SURAKSHA AUR BHAROSA DONO

# STAND-ALONE MOTOR DAMAGE COVER FOR TWO WHEELER

## POLICY WORDING

## 1. DEFINITIONS

1. **Accident** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
2. **Act** means the Insurance Act, 1938 (4 of 1938).
3. **Authority** means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999).
4. **Competent Authority** means
   a. Chairperson, or
   b. such whole-time member or such committee of the whole-time members or such officer(s) of the Authority, as may be determined by the Chairperson.
5. **Complaint Grievance** means written expression (includes communication in the form of electronic mail or voice based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel.
6. **Complainant** means a policyholder or prospect or nominee or assignee or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer and /or distribution channel.
7. **Cover** means an insurance contract whether in the form of a policy document or a Certificate of Insurance or any other form as may be specified to evidence the existence of an insurance contract.
8. **Distribution Channels** include insurance agents, intermediaries or insurance intermediaries, and any persons or entities authorised by the Authority to involve in sale and service of insurance policies.
9. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
10. **Policy Period** means the period commencing with the Commencement Date of the Policy and terminating with the expiry of the Policy as stated in the Policy Schedule/Schedule.
11. **Policy Schedule/Schedule** means the Schedule attached to and forming part of this Policy specifying the details of the Insured Vehicle, the Sum Insured, the Policy Period and the Sub-limits to which benefits under the Policy are subject to including any annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time
12. **Prospect** means any person who is a potential customer and likely to enter into an insurance contract either directly with the insurer or through the distribution channel involved.
13. **Prospectus** means a document either in physical or electronic format issued by the insurer to sell or promote the insurance product.
14. **Solicitation** means the act of approaching a prospect or a customer by an insurer or by a distribution channel with a view to persuading the prospect or a policyholder to purchase or to renew an insurance policy.
15. **Unfair trade practice** shall have the meaning ascribed to such term in the Consumer Protection Act, 2019, as amended from time to time.
16. **Salvage** The value of a vehicle that has met with an accident and has been damaged to such an extent that it no longer makes economic sense to repair.

## 2. COVERAGE

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 the company for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

(The term two-wheeler referred to in this Tariff will include motor cycle/scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

**NOW THIS POLICY WITNESSETH:**

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

**LOSS OF OR DAMAGE TO THE VEHICLE INSURED**

The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

i. by fire explosion self ignition or lightning;
ii. by burglary housebreaking or theft;
iii. by riot and strike;
iv. by earthquake (fire and shock damage);
v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
vi. by accidental external means;
vii. by malicious act;
viii. by terrorist activity;
ix. whilst in transit by road rail inland-waterway lift elevator or air;
x. By landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

(1) For all rubber/ nylon / plastic parts, tyres, tubes, and batteries - 50%
(2) For fibre glass components – 30%
(3) For all parts made of glass - Nil
(4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

| Age of Vehicle | % of Depreciation |
|---|---|
| Not exceeding 6 months | NIL |
| Exceeding 6 months but not exceeding 1 year | 5% |
| Exceeding 1 year but not exceeding 2 years | 10% |
| Exceeding 2 years but not exceeding 3 years | 15% |
| Exceeding 3 years but not exceeding 4 years | 25% |
| Exceeding 4 years but not exceeding 5 years | 35% |
| Exceeding 5 year but not exceeding 10 years | 40% |
| Exceeding 10 years | 50% |

(5) Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

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

(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;

b) damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

(c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and

(d) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

(a) the estimated cost of such repair including replacements, if any, does not exceed Rs.150/-;

(b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and

(c) The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

## 3. SUM INSURED – INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

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

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

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

| Age of the Vehicle | % of Depreciation for fixing IDV |
|---|---|
| Not exceeding 6 months | 5% |
| Exceeding 6 months but not exceeding 1 year | 15% |
| Exceeding 1 year but not exceeding 2 years | 20% |
| Exceeding 2 years but not exceeding 3 years | 30% |
| Exceeding 3 years but not exceeding 4 years | 40% |
| Exceeding 4 years but not exceeding 5 years | 50% |

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

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

## 4. AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

## 5. APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

## 6. GENERAL EXCEPTIONS

The Company shall not be liable in respect of:

1. any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:
   a) being used otherwise than in accordance with the Limitations as to Use or
   b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.

4 i) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or 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 and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

## 7. DEDUCTIBLE

The Company shall not be liable for each and every claim under OWN

DAMAGE Section (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

## 8. CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental or loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

   (a) For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as stated in the schedule against the year in which the loss falls less the value of the wreck.

   (b) For partial losses, i.e. losses other than Total Loss/ Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. Cancellation

- The insured can cancel the policy at any time during the term, by informing the company. The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.
- Under no circumstances can the company cancel statutory Motor Third Party Liability insurance, or any other compulsory insurance mandated by law except in case of double insurance or total loss subject to ensuring vehicle was not kept uninsured as per Motor Vehicle act provisions.
- The Company shall -

  a) refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

  b) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- Where the ownership of the insured vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
8. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

   a) Death Certificate in respect of the insured

   b) Proof of title to the vehicle

   c) Original Policy.

## 9. ENDORSEMENTS

**IMT.1. EXTENSION OF GEOGRAPHICAL AREA**

In consideration of the payment of an additional premium of Rs.... by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that notwithstanding anything contained in this policy to the contrary the Geographical Area as stated in the schedule of this policy shall from the../../...to the../../(both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

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

*Insert Nepal, Sri Lanka, Maldives, Bhutan, Pakistan, Bangladesh as the case may be

**IMT.3. TRANSFER OF INTEREST**

It is hereby understood and agreed that as from .../.../..... the interest in the policy is transferred to and vested in of ..... carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated.. /.../.... shall be deemed to be incorporated in and to be the

basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous insured shall accrue to the benefit .....

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

**IMT 4 Change of Vehicle**

It is hereby understood and agreed that as from .../...../ ..... the vehicle bearing Registration Numberis deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

| Regd. No. | Engine/ Chassis No. | Make | Type of Body | C.C. | Year of Manufa-cture | Seating Capacity including Driver | IDV |
|---|---|---|---|---|---|---|---|
| | | | | | | | |

In consequence of this change, an extra / refund premium of Rs is charged/ allowed to the insured.

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

**IMT.5. HIRE PURCHASE AGREEMENT**

It is hereby understood and agreed that .....(hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the Insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the personal accident cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement, it is expressly agreed that nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this policy.

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

**IMT.6. LEASE AGREEMENT**

It is hereby understood and agreed that ..... (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely .....as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the Company respectively under or in connection with this policy.

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

**IMT.7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT**

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with .....(hereinafter referred to as the "Pledgee") and it is further understood and agreed that the "Pledgee" is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the personal accident cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement, it is expressly agreed that nothing herein shall modify or affect the rights or liabilities of the insured or the Company respectively under or in connection with this policy or any term, provision or condition thereof.

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

**IMT.8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS**

(Private Cars and Motorized Two Wheelers Only)

It is hereby understood and agreed that in consideration of the Insured's membership of** a discount in premium of Rs.....* is allowed to the insured hereunder from ../../....

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this policy, the insured shall immediately notify the Company accordingly and refund to the Company, a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

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

* For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period to be inserted.

** Insert name of the concerned Automobile Association.

**IMT.10. INSTALLATION OF ANTI-THEFT DEVICE**

(Not applicable to Motor Trade Policies)

In consideration of certification by*..... that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of Rs ** is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is

maintained in efficient condition till the expiry of this Policy.

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

* The name of the certifying Automobile Association is to be inserted.

** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

**IMT. 11.A. VEHICLES LAID UP**

(Lay up period declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../ .../..... to.../ ..../..... the vehicle insured is laid up in garage and not in use, during this period all liability of the insurer under this policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF ACCIDENTAL LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE, EXPLOSION, SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT, STRIKE, MALICIOUS DAMAGE, TERRORISM OR STORM, TEMPEST, FLOOD, INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

a) # the insurer will deduct from the next renewal premium the sum of Rs * and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

b) # the period of insurance by this policy is extended to ...../...../..... in view of the payment of an additional premium of Rs**** and realization thereof by the Company.

Subject otherwise to the terms exceptions conditions and limitations of this policy. NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid–up period is to be inserted.

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

a) Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;

b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.

c) Fire and Theft risks no part of the words in capitals are to be deleted.

**IMT. 11. B. VEHICLES LAID UP**

(Lay up period not declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from ..... / ..... /..... the vehicle no. ..... insured hereunder is laid up in garage and not in use, during this period the liability of the insurer under this policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

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

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

a) Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;

b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.

c) Fire and Theft risks no part of the words in capitals are to be deleted.

