



## **Add-ons for Two Wheeler products**

### **Depreciation Waiver Clause**

#### **What is Covered:**

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid, it is hereby understood and agreed that in the event of a partial loss claim for damages to the vehicle insured under the policy where liability is admitted, the Insurer will indemnify the insured the full value of expenses incurred for replacement of damaged parts of insured vehicle for partial loss claims without application of depreciation thereon.

#### **What is not Covered:**

1. If the Claim under section 1 is not valid and admissible
2. The amount of total deductible mentioned in the policy schedule
3. Damage caused by an uninsured peril including mechanical breakdown.
4. Damage to uninsured items including electrical, non-electrical accessories and bi-fuel/gas kit.
5. Claims made for theft of parts and/or accessories.
6. Claims made under Self Authorization Mode.

**Deductibles:** As per the base two-wheeler Policy

#### **Other Conditions:**

1. The Cover will run concurrently with the Base policy of the vehicle.
2. The Insured Vehicle has to be repaired only at company's authorized Dealer/Repairer/Local workshop.
3. No indemnity shall be granted for Total Loss/ Constructive Total Loss/ Theft claims

#### **Cancellation Clause:**

**This Add on Cover will be cancelled, and no refund of premium will be made if:**

1. Any claim is fraudulently made
2. Any misrepresentation / concealment of facts.

#### **UIN Nos.**

Two-Wheeler Package Policy - IRDAN102RP0001V02200607/A0012V02202021

Bundled Two-Wheeler Long Term Policy -IRDAN102RP0006V02201819/A0011V02202021

Stand-alone Motor Own Damage Policy -Two-Wheeler -  
IRDAN102RP0002V02201920/A0010V02202021



## Engine Protector Cover

### What is Covered:

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid, it is hereby understood and agreed that the Company will pay the damages to engine Caused by leakage of lubricating oil/coolant due to any accidental means or water Ingression while insured vehicle being driven. The company will compensate the below:

- Repair and /or replacement of the Internal child parts, in case of internal combustion engine and electric motor in case of electric vehicle.
- Repair and/ or replacement of the Internal parts of the gear box
- Cost of lubricants and consumables required to undertake the above activity

Subject to the option of the company either to repair or replace part(s) or the assembly as the case may be.

### What is not Covered:

- For the amount of total deductibles as mentioned in the base policy and Parts other than those mentioned above
- Loss or damage due to ageing, depreciation and wear and tear.
- Losses falling under the 'Manufacturer's Warranty', including Product recall.
- Loss or damage due to delay in intimating the incident to us and /or aggravation of damages due to delay in retrieval of the vehicle from a water logged condition or rusting/corrosion due to the delay.
- Claim made under self-authorization mode – where the vehicle is dismantled, repaired & replaced without our prior consent/inspection.
- Damages to the vehicle whilst in custody of any vehicle recovery agency, service provider, trader or automobile repairer either at the spot of the accident or at a workshop/ relevant unit.
- Loss or damage caused due to gross negligence on the part of you or your representative's part.

**Deductibles:** As per the base Two Wheeler Policy

**Minimum Premium:** The cover will be subject to a minimum premium of Rs.50/-

### Other Conditions:

- 1) All other terms and conditions applicable to the base Policy, along with the opted add-on covers, shall apply for this cover.
- 2) The cover will be offered on annual basis and will run concurrently with the vehicle's base policy.
- 3) The engine should not be cranked or push started if the vehicle has stopped due to water ingress or if the oil/coolant has leaked due to undercarriage damage.
- 4) Immediate notice to our nearest office shall be given of the incident to enable us to arrange for retrieval of the vehicle and/or provide necessary instructions/support.
- 5) The add-on cover is also subject to the terms, conditions and exceptions of the package policy to which this add-on cover is attached.



- 6) In case a claim is preferable under this add on cover, no repair work shall be carried out without prior intimation to us and without our concurrence.
- 7) Claim under this add on does not affect NCB. This is subject to no other claim for damage/loss of the vehicle is preferred during the currency of the policy.

