

ANNEXURE B
CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER																						
1.	Policy Number	As per Policy Schedule	Policy Schedule																						
2.	Product Name	INDUSIND MOTOR EXTENDED WARRANTY & PROTECTION FOR TWO WHEELER (ICE & EV)	Policy Schedule																						
3.	Unique Identification No. (UIN) allotted by IRDAI	<table border="1"> <tr> <td>Base Product</td> <td>IRDAN103RPMT0052V02202425</td> </tr> <tr> <td colspan="2" style="text-align: center;">Addon UIN</td> </tr> <tr> <td>Consumable Expenses</td> <td>IRDAN103RPMT0052V02202425</td> </tr> <tr> <td>Daily Allowance Benefit</td> <td>IRDAN103RPMT0052V02202425</td> </tr> <tr> <td>Assistance Cover</td> <td>IRDAN103RPMT0052V02202425</td> </tr> </table>	Base Product	IRDAN103RPMT0052V02202425	Addon UIN		Consumable Expenses	IRDAN103RPMT0052V02202425	Daily Allowance Benefit	IRDAN103RPMT0052V02202425	Assistance Cover	IRDAN103RPMT0052V02202425	Policy Schedule												
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6.	Sum Insured /Motor Insured Declared Value Scope	As per Policy Schedule	Policy Wording																						
7.	Policy Coverage	<p>The insured will be indemnified against the repair or replacement costs of insured vehicle as per the covers opted and sum insured limits specified in the policy schedule.</p> <p>Section I: Warranty Covers</p> <p>3.1 Extended Warranty</p> <ol style="list-style-type: none"> In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown under normal operating condition of the Insured Vehicle. In the event of the replacement of parts, the Company reserves the right to replace with parts of similar make, and or manufacture, build and quality. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition. Payment of such amounts shall be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event. 	Policy Wording																						



4. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the scale in the Policy Schedule.

3.2 Enhancement Cover:

1. In the event of Breakdown of Insured Vehicle during the Period of Insurance due to Manufacturing defects (attributable to faulty material or workmanship at the time of manufacture) directly in connection with the parts covered as per Covers opted by the Insured, the Company will indemnify the Insured against the reasonable repair or replacement Costs of any of the covered parts in respect of sudden and unforeseen failure of Insured Vehicle caused by an Electrical, Mechanical or Electronic Breakdown occurring directly in connection with the Enhancement(s) made to the Insured Vehicle and under normal operating condition of the Insured Vehicle.
2. Repair or replacement of parts shall be allowed using parts of a similar nature and quality to those being replaced. The Company may, at its option, authorize repair and or replace the parts necessary to restore the Insured Vehicle to normal working condition. In the event of the replacement of such parts, the Company reserves the right to replace with parts of similar make, and or manufacture, build and quality.
3. The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured Vehicle to normal operating condition. Payment of such amounts shall be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event.
4. Depreciation shall be applicable on the original purchase price (ex-showroom price) of the Insured Vehicle as per the depreciation scale specified in the Policy Schedule
5. The Deductible amount as indicated in the schedule shall be borne by the Insured in respect of each claim and or series of claims arising out of one Insured Event.

Section II - Accidental Damage Covers

3.3 EV Battery Protection Cover

- A. In the event of an Accidental Damage caused to the lithium-ion battery and or Battery Management System (BMS) of the Insured Vehicle during the Risk Period due to the below listed reasons, the Company shall reimburse the repair or replacement charges of the lithium-ion battery and or Battery Management System (BMS):
 - i. Unexpected Power Surge while charging the lithium-ion battery
 - ii. Mechanical shock to the lithium-ion Battery or Battery Management System (BMS)
 - iii. Water ingress or moisture buildup within the lithium-ion battery or the BMS, due to submergence in water following a flood and or inundation
 - iv. 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 lithium-ion battery or the BMS
- B. The total payment under this cover shall be subject to limits as specified in the Policy Schedule.
- C. The Deductible amount as indicated in the schedule shall be borne by the Insured.
- D. Depreciation shall apply as specified in the Policy Schedule.

3.4 EV Screen Damage Cover:

- i. In the event of Screen Damage of the Insured Vehicle, such as Screen of an electric Two-wheeler vehicle, due solely and directly to any external, involuntary and unforeseeable cause arising during the Risk Period, the Company shall reimburse the screen repair or replacement charges.
- ii. The total payment towards Screen repair shall be subject to limits as specified in the Policy Schedule
- iii. The Deductible amount as indicated in the schedule shall be borne by the Insured.