**IMT. 11©. Termination of the UNDECLARED Period of Vehicle Laid of**

It is hereby understood and agreed that the insurance by this policy in respect of vehicle no. ..... insured hereunder is reinstated in full from ...../...../..... and the Endorsement IMT 11(B) attaching to this policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no has been out of use

a) # The insurer will deduct from the next renewal premium the sum of Rs * and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

b) # the period of insurance by this policy is extended to ...../...../..... in view of the payment of an additional premium of Rs** by the insured and realization of the same by the Company

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

NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid–up period is to be inserted.

**IMT.12. DISCOUNT FOR SPECIALY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

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

**IMT.13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES**

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the Company shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

**IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY**

Notwithstanding anything to the contrary contained in this Policy it is hereby understood and agreed that in the event of accidental loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the Company exercising the option under, * to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

(a) (i) the price quoted in the latest catalogue or the price list issued by the manufacturer or his agent for the country in which the vehicle insured is held for repair less depreciation applicable;

OR

(ii) if no such catalogue or price list exists the price list obtaining at the manufacturer's works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the policy; and

(b) the reasonable cost of fitting such parts.

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

* Insert 'Condition 3' in the case of the Private Car and Motorized Two Wheeler Policies and 'Condition 4' in the case of Commercial Vehicles Policy.

**IMT.22. COMPULSORY DEDUCTIBLE**

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs. *(or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the Company in the exercise of its discretion under Condition no ...** of this Policy.

If the expenditure incurred by the Company shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the Insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

**IMT.22A. VOLUNTARY DEDUCTIBLE**

(For Private Cars/motorized two wheelers other than for hire or reward)

It is hereby declared and agreed that the insured having opted a voluntary deductible of Rs*, a reduction in premium of Rs** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the Insured shall bear under Section 1 of the Policy in respect of each and every event (including event giving rise to a total loss/ constructive total loss) the first Rs***(or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any expenditure by the Company in the exercise of its discretion under Condition no ...# of this Policy.

If the expenditure incurred by the Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* to insert voluntary deductible amount opted by the Insured under tariff for Private Car / Tariff for motorized two wheelers.

** to insert appropriate amount relating to the voluntary deductible opted as per the provision of the tariff for Private car / tariff for motorized two wheelers

*** to insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R 40

# to insert policy condition No. 3 of the tariff for private car / tariff for motorized two wheelers

**IMT.24. ELECTRICAL / ELECTRONIC FITTINGS**

(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle–Package Policy only)

In consideration of the payment of additional premium of Rs. by the insured as mentioned in the schedule and realization thereof by the Company, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Company will indemnify the insured against accidental loss of or damage to such electrical and/or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The Company shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Company hereunder shall not exceed the Insured's Declared Value (IDV) of the item. Subject otherwise to the terms conditions limitations and exceptions of this policy.

**IMT.25. CNG / LPG KIT IN BI-FUEL SYSTEM**

(Own Damage cover for the kit)

In consideration of the payment of additional premium of Rs by the insured as mentioned in the schedule and realization

thereof by the Company * notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

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

* To insert sum arrived at in terms of G.R.42.

**IMT.26. FIRE AND/OR THEFT RISKS ONLY**

(Not applicable for Miscellaneous and Special Types of vehicles ratable under Class -D and Motor Trade Policies under Classes- E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that SectionII of the policy is deemed to be cancelled and under Section I thereof the Company shall only be

liable to indemnify the insured against accidental loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm, tempest, flood, inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

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

NB. (i) In case of Fire Risk only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Theft Risk only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

**IMT.27. LIBILITY AND FIRE AND / OR THEFT**

(Not applicable for Miscellaneous and Special Types of vehicles ratable under Class–D of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section I of the policy the Company shall not be liable there under except in respect of loss or damage to the insured vehicle by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

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

NB. (i) In case of Liability and Fire Risks only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

**IMT.31. RELIABILITY TRIALS AND RALLIES**

(Private Cars and Motorized Two Wheelers Only)

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that in the indemnity granted by this policy is extended to apply whilst the vehicle insured is engaged in .....* to be held at** on or about the date of ../../.... under the auspices of ..... #

Provided that–

(a) No indemnity shall be granted by this Endorsement to#

(b) This policy does not cover use for organized racing, pace making, or speed testing.

(c) During the course of the*, the Company shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

## It is further understood and agreed that while the vehicle insured is engaged in*, the Insured shall bear the first Rs...@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the Company shall make any payment in exercise of its discretion under condition No. 3 of the Policy in settlement of any claim and such payment includes the amount for which the Insured is responsible by reason of this Endorsement the Insured shall repay to the Company forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event. Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

* To insert the name of the event

** To insert the venue of the event.

@ To insert Rs 5000/- for Private Cars or Rs 2500/- for motorized two-wheelers. For the duration of the event the deductible under Section 1 of this Policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

# To insert the name of the promoters of the event.

## To delete the entire paragraph in case of Liability Only Policies.

**IMT.33. LOSS OF ACCESSORIES**

(Applicable to Motorized Two Wheeler Policies only)

In consideration of the payment of an additional premium of Rsby the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that as from ../../.... Notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this policy , the Company will indemnify the insured in respect of loss of or damage to the accessories in the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

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

## 10. CLAIM SETTLEMENT

The Company will settle the claim under this Policy within 7 days of receipt of the surveyor report and necessary documents ie. Driving license, FIR, fitness certificate, permit, claim form and any other related documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of twenty-two days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2024.

## 11. GRIEVANCE REDRESSAL PROCEDURE

**Stage 1:**

If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance.

Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal

Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home

**Stage2: Escalation to Insurance Ombudsman**

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online:

https://www.cioins.co.in/Ombudsman

List of Ombudsman offices with contact details are attached as an

Annexure-1. For updated status,

Please refer to website www.irdai.gov.in

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith. Ombudsman and Addresses of Ombudsmen Centres.

## ANNEXURE I - LIST OF OMBUDSMEN OFFICES

| Areas of Jurisdiction | Office of the Insurance Ombudsman |
|---|---|
| Gujarat, Dadra & Nagar Haveli, Daman and Diu. | Office of the Insurance Ombudsman<br>Jeevan Prakash Building, 6th floor,<br>Tilak Marg, Relief Road,<br>Ahmedabad - 380 001.<br>Tel. Nos: 079 - 25501201/02/05/06<br>Email: bimalokpal.ahmedabad@ecoi.co.in |
| Karnataka. | Jeevan Soudha Building,PID No. 57-27-N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, Ist Phase,<br>Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: bimalokpal.bengaluru@ecoi.co.in |
| Madhya Pradesh, Chhattisgarh | Janak Vihar Complex, 2nd Floor,<br>6, Malviya Nagar, Opp. Airtel Office,<br>Near New Market,<br>Bhopal – 462 003.<br>Tel.: 0755 - 2769201 / 2769202<br>Fax: 0755 - 2769203<br>Email: bimalokpal.bhopal@ecoi.co.in |
| Odhisa | 62, Forest park,<br>Bhubneshwar – 751 009.<br>Tel.: 0674 - 2596461 /2596455<br>Fax: 0674 - 2596429<br>Email: bimalokpal.bhubaneswar@ecoi.co.in |
| Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh | S.C.O. No. 101, 102 & 103, 2nd Floor,<br>Batra Building, Sector 17 – D,<br>Chandigarh – 160 017.<br>Tel.: 0172 - 2706196 / 2706468<br>Fax: 0172 - 2708274<br>Email: bimalokpal.chandigarh@ecoi.co.in |
| Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry). | Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet,<br>CHENNAI – 600 018.<br>Tel.: 044 - 24333668 / 24335284<br>Fax: 044 - 24333664<br>Email: bimalokpal.chennai@ecoi.co.in |
| Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh. | 2/2 A, Universal Insurance Building,<br>Asaf Ali Road,<br>New Delhi – 110 002.<br>Tel.: 011 - 23232481/23213504<br>Email: bimalokpal.delhi@ecoi.co.in |
| Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. | Jeevan Nivesh, 5th Floor,<br>Nr. Panbazar over bridge, S.S. Road,<br>Guwahati – 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205<br>Email: bimalokpal.guwahati@ecoi.co.in |
| Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry. | 6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool,<br>Hyderabad - 500 004.<br>Tel.: 040 - 67504123 / 23312122<br>Fax: 040 - 23376599<br>Email: bimalokpal.hyderabad@ecoi.co.in |
| Rajasthan. | Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg,<br>Jaipur - 302 005.<br>Tel.: 0141 - 2740363<br>Email- Bimalokpal.jaipur@ecoi.co.in |
| Kerala, Lakshadweep, Mahe-a part of of Union Territory of Pondicherry. | Shri P.K.Vijayakumar,<br>2nd Floor, CC 27/2603, Pulinat Bldg.,<br>Opp. Cochin Shipyard, M.G. Road,<br>ERNAKULAM-682 015.<br>Tel : 0484-2358759/2359338<br>Fax : 0484-2359336<br>Email: bimalokpal.ernakulam@gbic.co.in |
| West Bengal, Sikkim, Andaman & Nicobar Islands. | Hindustan Bldg. Annexe, 4th Floor,<br>4, C.R. Avenue,<br>KOLKATA - 700 072.<br>Tel.: 033 - 22124339 / 22124340<br>Fax : 033 - 22124341<br>Email: bimalokpal.kolkata@ecoi.co.in |
| Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. | 6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001.<br>Tel.: 0522 - 2231330 / 2231331<br>Fax: 0522 - 2231310<br>Email: bimalokpal.lucknow@ecoi.co.in |
| Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane). | 3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W),<br>Mumbai - 400 054.<br>Tel.: 022 - 26106552 / 26106960<br>Fax: 022 - 26106052<br>Email: bimalokpal.mumbai@ecoi.co.in |
| State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. | Bhagwan Sahai Palace<br>4th Floor, Main Road,<br>Naya Bans, Sector 15,<br>Distt: Gautam Buddh Nagar,<br>U.P-201301.<br>Tel.: 0120-2514250 / 2514252 / 2514253<br>Email- bimalokpal.noida@ecoi.co.in |