**Cancellation Clause:**

**This Add on Cover will be cancelled along with the Base Policy and no refund of premium will be made if:**

3. Any claim fraudulently made
4. Any misrepresentation / concealment of facts resulting in a claim

Definitions	
<b>You, Your, Policy holder</b>	The person named as the policyholder on your current Certificate of Motor Insurance and Policy Schedule.
<b>Your Vehicle</b>	Any Two wheeled Motor vehicle insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule
<b>We, Company, Insurer, Us, Our</b>	The Insurance Company as defined in your Certificate of Motor Insurance and Policy Schedule
<b>Policy period</b>	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance.
<b>Policy Schedule</b>	The document that bears the details of the car we are insuring and the coverage along with the schedule of premium paid by you
<b>Certificate of Insurance and Policy Schedule</b>	The legal document which is evidence that you have the insurance and Policy Schedule needed by law, showing who can drive the car and for what purposes it can be used. The document also contains the details of the car we are insuring and the coverage along with the schedule of premium paid by you
<b>Authorized garage</b>	A motor vehicle repair garage authorized by us
<b>Self-Authorization Mode</b>	It refers to a claim wherein the insured unilaterally decides to get the vehicle repaired without intimation to us and without giving the Insurer an opportunity to inspect the vehicle.

**UIN Nos.**

Two Wheeler Package Policy - IRDAN102RP0001V02200607/A0004V01202223

Bundled Two-Wheeler Long Term Policy- IRDAN102RP0006V02201819/A0005V01202223

Stand-Alone Own Damage Policy – Two-Wheeler- IRDAN102RP0002V02201920/A0006V01202223



## Return to Invoice Cover

### What is Covered:

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid, it is hereby understood and agreed that the Company will pay *the* financial shortfall between the amount insured receives under section 1(own damage) of the policy and replacement price (which is invoice value at the inception of policy) of new two wheeler in case exactly same make/model is available, in the event of the insured two wheeler being a Total Loss/ Constructive total loss (CTL) following an accident or stolen during the period of insurance and not recovered.

**In addition, insured will also receive the following benefits according to plan Chosen:**

### Plan A

- (a) Payment towards First time registration charges of the New Vehicle.
- (b) Payment of Road Tax
- (c) Payment of Cost of any accessories which were specifically Insured under the Vehicle Insurance Policy provided these are not part of factory fitted accessories of the new vehicle

### Plan B

- (a) Payment towards First time registration charges of the New Vehicle.
- (b) Payment of Road Tax
- (c) Insurance cost of contracting a new insurance policy on the same terms of insurance for the same Make, Model as that of insurance of the Insured vehicle which is subject to the total loss (subject to a maximum of one year OD and one year TP premium).
- (d) Payment of Cost of any accessories which were specifically Insured under the Vehicle Insurance Policy provided these are not part of factory fitted accessories of the new vehicle.

### What is not Covered:

- 1) If stolen vehicle is recovered within 90 days of theft.
- 2) For the amount of total deductibles as mentioned in the base policy
- 3) If any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy.
- 4) If the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- 5) Covered vehicle is imported.
- 6) Final investigation report of police confirming the theft of the vehicle in case of theft claim, is not submitted to us within 10 days of the incident.

**Deductibles:** As per the base Two wheeler Policy



**Other Conditions:**

- 1) All other terms and conditions applicable to the base Policy, along with the opted add-on covers, shall apply for this cover.
- 2) Insured will be required to submit original copies of the various charges (road tax, registration charges) covered under this add on cover at the time of claim.