Coverage details

Kilometers covered in Extended Warranty : As per Policy Schedule

Extended Warranty plan details



Cover Chosen	As per Policy Schedule
Validity of Extended Warranty in terms of Kms	As per Policy Schedule
Period of Extended Warranty Coverage	As per Policy Schedule
Manufacturer Warranty details	
Validity of Manufacturer's Warranty in terms of months	As per Master Policy Schedule
Validity of Manufacturer's Warranty in terms of Kms	As per Master Policy Schedule

Parts Covered - For Two-Wheeler ICE

ICE Cover 1 - Powertrain

Engine	All internal components including cylinder head and head gasket, oil pump and drive, crankshaft and related bearing and seals, flywheel and ring gear, timing gears, camshaft and related bearing and seals, cam follower, valves (excluding burnt and pitted valves) valve gear, pistons, connecting rod, gudgeon pin, inlet and exhaust manifolds, internal oil seals, bore and or liner, subject to vehicle serviced as per Manufacturer schedule at authorized service station (failure due to worn or burn out clutches and bands are not covered.)
Gear Manual gearbox:	all internal components, including gears, shafts, synchromesh hubs & rings, selectors, bearings, transfer gears. subject to vehicle serviced as per manufacturer schedule at authorized service station. (Failure due to worn or burn out clutches and bands are not covered.)
Fuel System	Tank sender unit, Fuel injection pump, injectors, Throttle body, Carburettor assembly, fuel tank (only for non-accidental leaks from the tank).

ICE Cover 2 - Electrical and Electronics (including all sensors, instrument cluster & all electrical & electronic items).

Power supply & electrical system	Starter motor & solenoid switch, alternator, rectifier, regulator, ignition coil, ignition switch, relay, thermostat switch, Instrument cluster including speedometer / tachometer, oil pressure switch, temperature gauge, fuel gauge, horns., heated handlebar grips.
Engine Management System	Crank angle sensor, wheel speed sensor, coolant temperature sensor, some parts pertaining to emission warranty is incorporated in the Mechanical Breakdown cover.

ICE Cover 3 - Suspension, brakes and steering

Suspension System	Front forks assembly, Suspension struts including spring and dampers, rear shock absorbers.
Brake System	Brake Master Cylinder, ABS Control Unit, Front and rear Brake pedal switch, brake callipers, Brake hose.

ICE Cover 4 - Cooling system

Cooling System	Radiator, radiator cooling fan, water pump, thermostat, engine oil cooler (failure due to external damage or corrosion is not covered).
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For Two-Wheeler EV

EV Cover 1 - Powertrain & Motor Cooling system

Electric Drive Motor, Stator, Rotor Winding, Drive Motor assembly, Motor Control Unit (MCU), Radiator, radiator cooling fan, fan motor, thermostat, Motor cooler (failure due to external damage or corrosion is not covered).

EV Cover 2 - Electrical and Electronics (including, all sensors, navigations systems, instrument cluster & all electrical & electronic items).

Instrument Cluster including speedometer, Touchscreen assembly, Wheel Speed Sensors, ABS control Unit, Touchscreen control switches, Remote key, Vehicle immobilizer.