| | |
|---|---|
| Bihar, Jharkhand. | 1st Floor,Kalpana Arcade Building,,<br>Bazar Samiti Road,<br>Bahadurpur,<br>Patna 800 006.<br>Tel.: 0612-2680952<br>Email- bimalokpal.patna@ecoi.co.in |
| Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region). | Smt. Ramma Bhasin, Secretary General,<br>Shri Y.R. Raigar, Secretary<br>3rd Floor, Jeevan Seva Annexe,<br>S.V. Road, Santacruz(W),<br>MUMBAI – 400054<br>Tel : 022-26106889/6671<br>Fax : 022-26106949<br>Email- inscoun@gbic.co.in |

The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in, our website www.sbigeneral.inss

Source:- CIO (cioins.co.in)

## 12. ADD ONS

The Add On shall be applicable as mentioned in the Annexure-III

## ANNEXURE III

**LIST OF ADD ON COVERS (Stand-Alone Motor Damage Cover for Two Wheeler)**

The covers listed below are Add On Covers and are available to the Insured on payment of additional premium, subject to below mentioned terms, conditions, and exclusions.

**1. Depreciation Reimbursement-**

In consideration of payment of the additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts of the vehicle which were allowed to be replaced for approved partial loss claims under Section I of the Policy, provided always that;

1) no reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover
2) this cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.

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

**2. Engine Guard**

This cover is applicable if it is shown on Your schedule.

**What Is Covered**

In consideration of the payment of additional premium by the Insured as specified and shown in the schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the loss or damage caused to –

1) Internal parts of the engine of the insured vehicle.
2) Gear Box, Transmission or Differential Assembly & associated parts of the insured vehicle.

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

**What Is Not Covered**

We shall not indemnify You under this endorsement in respect of –

1) Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/ preventive maintenance.
2) Any aggravation of loss or damage including corrosion due to delay in intimation to Us and/ or retrieving the vehicle from water logged area.
3) Ageing, depreciation, wear and tear.

**Special Condition**

Claim under this endorsement will be admissible only if –

1) In case of water damage, there is an evidence of vehicle being submerged or stopped in a water-logged area.
2) In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3) Vehicle is transported / towed to the Company Authorized Garage within 2 (Two) days of water receding from the water-logged area.
4) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

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

**Definitions**

1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
2) We, Us, Our, Ourselves means SBI General Insurance Company Limited
3) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

**3. Tyre And Rim Guard**

This cover is applicable if it is shown on Your schedule.

**What Is Covered**

In consideration of payment of the additional premium by the Insured as specified and mentioned in the schedule and realization thereof by the Company,

**Tyre**

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to Tyre and tubes.

In any situation the Company's liability would not exceed the following, basis the unused tread depth of respective Tyre -

- Unused tread depth of <3 mm- considered as normal wear and tear and is not covered.
- Unused tread depth of >=3 to <5 mm- 50% of cost of new Tyre and/ or tube
- Unused tread depth of >=5 to <7 mm- 75% of cost of new Tyre and/ or tube
- Unused tread depth of >7mm- 100% of cost of new Tyre and/ or tube

Unused tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle.

**Rim**

If during the Period of Insurance any Rim on Your insured vehicle is accidently physically damaged or warped as a result of a blowout or as a result of it being driven over pot holes, kerbs, or other road debris We will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Tyre and/ or Rim will be allowed it will be of the same make and specification and if the Tyre and/ or Rim of similar specification is not available and replaced Tyre and/ or Rim is superior to damaged Tyre and/ or Rim then We will not be liable for betterment charges. Maximum of 2 replacements will be allowed during one annual Period of Insurance.

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle. Cost of consumables are also covered.

If damage to Tyre / tube and/ or Rim is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Our liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

**What Is Not Covered**

1) If vehicle is not repaired at the Company Authorized Garage
2) Loss or damage arising out of natural wear and tear.
3) Any loss or damage to Rims resulting from corrosion and/ or oxidation and/ or rusting.
4) Any loss or damage within first 15 days of inception of the Policy.
5) Any loss or damage occurred prior to inception of the Policy.
6) Any loss or damage resulting into total loss of the vehicle.
7) Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ Tyres/ tubes.
8) Theft of Tyre(s)/ tube(s)/ Rim(s) or its parts, accessories without vehicle being Lost/Stolen or theft of entire vehicle.
9) If the Tyre(s)/ tube(s)/ Rim(s) being claimed is different from Tyre(s)/ Rim(s) insured/ supplied as original equipment along with the vehicle unless informed to us and mentioned/ endorsed on the Policy.
10) Fraudulent act committed by You or the workshop or any person entrusted possession of the vehicle by You.
11) Loss or damage arising out of improper storage or transportation.
12) Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect Tyre/ Rim function or performance
13) Loss or damages arising out of modifications not approved by Tyre/ vehicle manufacturer.
14) Any loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
15) Loss or damage resulting from hard driving due to race, rally or illegal activities.
16) Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
17) Loss or damage resulting from poor workmanship while repair.
18) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19) Minor damage or scratch not affecting the functioning.
20) Tyre/ Rim which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

**Important Conditions**

1) If You make a fraudulent claim which is declined as per "What is not covered", coverage under this section shall cease with immediate effect.
2) If during the Period of Insurance any Tyre and/ or Rim is replaced for any reason for which claim is not preferred under the coverage, cover on new Tyre and/ or Rim would not be available unless details of new Tyre and/ or Rim are informed to Us.
3) In case of replacement of Tyre and/ or Rim for which a claim is preferred under the coverage, replaced Tyre and/ or Rim can be included by way of endorsement.
4) All claims must be made within 3 working days of damage.
5) You must take all reasonable steps to avoid loss or damage to Tyre(s) and/ or Rim. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Tyre(s) and/ or Rim.

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

**Definitions**

1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
2) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
3) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
4) Rim- means the rim of the wheels on your vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes, bearing or axle.
5) Tyre- means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this Policy was purchased.
6) We, Us, Our, Ourselves means SBI General Insurance Company Limited
7) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

**4. Inconvenience Allowance**

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy provided always that

a) Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Policy subject to a maximum period of 10 days. The time taken for repairs is calculated from the time of starting of accidental repairs allowed by the Company to time of completion of the same.
b) Such approved repairs should be carried out in a Company Authorised Garage.
c) The deductible mentioned in the Schedule shall be reduced from the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of the deductible.
d) The cover is applicable only for the first own-damage claim lodged during one annual period of insurance.
e) Deductible – First 3 days of actual repair.

**5. Basic Road-Side Assistance**

In consideration of the payment of additional premium by the

Insured as specified and shown in the Policy Schedule and realization thereof by the Company, the Company will provide the following services within an area of 50 Kms. from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover.

1. **Mechanical & Electrical Breakdown**: In the event, that the insured vehicle cannot move or run on its own power on a public road due to any mechanical or electrical breakdown, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power. If mobilization of the insured vehicle is not possible by carrying out such repairs on spot, the Company will arrange for the towing of the insured vehicle to a nearest repair shop / garage. In the event of the repair shops/garages being closed due to holidays or night hours, the Company will provide for the custody and storage of the insured vehicle until the repair shops/garages re-open. In the event that spare parts required for repair are not available with the repair shop/ garages, the Company will endeavor to locate, procure and deliver such spare parts to the repair shop/garage within 72 (seventy-two) hours, provided that the parts are available in the open market within India.

**What is Not Covered**

a) Labour charges or cost of parts or replacement charges or consumables and their transportation cost to the site of breakdown in case repairs are carried out on the spot of breakdown.

b) Cost of parts or replacement charges or consumables and their transportation cost to the repair shop/garage, in case the same is not available with them.

c) Entire cost of repair shop/garage's bill.

d) Cost of towing beyond 50 kms from the spot of breakdown of the insured vehicle.

e) Charges of the repairer, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.

f) Any payment to a third-party for on-spot repair/towing/storage/ recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

2. **Accident**: In the event, that the insured vehicle cannot move or run on its own power on a public road due to any accident covered by the Policy, the Company shall arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage. In the event of such Repair shop/Garage being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until such Repair shop/Garage re-opens.