**Cancellation Clause:**

This Add on Cover will be cancelled along with the Base Policy and no refund of premium will be made if:

- 1) Any claim fraudulently made
- 2) Any misrepresentation / concealment of facts resulting in a claim

**UIN Nos.**

Two Wheeler Package Policy - IRDAN102RP0001V02200607/A0015V01202223

Bundled Two-Wheeler Long Term Policy - IRDAN102RP0006V02201819/A0016V01202223

Stand-Alone Own Damage Policy - 2 Wheeler - IRDAN102RP0002V02201920/A0017V01202223

Two wheeler Long Term Package Policy - IRDAN102RP0002V02201617/A0018V01202223



## Road Side Assistance cover

### What is covered?

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service providers:

### List of Roadside Assistance services

**1. Breakdown support over phone for minor technical problem**

Insurer shall provide a helpline number for the insured and the same shall be managed by the Roadside Assistance provider on a 24x7 basis. Upon receipt of a call from the User for specific issues with the vehicle, the service provider will first attempt to solve the problem over the phone. In case of the issue not being resolved over the phone, the service provider will activate the other necessary services available in this program.

**2. Onsite support for minor repairs:** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. All the expenses on spare, labour and conveyance costs shall be borne by the Insured.

**3. Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery, labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insured.

**4. Fuel delivery:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Insurer would arrange for supply of up to five litters of fuel, at the location of the breakdown. Provided always that all costs relating to labour, conveyance and all expenses on fuel would be borne by the Insured.

**5. Key Support: Locked keys, Lost or Broken keys:** In the event of the Insured losing the keys (Lost/broken/misplaced) of the Insured Vehicle, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Alternatively, the Insurer shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Insured and the Insured shall be required to submit an identity proof to prove his/her ownership of the Insured Vehicle, before availing such service. Provided always that this service shall be provided only within a range of 50 km from the residence of the insured mentioned in the policy.

**6. Tyre Issues: Puncture, bolts or valve related issues:** In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle



technician to replace flat tyre on the spot or transport it to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured.

- 7. Emergency Towing – mechanical/electrical breakdown:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to mechanical/electrical breakdown, which cannot be repaired on the spot, the Insurer would provide appropriate towing services to the nearest garage. In case the towing exceeds the covered distance, the service provider will provide the service based on user approval/consent and the extra kilometre shall be borne by the Insured.
- 8. Towing on accident:** In the event of the Insured's vehicle suffers accident and the covered vehicle cannot be repair on the spot, the insurer will facilitate appropriate towing services to the nearest garage. In case the towing exceeds the covered distance, the service provider will provide the service based on user approval/consent and the extra kilometre shall be borne by the Insured.
- 9. Towing in case of usage of incompatible fuel:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, due to incompatible fuel, the Insurer would provide appropriate towing services to the nearest garage. The insured has to pay directly the charges and expenses to the service provider for this service.
- 10. Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:  
It is only a referral service. All the charges payable by the insured directly to the Legal Advisor.
- 11. Medical Referral :** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. This service shall be a referral service and all the charges to be paid by the insured.

For Towing ,covered distance (Breakdown to garage) is 50 kms only. A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.

#### **What is not covered?**

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to nearest garage/ workshop on its own power.
2. Claims made under Self Authorization Mode.
3. The services not available in case of Acts of God, earth quake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts



of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.

4. Any claims where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
5. Loss or damage to luggage or other personal effects, that might occur during the services.
6. Geography : Service available across India **excluding islands.**
7. This add on is not available for electric vehicles.



**Cancellation Clause:**

1. This Add on Cover will be cancelled, and no refund of premium will be made if:
  - a. Any claim is fraudulently made
  - b. Any misrepresentation / concealment of facts.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis (as per the All India Motor tariff).  
If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.