		<p align="center">EV Cover 3 - Suspension, brakes and steering system</p> <p>Suspension Struts including spring and damper, Master Cylinder, Brake Calipers., front fork assembly, ABS control unit.</p> <p align="center">EV Cover 4 - Battery and BMS</p> <p>High Voltage battery Casing, battery Modules, Battery assembly, Battery management system (BMS) unit, Inverter-converter unit, Onboard Charger. This Cover will be valid only for new vehicle batteries purchased along with the Insured vehicle and is not valid for refurbished or second-hand vehicle battery. The coverage for EV battery should be provided if at the end of standard Manufacturer Warranty, the following conditions should be met:</p> <ol style="list-style-type: none"> 1. Battery State Of Health (SOH) value is above 70% 2. There is no physical impact on the Battery 3. Complete service history is available for the entire duration of Standard Warranty 4. There are no signs of flooding 5. Battery charging operation is normal without any cut-off. 6. No warning signs shown on Instrument cluster for Battery or BMS. <p align="center">EV Cover 5 - Charging Unit</p> <p>Battery charger provided with vehicle by Manufacturer.</p>																	
8.	Add-on Cover	<p align="center">Coverage details</p> <p>Period of Add-on Coverage As per Policy Schedule</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of Addon Covers</th> <th>Description</th> <th>Sum Insured (if any)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Consumable Expenses</td> <td>Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc</td> <td></td> </tr> <tr> <td>2</td> <td>Daily Allowance Benefit</td> <td>This cover pays per day allowance if insured vehicle is in authorized garage for more than time excess (days) for repairs from the date of delivery of the insured vehicle to the Authorised Workshop / Service station, due to mechanical/electrical breakdown etc. as specified in the policy wordings.</td> <td>As per Policy Schedule</td> </tr> <tr> <td>3</td> <td>Assistance Cover</td> <td>Coverage provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown.</td> <td>As per Policy Schedule</td> </tr> </tbody> </table>	Sr. No.	Name of Addon Covers	Description	Sum Insured (if any)	1	Consumable Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc		2	Daily Allowance Benefit	This cover pays per day allowance if insured vehicle is in authorized garage for more than time excess (days) for repairs from the date of delivery of the insured vehicle to the Authorised Workshop / Service station, due to mechanical/electrical breakdown etc. as specified in the policy wordings.	As per Policy Schedule	3	Assistance Cover	Coverage provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown.	As per Policy Schedule	Policy Wording
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9.	Loss Participation	<p>Compulsory Deductible Rs. (as per Policy Schedule)</p> <p align="center">Add-ons</p> <p>Consumable Expenses As per base policy</p> <p>Daily Allowance Benefit As per base policy</p> <p>Assistance Cover As per base policy</p>	Policy Schedule																
10.	Exclusions	<p>Base Product Exclusions:</p> <p>Base Product</p> <p>Section II – Accidental Damage Cover</p> <p>Section 3.3 EV Battery Protection Cover</p> <ol style="list-style-type: none"> Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel. 	Policy Wording - Exclusions																



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- iv. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer).
- v. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel
- vi. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer
- vii. Damages resulting from any attempted or actual Theft of Battery
- viii. Damages resulting from any wear and tear of the battery, cable and wires
- ix. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
- x. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
- xi. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
- xii. Any Third Party bodily injury or property damage claim arising due to anything happening with battery.
- xiii. Any claim where the repair has been carried out without prior approval from the Company

Section 3.4 EV Screen Damage Cover

- i. Fluid Damage: Any loss or damage as a direct or indirect consequence of fluid or moisture damage as defined under Section 3.3 of this Policy
- ii. Pest Damage: Any loss or damage attributable to pest damage like rodent damage, termite damage or insect entry
- iii. Damage during Installation: Any loss or damage sustained before or during installation of the Insured Asset.
- iv. Service faults: Any loss or damage sustained due to faulty service of the Insured Asset

General Exclusions applicable to Policy:

1. Any Loss which would not have been covered under the original Manufacturer's Warranty
2. Loss covered by the OEM:
 - a. Any parts to the extent that they are under Manufacturer's Warranty or warranty from the original supplier to the Manufacturer or any other warranty at the time of Breakdown.
 - b. Parts which are either subject to recall by Manufacturer or can be considered as having Manufacturer design defects and or a part of product recall campaign done or assisted or participated by Manufacturer.
3. Any Deductible or claim arising within Time Excess as specified in the Policy Schedule.
4. Claim arising within Time Deductible as specified in the Policy Schedule.
5. Break down/Impairment/ Seizure due to:
 - a. Any wilful act, neglect, and or negligence by the insured or any person in charge of Insured vehicle on behalf of the Insured.
 - b. Failure due to hydrostatic lock caused by rains or flood or failure due to loss caused by leakage of engine oil or water ingress in engine and Electric Motor (in case of electric vehicles)
 - c. Failure of the Insured to observe usage guidelines stipulated by the Manufacturer including any –
 - i. Non-adherence of servicing and maintenance guidelines as instructed by the Manufacturer in the warranty booklet and or user manual or
 - ii. Service or maintenance conducted by any repair centre not authorized by the Manufacturer
 - iii. Poor workmanship and or faulty parts.