**What is Not Covered**

a) Cost of towing beyond 50 kms from the spot of such accident of the insured vehicle.

b) Any payment to a third-party for towing/storage/recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

3. **Flat Tyre**: In the event, that the insured vehicle cannot move or run on its own power on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

**What is Not Covered**

a) Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.

b) Entire cost of tyre repair shop/garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any tyre repair shop/garage for repairs.

4. **Dead Battery**: In the event, that the engine of the insured vehicle fails to start due to a dead / drained battery, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest repair shop/garage.

**What is Not Covered**

a) Cost of parts or replacement elements, consumables and recharging of battery, and its/their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.

b) Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

5. **Keys Locked-In** : In the event, that the insured vehicle cannot move or run on its own power on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall arrange for a person to:

I) Pick up duplicate set of keys from the address of the Insured as mentioned in Policy Schedule under due authorization of the Insured and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization matching with the policy schedule.

ii) If the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming, the Company will arrange for a repairer to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools. Personal Identification details of the Insured matching with the Policy Schedule and vehicle records shall be produced for verification by the repairer, before any such attempt to reopen the vehicle is undertaken. In the attempt to open the vehicle/start the vehicle as described above under instructions from the Insured/driver of the vehicle at the spot and if there is any loss/damage occurring to the insured vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/ liable for the same.

6. **Contamination/Incorrect or Running Out of Fuel**: In the event that the insured vehicle cannot move or run on its own power on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will arrange for delivery/replacing/changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.

**What is Not Covered:**

a) This service is not available if the fuel type of the insured vehicle is other than Petrol or Diesel.

b) Actual cost of the fuel.

c) Any damage to the engine or other parts due to use of wrong fuel.

Notwithstanding anything mentioned above, the services under these Add-On covers will not be available under the following circumstances:

A) Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.

B) Natural Catastrophe: Any immobilization of the insured vehicle due to any natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.

C) Strikes/War/Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

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

In order to avail any of the above services, the Insured/or person

in lawful possession of the vehicle at the time of immobilization of the insured vehicle, should ring up the following toll-free number and provide the details asked for.

**Toll Free Number: 18001021111**

## LIST OF CITIES FALLING UNDER COVERAGE NETWORK

| City Name | State |
|---|---|
| ADILABAD | Andhrapradesh |
| UTNUR | Andhrapradesh |
| ASIFABAD | Andhrapradesh |
| CHITTOOR | Andhrapradesh |
| TIRUPATI | Andhrapradesh |
| KAKINADA | Andhrapradesh |
| PEDDAPURAM | Andhrapradesh |
| PITHAMPURAM | Andhrapradesh |
| RAJAHMUNDRY | Andhrapradesh |
| HYDERABAD | Andhrapradesh |
| SECUNDERABAD | Andhrapradesh |
| ANDOLE | Andhrapradesh |
| JANGOON | Andhrapradesh |
| BIDAR (Karnataka) | Andhrapradesh |
| MIRILGUDA | Andhrapradesh |
| KAMAREDDY | Andhrapradesh |
| NANDAYAL | Andhrapradesh |
| ZAHEERABAD | Andhrapradesh |
| KARIMNAGAR | Andhrapradesh |
| HANAMKONDA | Andhrapradesh |
| MANCHERAL | Andhrapradesh |
| JAGTIAL | Andhrapradesh |
| KHAMMAM | Andhrapradesh |
| KOTTAGUDEM | Andhrapradesh |
| TIRUVURU | Andhrapradesh |
| MAHBUBABAD | Andhrapradesh |
| KODAD | Andhrapradesh |
| KANUMOLU | Andhrapradesh |
| KURNOOL | Andhrapradesh |
| RAICHUR | Andhrapradesh |
| ADONI | Andhrapradesh |
| GUNTAKAL | Andhrapradesh |
| MAHBOOBNAGAR | Andhrapradesh |
| SANGAREDDY | Andhrapradesh |
| SIDDIPET | Andhrapradesh |
| PATANCHERUVU | Andhrapradesh |
| NALGONDA | Andhrapradesh |
| NELLORE | Andhrapradesh |
| NIZAMABAD | Andhrapradesh |

| City Name | State |
|---|---|
| KAMAREDDY | Andhrapradesh |
| VIJAYWADA | Andhrapradesh |
| GUNTUR | Andhrapradesh |
| MACHILIPATNAM | Andhrapradesh |
| ONGOLE | Andhrapradesh |
| MACHERLA | Andhrapradesh |
| TENALI | Andhrapradesh |
| CHIRALA | Andhrapradesh |
| VISHAKHAPATNAM | Andhrapradesh |
| BHIMUNIPATNAM | Andhrapradesh |
| VIZIANGRAM | Andhrapradesh |
| WARANGAL | Andhrapradesh |
| PARKAL | Andhrapradesh |
| NARSAMPET | Andhrapradesh |
| HANAMKONDA | Andhrapradesh |
| ELURU | Andhrapradesh |
| GUWAHATI | Assam |
| SHILLONG | Assam |
| DISPUR | Assam |
| TEZPUR | Assam |
| PATNA | Bihar |
| DANAPUR | Bihar |
| KHAGAUL | Bihar |
| HAJIPUR | Bihar |
| ARRAH | Bihar |
| CHANDIGARH | Chandigarh |
| PANCHKULA | Chandigarh |
| NAHAN | Chandigarh |
| AMBALA | Chandigarh |
| RUPNAGAR | Chandigarh |
| SOLAN | Chandigarh |
| YAMUNA NAGAR | Chandigarh |
| MOHALI | Chandigarh |
| BILASPUR | Chhattisgarh |
| RAIPUR | Chhattisgarh |
| DURG | Chhattisgarh |
| BHILAI | Chhattisgarh |
| TATIBANDH | Chhattisgarh |
| SILVASA | DADRA & NAGAR HAVELI |

| City Name | State |
|---|---|
| DAMAN | DAMAN & DEU |
| DELHI | DELHI |
| PANAJI | Goa |
| YELLAPUR | Goa |
| ARANI | Goa |
| DONA PAULA | Goa |
| BARDEZ | Goa |
| SURLA | Goa |
| VELHA | Goa |
| PONDA | Goa |
| TALAULIM | Goa |
| SANGOD | Goa |
| MARDOL | Goa |
| USGAON | Goa |
| MAPUCA | Goa |
| PERNEM | Goa |
| MAEM | Goa |
| CANDOLIM | Goa |
| ANJUNA | Goa |
| CALANGUTE | Goa |
| MARGAON | Goa |
| KARWAR | Goa |
| BETUL | Goa |
| TILAMOLA | Goa |
| ORLEM | Goa |
| MARMUGAO | Goa |
| NUVEM | Goa |
| CORTALIM | Goa |
| VERNA | Goa |
| VASCO | Goa |
| AHMEDABAD | Gujarat |
| JHALOD | Gujarat |
| DHOLKA | Gujarat |
| SANAND | Gujarat |
| LIMBDI | Gujarat |
| VIRAMGAM | Gujarat |
| ANAND | Gujarat |
| PETLAD | Gujarat |
| NADIAD | Gujarat |

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

| City Name | State |
|---|---|
| UMRETH | Gujarat |
| BORSAD | Gujarat |
| ABU ROAD | Gujarat |
| PALANPUR | Gujarat |
| RADHANPUR | Gujarat |
| DISA | Gujarat |
| PATAN | Gujarat |
| UNJHA | Gujarat |
| SIDDHAPUR | Gujarat |
| GANDHIDHAM | Gujarat |
| BHACHAU | Gujarat |
| MANGROL | Gujarat |
| RAJPIPLA | Gujarat |
| ANKALESHWAR | Gujarat |
| BHARUCH | Gujarat |
| BHAVNAGAR | Gujarat |
| BOTAD | Gujarat |
| PALITANA | Gujarat |
| AMRELI | Gujarat |
| KUNDLA | Gujarat |
| BHUJ | Gujarat |
| GANDHINAGAR | Gujarat |
| KAPADVANJ | Gujarat |
| GODHRA | Gujarat |
| DAHOD | Gujarat |
| JHALOD | Gujarat |
| JAMNAGAR | Gujarat |
| KHAMBHALIYA | Gujarat |
| UPLETA | Gujarat |
| DWARKA | Gujarat |
| OKHA | Gujarat |
| BHATIA | Gujarat |
| JUNAGADH | Gujarat |
| DHORAJI | Gujarat |
| KESHOD | Gujarat |
| GONDAL | Gujarat |
| VISNAGAR | Gujarat |
| MAHESANA | Gujarat |
| VIJAPUR | Gujarat |
| SAMI | Gujarat |
| PORBANDAR | Gujarat |
| RANAVAV | Gujarat |

