vehicle to a dealer/workshop as specified by You instead to nearest authorized workshop.
- Services organized without Our prior consent for the various assistance services
- No benefit shall be provided after the Insured Vehicle has been taken by you or your representative to the garage or from the place of recovery in case of a stolen Insured Vehicle.

- Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops

## Plan Description

The benefits under the add on cover depends upon plan opted by you:

S. No	Cover	Plan Name		
		Plan A	Plan B	Plan C
1	Flat Battery	✓	✓	✓
2	Spare Keys	✓	✓	✓
3	Flat Tyres	✓	✓	✓
4	Minor Repairs	✓	✓	✓
5	Urgent Message Relays	✓	✓	✓
6	Breakdown support over phone	✓	✓	✓
7	Fuel Assistance	✓	✓	✓
8	Towing Facility	x	✓	✓
9	Taxi Benefits	x	x	✓
10	Accommodation Benefits	x	x	✓
11	Legal Advice	x	x	✓

✓ = Available    x = Not Available

## PREMIUM

To get an estimate of the premium payable for your two-wheeler, kindly fill up the Two-wheeler Package Policy Proposal Form. Based on the information furnished, we shall inform you of the premium amount to be paid.

## POLICY PERIOD:

Period of insurance of this add-on cover will be identical to the Policy Period of Standard Comprehensive Two-Wheeler Package Policy to which this add on cover is attached.

## CANCELLATION

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