**UIN Nos.**

Two Wheeler Package Policy - IRDAN102RP0001V02200607/A0008V01202223

Bundled Two-Wheeler Long Term Policy - IRDAN102RP0006V02201819/A0009V01202223

Stand-Alone Own Damage Policy - 2 Wheeler - IRDAN102RP0002V02201920/A0010V01202223

Two wheeler Long Term Package Policy - IRDAN102RP0002V02201617/A0011V01202223



## Enhanced PA Cover clause

### 1. Enhanced PA Cover to Owner Driver

Normally the Personal Accident Cover to Owner Driver under a motor policy can be opted for a capital sum insured (CSI) of Rs 15 lacs. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

**What is Covered:**

- The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- D) This cover is subject to:
  - (i) The owner-driver is registered owner of the vehicle insured herein.
  - (ii) The owner-driver is the insured named in this policy
  - (iii) The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident



**What is not Covered:**

1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:  
(a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or  
(b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

**Pricing:** Based on the additional CSI opted.

**Conditions**

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. Compensation shall be payable under only one of the items mentioned above in respect of owner-driver, arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
4. This cover is over and above the PA to Owner Driver cover already available in the base policy.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

**Cancellation Clause:**

**This Add on Cover will be cancelled along with Base Policy and no refund of premium will be made if:**

- 1) Any PA claim fraudulently made
- 2) Any misrepresentation / concealment of facts resulting in a claim

**2. Enhanced PA Cover to Paid Driver**

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

**What is Covered:**

- In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which



independently of any other cause shall within six calendar months of the occurrence of such injury result in:

<b>Nature of injury</b>	<b>Scale of compensation</b>
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.
- B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

**What is not Covered:**

- 1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
  - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
  - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

**Pricing:** Based on the additional CSI opted.



**Conditions**

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. Compensation shall be payable under only one of the items mentioned above in respect of paid driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
4. This cover is over and above the PA cover already available in the base policy. Hence this cover can be opted only if the limit under the PA cover available in base policy is exhausted.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

**Cancellation Clause:**

**This Add on Cover will be cancelled and no refund of premium will be made if:**

- 1) Any PA claim fraudulently made
- 2) Any misrepresentation / concealment of facts resulting in a claim

**3.Enhanced PA Cover to Named Passenger**

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs for each Named Passenger / Occupant. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

**What is Covered:**

- In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%



Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.
- B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

**What is not Covered:**

- 1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
  - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
  - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

**Pricing:** Based on the additional CSI opted.

**Conditions**

- 1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- 2. Compensation shall be payable under only one of the items mentioned above in respect of Named Passengers/occupants arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- 4. This cover is over and above the Named PA cover already available in the base policy. Hence this cover can be opted only if the limits under the PA cover available in base policy is exhausted.
- 5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached



**Cancellation Clause:**

**This Add on Cover will be cancelled along with Base Policy and no refund of premium will be made if:**

- 1) Any PA claim fraudulently made
- 2) Any misrepresentation / concealment of facts resulting in a claim

**4. Enhanced PA Cover to Unnamed Passengers**

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs for each Unnamed Passenger / Occupant. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

**What is Covered:**

- In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

* Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.



- C) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- D) Not more than...(Registered Seating Capacity of the vehicle) persons/passengers are in the vehicle insured at the time of occurrence of such injury.

**What is not Covered:**

1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
  - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
  - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

**Pricing:** Based on the additional CSI opted.

**Conditions**

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. Compensation shall be payable under only one of the items mentioned above in respect of Unnamed Passengers/occupants arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
4. Maximum number of persons/passengers insured at the time of occurrence of such injury will be limited to the **registered seating capacity** of your vehicle.
5. This cover is over and above the Unnamed PA cover already available in the base policy. Hence this cover can be opted only if the limits under the PA cover available in base policy is exhausted.
6. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

**Cancellation Clause:**

**This Add on Cover will be cancelled and no refund of premium will be made if:**

- 1) Any PA claim fraudulently made
- 2) Any misrepresentation / concealment of facts resulting in a claim

**UIN Nos**

Two Wheeler Package Policy - IRDAN102RP0001V02200607/A0015V01201920

Bundled Two-Wheeler Long Term Policy - IRDAN102RP0006V02201819/A0018V01201920