| City Name | State |
|---|---|
| JETPUR | Gujarat |
| VISAVDAR | Gujarat |
| CHOTILA | Gujarat |
| LIMBDI | Gujarat |
| RAJKOT | Gujarat |
| MORBI | Gujarat |
| DHRANGADHARA | Gujarat |
| WANKANER | Gujarat |
| SURENDRANAGAR | Gujarat |
| HIMATNAGAR | Gujarat |
| MODASA | Gujarat |
| VIJAPUR | Gujarat |
| VISNAGAR | Gujarat |
| VYARA | Gujarat |
| HAJIRA | Gujarat |
| ANKLESHWAR | Gujarat |
| HALOL | Gujarat |
| NANDURBAR (MAH) | Gujarat |
| UBHARAT | Gujarat |
| KHEDA | Gujarat |
| NADIAD | Gujarat |
| LOTHAL | Gujarat |
| LUNAWADA | Gujarat |
| RAJPIPLA | Gujarat |
| BARDOLI | Gujarat |
| IDAR | Gujarat |
| SURAT | Gujarat |
| VADODARA | Gujarat |
| VALSAD | Gujarat |
| VAPI | Gujarat |
| BILLIMORA | Gujarat |
| MAHUVA | Gujarat |
| NAROLI | Gujarat |
| NAVASARI | Gujarat |
| AMBALA | Haryana |
| FARIDABAD | Haryana |
| SHAHBAD | Haryana |
| THANESAR | Haryana |
| RAJPURA | Haryana |
| KAITHAL | Haryana |
| KAITHAL | Haryana |
| SONEPAT | Haryana |

| City Name | State |
|---|---|
| NARWANA | Haryana |
| HANSI | Haryana |
| CHURU | Haryana |
| SIRSA | Haryana |
| BHIWANI | Haryana |
| BAHADURGARH | Haryana |
| PALWAL | Haryana |
| GURGAON | Haryana |
| SOHNA | Haryana |
| HISSAR | Haryana |
| JIND | Haryana |
| KARNAL | Haryana |
| FATEHBAD | Haryana |
| NOHAR (RAJ) | Haryana |
| BHADRA | Haryana |
| KURUKSHETRA | Haryana |
| PANIPAT | Haryana |
| REWARI | Haryana |
| ROHTAK | Haryana |
| SIRSA | Haryana |
| BILASPUR | Himachal Pradesh |
| DALHOUSIE | Himachal Pradesh |
| HAMIRPUR | Himachal Pradesh |
| BHORANJ | Himachal Pradesh |
| AKKAR | Himachal Pradesh |
| BARSAR | Himachal Pradesh |
| KASOL | Himachal Pradesh |
| PULGA | Himachal Pradesh |
| SOLAN | Himachal Pradesh |
| CHABA | Himachal Pradesh |
| BILASPUR | Himachal Pradesh |
| BILASPUR SADAR | Himachal Pradesh |
| BARAGRAN | Himachal Pradesh |
| HATKOT | Himachal Pradesh |
| KANGRA | Himachal Pradesh |
| KULLU | Himachal Pradesh |
| MANALI | Himachal Pradesh |
| MANDI | Himachal Pradesh |
| SUNDERNAGAR | Himachal Pradesh |
| SHIMLA | Himachal Pradesh |
| PAONTA SAHIB | Himachal Pradesh |
| JAMMU | Jammu & Kashmir |

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

| City Name | State |
|---|---|
| AKHNUR | Jammu & Kashmir |
| RANBIRSINGHPURS | Jammu & Kashmir |
| RAMNAGAR | Jammu & Kashmir |
| NAGROTA | Jammu & Kashmir |
| UDHAMPUR | Jammu & Kashmir |
| KATRA | Jammu & Kashmir |
| DHANBAD | Jharkhand |
| KATRAS | Jharkhand |
| JHARIA | Jharkhand |
| DUMDUMI | Jharkhand |
| GUMIA | Jharkhand |
| RAMGARH | Jharkhand |
| JUGSALA | Jharkhand |
| HAZARIBAGH | Jharkhand |
| MUSHABANI | Jharkhand |
| JAMSHEDPUR | Jharkhand |
| RANCHI | Jharkhand |
| BANGALORE | Karnataka |
| BELGAUM | Karnataka |
| GOKAK | Karnataka |
| CHIKAMAGLUR | Karnataka |
| CHITRADURGA | Karnataka |
| HIRIYUR | Karnataka |
| SULLIA | Karnataka |
| BIJAL | Karnataka |
| DAVANGERE | Karnataka |
| DHARWAR | Karnataka |
| NARGUND | Karnataka |
| GADAG | Karnataka |
| KOPPAL | Karnataka |
| HAVERI | Karnataka |
| BELGAUM | Karnataka |
| BAGALKOT | Karnataka |
| DAVENGERE | Karnataka |
| RANEBENNUR | Karnataka |
| HUBLI | Karnataka |
| HASSAN | Karnataka |
| HAVERI | Karnataka |
| KUSHALNAGAR | Karnataka |
| KOLAR | Karnataka |
| HASAN | Karnataka |
| CHAMRAJ NAGAR | Karnataka |

| City Name | State |
|---|---|
| MADIKERI | Karnataka |
| RANGAPATTANA | Karnataka |
| SAKELSHPUR | Karnataka |
| NANJANGUD | Karnataka |
| GUNDLUPET | Karnataka |
| ULLAL | Karnataka |
| SIDHAPURA | Karnataka |
| KUNIGAL | Karnataka |
| PUTTUR | Karnataka |
| MANDYA | Karnataka |
| MADDUR | Karnataka |
| MANGLORE | Karnataka |
| MYSORE | Karnataka |
| RAMNAGARA | Karnataka |
| SHIMOGA | Karnataka |
| TUMKUR | Karnataka |
| KUNIGAL | Karnataka |
| HIRIYUR | Karnataka |
| UDUPI | Karnataka |
| KARKALA | Karnataka |
| KAUP | Karnataka |
| UDYAVARA | Karnataka |
| MUDRADI | Karnataka |
| ALLEPPEY | Kerala |
| CALICUT | Kerala |
| KANNUR | Kerala |
| NAGARHOLE | Kerala |
| KALPETTA | Kerala |
| NILAMBUR | Kerala |
| TIRUPUR | Kerala |
| PAINNAVU | Kerala |
| ALLEPEY | Kerala |
| QUILON | Kerala |
| VARAKKALAJ | Kerala |
| THEKADDI | Kerala |
| POLACHHI | Kerala |
| COCHIN | Kerala |
| TIRUCHENDUR | Kerala |
| TENKASAI (TAMILNADU) | Kerala |
| ATTINGAL | Kerala |
| KOLLAM | Kerala |

| City Name | State |
|---|---|
| CHAVAKKAD | Kerala |
| SHORANUR | Kerala |
| CHITTUR | Kerala |
| KOLLAM | Kerala |
| KOTTAYAM | Kerala |
| MALAPURAM | Kerala |
| PALAKKAD | Kerala |
| PATHANAMTHITTA | Kerala |
| THRISSUR | Kerala |
| GURUVAYUR | Kerala |
| TRIVANDRUM | Kerala |
| WAYANAD | Kerala |
| MUNNAR | Kerala |
| BHOPAL | Madhyapradesh |
| SEHORE | Madhyapradesh |
| VIDISHA | Madhyapradesh |
| HOSHANGABAD | Madhyapradesh |
| RAISEN | Madhyapradesh |
| DEWAS | Madhyapradesh |
| BHIND | Madhyapradesh |
| DATIA | Madhyapradesh |
| JHANSI | Madhyapradesh |
| AMBAH | Madhyapradesh |
| SABALGARH | Madhyapradesh |
| ORAI | Madhyapradesh |
| BHANDER | Madhyapradesh |
| LALITPUR | Madhyapradesh |
| MAHGWAN | Madhyapradesh |
| MANDALA | Madhyapradesh |
| UJJAIN | Madhyapradesh |
| ANNUPUR | Madhyapradesh |
| MHOW | Madhyapradesh |
| DHAR | Madhyapradesh |
| ASHTA | Madhyapradesh |
| SHAJAPUR | Madhyapradesh |
| MANDU | Madhyapradesh |
| MAHESHWAR | Madhyapradesh |
| KANNOD | Madhyapradesh |
| BADNAWAR | Madhyapradesh |
| SHAMPUR | Madhyapradesh |
| MAHOBA | Madhyapradesh |
| BAUG | Madhyapradesh |