- d. Normal wear and tear of the parts, gradual deterioration, vibrations, oil seepage or any other gradually operating cause or any consequential loss there from, determined by the correlation between the observed state of parts, extent of usage of the Insured Vehicle, and the expected normal working life of the specific part in the context of the usage of the Insured Vehicle.
 - e. Failure attributable to faulty installations, unauthorized or inadequate alterations, connections or fitting to the Insured Vehicle including but not limited to-
 - i. More powerful headlights
 - ii. Engine boring for noise
 - iii. Wider tyre fitment etc.
 - iv. LPG or CNG unit other than a unit supplied, fitted and endorsed by the Manufacturer, repairs, modifications undertaken, negligence, continuing to drive despite oil pressure, temperature indicators indicating adverse condition.
 - f. Any loss in connection with or as a result of operation of Insured Vehicle in extreme weather conditions (such as extreme temperature (high or low), humidity, flooding or Submergence under water for more than 24 hours,
 - g. Any loss in connection with or as a result of Saltwater exposures, Corrosive chemicals exposures, entering of foreign or waste matter, using of high-pressure cleaner/ liquids to clean sensitive parts like battery, BMS, electronic sensors that are not as per OEM's guidelines.
 - h. Any losses, costs, expenses and/or defects due to foreign matter entering the cooling system.
 - i. Any loss in connection with or as a result of overloading, strain, overrunning, freezing, excessive pressure, and or overheating
 - j. Failure caused by usage of the Insured Vehicle in competitions, racing, rallying, motor sports, pace-making, speed testing and or reliability trials, transportation of goods and or for hire as taxi or driving school or any other commercial use, unless declared in the proposal form at the time of buying this Policy and agreed by the Company.
 - k. Insured Vehicle being driven by any person not holding a license to drive the Insured Vehicle.
 - l. Any loss to 'Parts not covered' as specified in the Policy Schedule
 - m. Any loss to 'Parts not covered' as specified in the Policy Schedule
6. The cost of:
- a. General maintenance, adjustments, resetting of controls, tuning, cleaning, and the like.
 - b. Repairs to damage caused by scratching or denting and or from the direct application of a tool, to interior and or exterior paintwork and or casing.
 - c. Labor charges where no fault is found with the covered product.
 - d. Replacing the covered product because replacement parts are no longer available.
 - e. Rectifying any blockages and damages caused by any foreign body.
 - f. All consumables including all kinds of lubricating oils, fuels, greases, shock absorber oils, fluids etc.
 - g. The cleaning of any component, including the removal of any carbon and sludge and use of consumables except where it is a direct cause of the mechanical failure and/ or unless authorized by the claims control centre having regard to the repair being performed.
 - h. The repair of an Injector which has been damaged due to wrong fuelling.



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- i. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
7. Service Operations that require regular maintenance and are not a part of Extended Warranty:
 - a. Engine tune-up
 - b. Clutch pedal free play or Linkage Adjustment
 - c. Brake pedal free play or linkage Adjustment
 - d. Body or Chassis bolt tightening operations
 - e. Engine Oil/Oil filter change
 - f. Belt Adjustment
 - g. Routine servicing as recommended by the manufacturer
 - h. Wheel alignment and wheel balancing
 - i. Fuel system cleaning and/or adjustment
 - j. Tyre rotation
 - k. Lubrication and/or lubricant change
 - l. Checking and focusing of lights
 - m. Checking of electrical connection
 - n. Road Testing
8. Adjustments may be required after a reasonable period of normal use, the extent on which depends on the owner's individual habits, usage of the vehicle and the type of terrain over which the vehicle normally operates. Such adjustments, including the elimination of squeaks and rattles, are not covered under extended warranty.
9. Replacement of parts that require regular maintenance and are not a part of Extended Warranty:
 - a. Replacement required because of abuse, misuse or the habits of the user
 - b. Air filter elements
 - c. Fuel and oil filter elements
 - d. Clutch and brake linings
 - e. Rubber parts like hoses, belts and bushings
 - f. Wheel and Master Cylinder kit
 - g. Bulbs
 - h. Battery
 - i. Tyre
 - j. Bright Trim
 - i. Dents, nicks, scratches or other damage
 - ii. Corrosion resulting from hole drilled for fitment of accessories
 - k. Soft Trims
 - i. Worn
 - ii. Soiled
 - iii. Torn or cut by foreign object
 - iv. Normal deterioration due to use & exposure
 - v. Cracking or damage to plastic trim caused by improper removal/ installations
10. Any replacement required because of abuse, misuse or habits of the Insured towards the Insured Vehicle is not covered
11. Any damage caused due to an Accident. The Company shall not be liable for any Breakdown consequent to an Accident
12. Any claim where the damage to a covered component was caused by a non-covered component
13. Any claim where the damage to a covered component was caused by a non-covered component
14. Any Insured Vehicle, on which engine number or chassis number is deleted, defaced, and or altered.
15. Any upgrade, modification and or re-programming required to any part covered.
16. Failure of the product to perform as designed, which is not directly attributable to Insured Event.