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

| City Name | State |
|---|---|
| KHALGHAR | Madhyapradesh |
| PICHOR | Madhyapradesh |
| GONA | Madhyapradesh |
| HARDA | Madhyapradesh |
| JHABUA | Madhyapradesh |
| MORENA | Madhyapradesh |
| SHAHDOL | Madhyapradesh |
| UMARIA | Madhyapradesh |
| KATNI | Madhyapradesh |
| NIMACH | Madhyapradesh |
| BADANWAR | Madhyapradesh |
| SIDHI | Madhyapradesh |
| MAUGANJ | Madhyapradesh |
| RAMPUR | Madhyapradesh |
| PANNA | Madhyapradesh |
| MANDASAUR | Madhyapradesh |
| GWALIOR | Madhyapradesh |
| INDORE | Madhyapradesh |
| CHHATARPUR | Madhyapradesh |
| KHAJURAHO | Madhyapradesh |
| TIKAMGARH | Madhyapradesh |
| DEWAS | Madhyapradesh |
| AGAR | Madhyapradesh |
| JABALPUR | Madhyapradesh |
| BARWAHA | Madhyapradesh |
| RATLAM | Madhyapradesh |
| REWA | Madhyapradesh |
| SATNA | Madhyapradesh |
| UJJAIN | Madhyapradesh |
| AHMEDNAGAR | Maharashtra |
| SANGAMNER | Maharashtra |
| SHRIRAMPUR | Maharashtra |
| AKOLE | Maharashtra |
| RAHURI | Maharashtra |
| LONI | Maharashtra |
| SHRIGONDA | Maharashtra |
| SHEGAON | Maharashtra |
| JAMKHED | Maharashtra |
| ACHALAPUR | Maharashtra |
| ANJANGAON | Maharashtra |
| MURTAJPUR | Maharashtra |
| BALAPUR | Maharashtra |

| City Name | State |
|---|---|
| DARWA | Maharashtra |
| MALEGAON | Maharashtra |
| AMALNER | Maharashtra |
| MALKAPUR | Maharashtra |
| SHEGAON | Maharashtra |
| KHAMGAON | Maharashtra |
| ELLORA | Maharashtra |
| WARI | Maharashtra |
| SILLOD | Maharashtra |
| VAIJAPUR | Maharashtra |
| WARUD | Maharashtra |
| DARYAPUR | Maharashtra |
| ARVI | Maharashtra |
| BABHALESHWAR | Maharashtra |
| YEOLA | Maharashtra |
| RAHATA | Maharashtra |
| DHARANGAON | Maharashtra |
| CHALISGAON | Maharashtra |
| PAROLA | Maharashtra |
| CHOPDA | Maharashtra |
| PACHORA | Maharashtra |
| ASHTA | Maharashtra |
| CHIKODI | Maharashtra |
| HATKANANGALE | Maharashtra |
| KURUNDWAD | Maharashtra |
| RAIGAD | Maharashtra |
| ALIBAUG | Maharashtra |
| PANVEL | Maharashtra |
| KATOL | Maharashtra |
| UMRED | Maharashtra |
| HINGANGHAT | Maharashtra |
| BHANDARA | Maharashtra |
| PARBHANI | Maharashtra |
| PURNA | Maharashtra |
| BASMAT | Maharashtra |
| SINNAR | Maharashtra |
| ALANDI | Maharashtra |
| TRIMBAKESHWAR | Maharashtra |
| KAMTHI | Maharashtra |
| CHAKAN | Maharashtra |
| SHIKRAPUR | Maharashtra |
| KATRAJ | Maharashtra |

| City Name | State |
|---|---|
| WAGHOLI | Maharashtra |
| WADGAON | Maharashtra |
| KHOPOLI | Maharashtra |
| PEN | Maharashtra |
| CHINCHWAD | Maharashtra |
| RANJANGAON | Maharashtra |
| SHIRDI | Maharashtra |
| KOPARGAON | Maharashtra |
| AKOLA | Maharashtra |
| AMRAOTI | Maharashtra |
| AURANGABAD | Maharashtra |
| BULDHANA | Maharashtra |
| DHULE | Maharashtra |
| JALGAON | Maharashtra |
| BHUSAWAL | Maharashtra |
| KOLHAPUR | Maharashtra |
| JAYSINGPUR | Maharashtra |
| ICHALKARANJI | Maharashtra |
| MUMBAI | Maharashtra |
| NAVI MUMBAI | Maharashtra |
| NAGPUR | Maharashtra |
| NANDED | Maharashtra |
| NASIK | Maharashtra |
| MALEGAON | Maharashtra |
| PUNE | Maharashtra |
| LONAVALA | Maharashtra |
| PIMPRI | Maharashtra |
| BHOR | Maharashtra |
| SASWAD | Maharashtra |
| BARAMATI | Maharashtra |
| NASRAPUR | Maharashtra |
| DAUND | Maharashtra |
| PHALTAN | Maharashtra |
| KHED | Maharashtra |
| WAI | Maharashtra |
| SHIRVAL | Maharashtra |
| SANGAMESHWAR | Maharashtra |
| DEVRUKH | Maharashtra |
| MIRAJ | Maharashtra |
| VITE | Maharashtra |
| TASGAON | Maharashtra |
| MALVAN | Maharashtra |

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

| City Name | State |
|---|---|
| KALYAN | Maharashtra |
| DEVGAD | Maharashtra |
| ULHASNAGAR | Maharashtra |
| DOMBIVALI | Maharashtra |
| AMBERNATH | Maharashtra |
| VENGURLA | Maharashtra |
| OROS | Maharashtra |
| BARSHI | Maharashtra |
| PANDHARPUR | Maharashtra |
| AKKALKOT | Maharashtra |
| PANCHGANI | Maharashtra |
| WAI | Maharashtra |
| AUNDH | Maharashtra |
| INDAPUR | Maharashtra |
| JEJURI | Maharashtra |
| RAIGARH | Maharashtra |
| ALIBAUG | Maharashtra |
| ROHA | Maharashtra |
| PEN | Maharashtra |
| KOLAD | Maharashtra |
| KHOPOLI | Maharashtra |
| PANVEL | Maharashtra |
| MAHAD | Maharashtra |
| RATNAGIRI | Maharashtra |
| CHIPLUN | Maharashtra |
| CHANDIP | Maharashtra |
| ARNALA | Maharashtra |
| AGASHI | Maharashtra |
| NAVGHAR | Maharashtra |
| VAITARNA | Maharashtra |
| NALLASOPARA | Maharashtra |
| PALGHAR | Maharashtra |
| BOISAR | Maharashtra |
| KELVE | Maharashtra |
| SAPHALE | Maharashtra |
| KHARDI | Maharashtra |
| KHED | Maharashtra |
| RAJAPUR | Maharashtra |
| SANGLI | Maharashtra |
| SATARA | Maharashtra |
| MAHABALESHWAR | Maharashtra |
| KARAD | Maharashtra |

| City Name | State |
|---|---|
| SHOLAPUR | Maharashtra |
| SAWANTWADI | Maharashtra |
| KUDAL | Maharashtra |
| KANKAVLI | Maharashtra |
| KASARA | Maharashtra |
| ASANGAON | Maharashtra |
| KALI | Maharashtra |
| PUSAD | Maharashtra |
| WARDHA | Maharashtra |
| THANE | Maharashtra |
| VIRAR | Maharashtra |
| VASAI | Maharashtra |
| DAHANU | Maharashtra |
| SHAHAPUR | Maharashtra |
| YEOTMAL | Maharashtra |
| BALASORE | Orissa |
| BARIPADA | Orissa |
| JALESWAR | Orissa |
| BHADRAK | Orissa |
| JOSHIPUR | Orissa |
| NAYAGARH | Orissa |
| TAPATAPANI | Orissa |
| CUTTACK | Orissa |
| ICCHAPURAM | Orissa |
| CHHATRAPUR | Orissa |
| KALINGA | Orissa |
| SOMPETA | Orissa |
| RAYAGADA | Orissa |
| CHANDANPUR | Orissa |
| GOP | Orissa |
| KONARK | Orissa |
| JATANI | Orissa |
| KHORDA | Orissa |
| PANNIKOLI | Orissa |
| BAUDH | Orissa |
| CHANDAPUR | Orissa |
| KENDRAPATHA | Orissa |
| RAMPUR | Orissa |
| PARADWEEP | Orissa |
| TALCHER | Orissa |
| JAGATSINGHPUR | Orissa |
| DHEKNAL | Orissa |

| City Name | State |
|---|---|
| SONEPUR | Orissa |
| BERHAMPUR | Orissa |
| DEOGHAR | Orissa |
| BARGARH | Orissa |
| SUNDERGARH | Orissa |
| KEONJHAR | Orissa |
| PURI | Orissa |
| BHUBANESHWAR | Orissa |
| SAMBALPUR | Orissa |
| JHARASGUDA | Orissa |
| ROURKELA | Orissa |
| PONDICHERRY | Pondicherry |
| KADDALORE | Pondicherry |
| TINDIVANAM | Pondicherry |
| NELLIKKUPPAM | Pondicherry |
| AMRITSAR | Punjab |
| ABOHAR | Punjab |
| KAPURTHALA | Punjab |
| BATALA | Punjab |
| ATARI | Punjab |
| RAMAN | Punjab |
| MANSA | Punjab |
| SIRSA | Punjab |
| KOT KAPURA | Punjab |
| NAKODAR | Punjab |
| JAGRAON | Punjab |
| BHATINDA | Punjab |
| MOGA | Punjab |
| FARIDKOT | Punjab |
| BARNALA | Punjab |
| BATALA | Punjab |
| RAJPURA | Punjab |
| KAKRALA | Punjab |
| AMBALA | Punjab |
| NABHA | Punjab |
| KHANNA | Punjab |
| MALER KHOTLA | Punjab |
| PHAGWARA | Punjab |
| GURDASPUR | Punjab |
| PATHANKOT | Punjab |
| HOSHIARPUR | Punjab |
| JALANDHAR | Punjab |

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

| City Name | State |
|---|---|
| LUDHIANA | Punjab |
| PATIALA | Punjab |
| NAWANSHAHAR | Punjab |
| ROPAR | Punjab |
| BARNALA | Punjab |
| AJMER | Rajasthan |
| ALWAR | Rajasthan |
| NASIRABAD | Rajasthan |
| DIG | Rajasthan |
| MERTA | Rajasthan |
| BEAWAR | Rajasthan |
| GANGANAGAR | Rajasthan |
| GAJNER | Rajasthan |
| PHALODI | Rajasthan |
| NIMBAHERA | Rajasthan |
| NIMACH | Rajasthan |
| RANTHAMBOR | Rajasthan |
| SIKAR | Rajasthan |
| NARNAUL | Rajasthan |
| CHURU | Rajasthan |
| KHETRI | Rajasthan |
| TONK | Rajasthan |
| BHARATPUR | Rajasthan |
| JHUNJHUNUN | Rajasthan |
| TIJARA | Rajasthan |
| DAUSA | Rajasthan |
| SAWAI MADHOPUR | Rajasthan |
| NEEM KA THANA | Rajasthan |
| SARISKA | Rajasthan |
| BHINMAL | Rajasthan |
| SIROHI | Rajasthan |
| HINGOLI | Rajasthan |
| BILARA | Rajasthan |
| BUNDI | Rajasthan |
| RAMGARH | Rajasthan |
| KOTPUTLI | Rajasthan |
| BARMER | Rajasthan |
| RAWATBHATA | Rajasthan |
| JHALAWAR | Rajasthan |
| RAJASMAND | Rajasthan |
| DUNGARPUR | Rajasthan |
| BANSWARA | Rajasthan |

| City Name | State |
|---|---|
| DELWARA | Rajasthan |
| BHILWARA | Rajasthan |
| BIKANER | Rajasthan |
| CHITTORGARH | Rajasthan |
| JAIPUR | Rajasthan |
| JAISALMER | Rajasthan |
| JALORE | Rajasthan |
| JODHPUR | Rajasthan |
| KOTA | Rajasthan |
| MOUNT ABU | Rajasthan |
| PALI | Rajasthan |
| SIKAR | Rajasthan |
| SIROHI | Rajasthan |
| TONK | Rajasthan |
| UDAIPUR | Rajasthan |
| GANGTOK | Sikkim |
| MANGAN | Sikkim |
| KISHANGANJ | Sikkim |
| CHENGAI ANNA | Tamilnadu |
| CHENNAI | Tamilnadu |
| KANCHIPURAM | Tamilnadu |
| THIRUVALLUR | Tamilnadu |
| KOTTAYAM | Tamilnadu |
| MELUR | Tamilnadu |
| SIVAGANGA | Tamilnadu |
| USILAMPATTI | Tamilnadu |
| TIRUPPUR | Tamilnadu |
| GOPICHETTIPALAIYAM | Tamilnadu |
| COIMBATORE | Tamilnadu |
| TIRUPUR | Tamilnadu |
| KANYAKUMARI | Tamilnadu |
| NAGERCOIL | Tamilnadu |
| MADURAI | Tamilnadu |
| ERODE | Tamilnadu |
| IDAPADDI | Tamilnadu |
| METTUR | Tamilnadu |
| MALLASAMUDRAM | Tamilnadu |
| RASIPURAM | Tamilnadu |
| SURAMANGALAM | Tamilnadu |
| PORTO NOVO | Tamilnadu |
| KURINJIPADDI | Tamilnadu |
| MANAPPARAI | Tamilnadu |

| City Name | State |
|---|---|
| DINDIGUL | Tamilnadu |
| ARANI | Tamilnadu |
| POLUR | Tamilnadu |
| VANIYAMBADI | Tamilnadu |
| TIRUKKOYILUR | Tamilnadu |
| KARUR | Tamilnadu |
| SALEM | Tamilnadu |
| CHIDAMBARAM | Tamilnadu |
| TIRUCHIRAPPALLI | Tamilnadu |
| TRICHY | Tamilnadu |
| TIRUVANNAMALAI | Tamilnadu |
| VELLORE | Tamilnadu |
| VILLUPURAM | Tamilnadu |
| AGRA | Uttarpradesh |
| FIROZABAD | Uttarpradesh |
| BHARATPUR | Uttarpradesh |
| DHAULPUR | Uttarpradesh |
| VRINDAVAN | Uttarpradesh |
| HATHRAS | Uttarpradesh |
| FATEHABAD | Uttarpradesh |
| FATTEPUR SIKRI | Uttarpradesh |
| KHURJA | Uttarpradesh |
| KHAIR | Uttarpradesh |
| IGLAS | Uttarpradesh |
| KASGANJ | Uttarpradesh |
| ALIGANJ | Uttarpradesh |
| AYODHYA | Uttarpradesh |
| RANIGANJ | Uttarpradesh |
| BIKAPUR | Uttarpradesh |
| BHARTANA | Uttarpradesh |
| BISLAPUR | Uttarpradesh |
| PILIBHAT | Uttarpradesh |
| FARIDPUR | Uttarpradesh |
| MAU | Uttarpradesh |
| BELA | Uttarpradesh |
| MIRZAPUR | Uttarpradesh |
| ATRAULI | Uttarpradesh |
| ALIGARH | Uttarpradesh |
| ALLAHABAD | Uttarpradesh |
| BARABANKI | Uttarpradesh |
| BAREILLY | Uttarpradesh |
| ETWAH | Uttarpradesh |

| City Name | State |
|---|---|
| ETAH | Uttarpradesh |
| FATEHGAD | Uttarpradesh |
| BASTI | Uttarpradesh |
| KHAGA | Uttarpradesh |
| BANDA | Uttarpradesh |
| BILGRAM | Uttarpradesh |
| RAE BAREILLY | Uttarpradesh |
| UNNAO | Uttarpradesh |
| MOHANLALGAM | Uttarpradesh |
| MALIHABAD | Uttarpradesh |
| CHHATA | Uttarpradesh |
| MAT | Uttarpradesh |
| MODINAGAR | Uttarpradesh |
| SARDHANA | Uttarpradesh |
| NIWARI | Uttarpradesh |
| KAIRANA | Uttarpradesh |
| BURHANA | Uttarpradesh |
| NAKUR | Uttarpradesh |
| DEOBAND | Uttarpradesh |
| BILARI | Uttarpradesh |
| FAIZABAD | Uttarpradesh |
| KANNAUJ | Uttarpradesh |

| City Name | State |
|---|---|
| FATEHPUR | Uttarpradesh |
| GHAZIABAD | Uttarpradesh |
| SAHIBABAD | Uttarpradesh |
| GREATER NOIDA | Uttarpradesh |
| HARDOI | Uttarpradesh |
| KANPUR | Uttarpradesh |
| LUCKNOW | Uttarpradesh |
| MATHURA | Uttarpradesh |
| BULANDSHAR | Uttarpradesh |
| DADRI | Uttarpradesh |
| MEERUT | Uttarpradesh |
| MORADABAD | Uttarpradesh |
| MUZAFFARNAGAR | Uttarpradesh |
| NOIDA | Uttarpradesh |
| SAHARANPUR | Uttarpradesh |
| BISWARI | Uttarpradesh |
| MAHMUDABAD | Uttarpradesh |
| KASHI | Uttarpradesh |
| SITAPUR | Uttarpradesh |
| KUSHINAGAR | Uttarpradesh |
| SULTANPUR | Uttarpradesh |
| VARANASI | Uttarpradesh |

| City Name | State |
|---|---|
| DEHRADUN | Uttarakhand |
| RAIPUR | Uttarakhand |
| RISHIKESH | Uttarakhand |
| ROORKEE | Uttarakhand |
| SULTANPUR | Uttarakhand |
| MUSSORIE | Uttarakhand |
| HARDWAR | Uttarakhand |
| BANKURA | West Bengal |
| BISHNUPUR | West Bengal |
| BARDHAMMAN | West Bengal |
| DURGAPUR | West Bengal |
| SILIGURI | West Bengal |
| GANGTOK | West Bengal |
| JHARGRAM | West Bengal |
| BURDWAN | West Bengal |
| CALCUTTA | West Bengal |
| DARJEELING | West Bengal |
| HOWRAH | West Bengal |
| KHARAGPUR | West Bengal |
| MEDINIPUR | West Bengal |
| DURGAPUR | West Bengal |
| | |

**6. Helmet Protection**

In consideration of payment of an additional premium of Rs. ----/-, it is hereby understood and agreed that the Company will make an allowance of Rs. ___-/- (Maximum of Rs. 2,00,000/) towards cost of replacing damaged or destroyed Helmet of same type and model due to accident involving the insured vehicle.

**Benefit of this cover;**

a) shall be available only for maximum one accident during the Policy period

b) shall not be available for Theft claims

c) shall not be available for damage caused by deterioration, wear and tear

d) Purchase bill in insured name required for settlement

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

**7. Emergency Medical Expenses**

This cover is applicable if it is shown in your policy schedule.

**What is covered?**

We will pay emergency medical expenses incurred by you for treatment of bodily injury/ies sustained by You or any occupant of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital / Nursing Home. Reasonable Ambulance Charges incurred by you for hiring an Ambulance for shifting you or occupant from the site of accident to the Hospital / Nursing Home is also covered.

**What is not covered?**

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any one year of policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

**Emergency Medical Expenses**

This cover is applicable if it is shown in your policy schedule.

**What is covered?**

We will pay emergency medical expenses incurred by you upto

the sum insured mentioned on the policy schedule due to for treatment of bodily injury/ies sustained by You or any occupant of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital / Nursing Home. Ambulance Charges incurred by you for hiring an Ambulance for shifting you or occupant from the site of accident to the Hospital / Nursing Home is also covered up to the limit of Rs.2500.

**What is not covered?**

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any one year of policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

**8. Return to Invoice**

In consideration of payment of an additional premium and as mentioned in the Schedule, the Company will pay the financial shortfall between the amount Insured received under Section I of the Policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of new vehicle, in case exactly same make/ model is available, whichever is less, in the event of Insured vehicle undergoing a Total Loss/ CTL following an accident or being stolen during the Policy Period and not recovered. The Company will also reimburse the first time registration charges and road tax which Insured had incurred on the vehicle insured.

Special Conditions applicable to this benefit:

1) Insured is the first registered owner of the motor vehicle
2) The finance company/ bank whose interest is endorsed on the Policy must agree in writing.

**What Is Not Covered**

The Company will not pay the financial shortfall if:

1) The total loss/ CTL and theft claim is not valid & admissible under Section I of the Policy
2) Any non built electrical/ electronic and non- electrical/ non-electronic accessories including bi- fuel kit forming part of the invoice but not insured under Section I of the Policy.
3) Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to the Company.
4) Covered vehicle is imported.

**9. Protection of NCB**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case the Insured lodges for and is allowed a claim under Section 1 of the Policy, it will not affect the NCB eligibility at the time of Renewal, provided always that

a) The vehicle is Renewed with us.
b) There was only one single such claim lodged in the entire Policy period.
c) The insured vehicle is repaired in a Company Authorised Garage.
d) The rate of NCB allowed at the time of renewal will be same that he was enjoying prior to the loss.

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

**10. Cover for Consumables**

In consideration of the payment of an additional premium by the Insured as specified in the schedule and realization thereof by the Company, it is hereby agreed that this Policy extends to cover expenses incurred by the Insured towards consumable items in the event of damage to the vehicle insured and/or its accessories, arising out of perils covered under the Policy. For the purpose of this cover, consumable items will mean nut and bolt, screw, washers, grease, lubricants clips, Gear box oil, bearings, distilled water, engine oil, oil filter, fuel filter, and break oil.

Subject otherwise to the terms exceptions condition & limitations of the policy

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION

**11. Battery Guard –Two Wheeler(EV)**

In consideration of payment of additional premium, it is hereby agreed and declared that this Motor Insurance Policy extends to cover the consequential damage to internal child parts of Traction Battery, Battery Management System (BMS) and Electric Vehicle Drive System of the Insured Vehicle arising out of:

i. Unexpected Power Surge while charging the battery
ii. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS.
iii. Water Ingression
iv. Short circuit including whilst mounting, dismounting or vehicle charging
v. Loss or damage to the electrical panel for the vehicle charging point
vi. Loss or damage to the vehicle charger including charging cable

The Company will indemnify insured for the cost of replacing the Traction Battery with a new equivalent or near equivalent or of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below:

**Admissibility of Claim:**

| Age of vehicle | % Admissible Claim Amount for Traction Battery |
|---|---|
| Up to 1 year | 100% |
| More than 1 year but less than 2 years | 95% |
| More than 2 years but less than 3 years | 90% |
| More than 3 years but less than 4 years | 85% |
| More than 4 years but less than 5 years | 80% |
| More than 5 Years | 60% |

Note: Age of the vehicle shall be calculated from the date of first purchase as a new vehicle

**BATTERY THEFT COVER (OPTIONAL EXTENSION)**

In consideration of the payment of an additional premium and subject to the terms and conditions, and exclusions of this policy, the Company shall indemnify the insured for the loss arising out of theft of the electric two-wheeler's battery provided that:

- The vehicle was legally parked in a designated parking zone at the time of the incident; and
- An official First Information Report is lodged with the appropriate law enforcement authorities

**EXCLUSIONS (For both optional and non-optional):**

In addition to the exclusions mentioned under Motor Insurance Policy, The Company will not be liable to indemnify insured for the following events:

i. For any loss to any accessories/attachments not supplied along with the Insured Vehicle as Original Equipment fitments.

ii. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, speed and other performance modifications.

iii. Where reasonable care (as prescribed by OEM) has not been taken by insured to protect the loss or damage to the Insured Vehicle

iv. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.

v. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer.

vi. Any damage that results from storage, transportation and wear and tear

vii. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.

viii. Any loss or damage caused wilfully/ knowingly or by negligence of the Insured or his Employees/ Family Members

ix. Any loss or damage arising due to poor workmanship.

x. Any expenses incurred on towing, transportation cost, safeguarding and/or repair and replacement labour charges arising out of loss of or damage admissible under this cover.

xi. Caused through cyber risks; loss, damage, destruction, distortion or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

xii. Loss of use/dead battery on account of untimely charging or over discharge

xiii. Any loss after the vehicle has been serviced/handled by unauthorized service centre or personnel.

xiv. Loss or damage including corrosion due to delay in intimating the Company or delay in retrieval of the Insured Vehicle from the waterlogged area

xv. Any Third-Party Liability

xvi. If electric two-wheeler undergoes constructive total loss/ constructive total loss.

xvii. Any claim reported after 30 days from the date of loss, unless agreed by the Company.

xviii. Any claim where the repair has been carried out without prior approval from the Company.

xix. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.

**GENERAL CONDITIONS (For both optional and non-optional):**

I. Claims made by insured against the Company under this cover are subject to the conditions set forth under the Motor Insurance Policy

ii. Claims made by insured against the Company under this cover would be admissible if there is evidence that the Insured Vehicle stopped in waterlogged area resulting into damage to the Electric Vehicle Drive System due to water ingression

iii. Health of Traction Battery shall be maintained by the Insured as per manufacturers schedule of battery health

iv. Number of claims to be admissible in a Policy Period shall be limited to a maximum of two claims

v. No cover is provided for child parts of internal combustion engine of Hybrid Vehicles under this add-on. To cover the child parts of internal combustion engine separate add-on covering the same needs to be opted by the Insured.

vi. In case of Hybrid vehicles, this cover shall only be applicable to the components specified in the insuring clause and Insured must opt for Engine Protector Cover separately to cover the internal combustion engine components of the hybrid vehicle.

For this addon, the following words shall mean:

**Battery Management System (BMS):** A Battery Management System (BMS) is an electronic system that manages Insured Vehicle Battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and/ or balancing it. The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the Insured Vehicle Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this Policy, it means the original BMS provided by the Manufacturer along with new purchase of the Insured Vehicle without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.

**Battery Electric Vehicle (BEV):** Battery Electric Vehicle (BEV), a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicle derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank.

**Electric Vehicle Drive System** means

- Drive Motor/Electric Motor which converts electric energy into mechanical energy.

- DC/DC step down converter
- Electric Generator
- Power Electronics Controllers

**Hybrid Electric Vehicle** means Insured Vehicles powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in Traction Battery for propelling the vehicle.

**Health of Traction Battery** means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):

- Internal Resistance or conductance
- Battery Capacity
- Voltage
- Self-discharge
- Age of the battery

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