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17. Loss due to, vermin, animal or insect damage, bird droppings, effect of light, rodent bite, sun or any atmospheric conditions, dust etc
18. Any Fraudulent act committed by the Insured or driver or the Dealer
19. Any repairs and or loss on account of Mechanical, Electronic, and or Electrical failure existing before the commencement of Period of Insurance. Failure, for which the cause was evident during the validity of the Manufacturers' warranty, irrespective of when the failure actually occurred
20. Tampering of odometer would render the cover null and void ab- initio. Any tampering with the Battery or Battery pack or tampering or removal of the warranty seal by any unauthorized party would render the cover null and void ab- initio
21. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense.
22. Waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds
23. Any failure due to unauthorized repairs, improper handling (including storage, dismantling, fitting, repair, alteration, modification), inaccurate diagnosis and or repair, use of parts other than the Manufacture's genuine parts or of any device and accessories not supplied by the Manufacture, parts of incorrect specification and or parts of faulty manufacture or alterations or modifications (including fitment of any performance accessory) to the Insured Vehicle not permitted by the Manufacturer or Dealer.
24. Damage caused by self-ignition, fire, theft, attempted theft, lightning, flood, ingress of moisture and or other risk which could be covered by comprehensive motor insurance
25. Failure of the non-operational components such as, but not limited to decorative finishing, door liners, handles and hinges etc.
26. All kinds of diagnostic costs, unless accepted as a part of an authorized claim.
27. Compensation for loss of use and or any consequential loss and or legal liability of any kind whatsoever
28. Any damage caused to any article and or property; and or loss due to death or disability caused to any life, due to the Mechanical, Electronic or Electrical Breakdown of any part covered under this Policy
29. The Company shall not be liable for any direct or indirect damage and or loss caused to any property, article, disability and or death caused to any human life arising out of an Insured Event
30. Use of adulterated or improper service products such as fuel, oils, brake fluids, coolants, washing and polishing products
31. Any breakages, cracks, scratches to the glass components of the Insured Vehicle, including but limited to the windshield, windows, headlights and indicator lights.
32. Soot and smoke, chemicals, bird droppings, sea water, sea breeze, salt, stone chipping, iron dust acid rain or any other chemical influences (regarding paint or body damage, especially stone throw, air-borne rust, industrial fall out). Damage to catalytic converter due to use of wrong or bad quality of fuel in the Insured vehicle.



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33. Battery defects due to parking of the Insured Vehicle for lengthy period and or sparing usage of the Insured Vehicle. Damage or defect caused by deep discharge of the battery due to negligence. Deep discharge refers to depletion of the battery power below the minimum recommendation of the OEM, due to extended periods of inactivity without charging the battery (more than the number of days as per OEM specifications).
34. Overcharging the battery or not adhering to the Battery Safety Instructions and any amendments thereof
35. The gradual loss of battery capacity and achievable driving range. (Applicable for electric vehicle and hybrid electric vehicle)
36. The use of charger or charging stations not recommended by Manufacturer of the vehicle. (Applicable for electric vehicle).
37. Two wheelers used with side cars not manufactured or supplied by the Manufacturer
38. Any failure due to poor, incorrect, incomplete periodic maintenance as per the Manufacturer owner's manual, failure to observe servicing schedules within the stipulated mileage and or time restrictions; insufficient care; use of spurious parts.
39. Loss or damage as a result of any external cause, including but not limited to fire, flood, earthquake, Burglary & theft, robbery, explosion, hail, Acts of God Perils, riots/strike/malicious damage, act of terrorism
40. Assets not covered under Manufacturer's Warranty within the Indian Geographical boundaries.
41. Any Insured committing or attempting to commit a breach of law with criminal intent.
42. Any change in ownership of the Insured Vehicle, or use for any purpose not intended, unless agreed with the Company
43. For any warranty sold after the delivery of the Insured vehicle, the Insured vehicle at the time of warranty sale must be in a technically sound state and not have been involved in any accident and/or collision or damaged in any other way except for purely cosmetic damage
44. No payment shall be made under this Policy for enhancement, modification or alternations to the original product specifications of the Insured Vehicle made during the course of any repairs.
45. Loss or Cost related to installing, repairing or replacing any optional accessories to the Insured Vehicle which is not in accordance with the Manufacturer's instructions and or the accessories that were not supplied/ bought at the time of purchase of the Insured Vehicle.
46. Any repairs performed outside the geographical limits of India
47. Loss or damage arising out of the Insured Vehicle not being used in accordance with Manufacturer's instructions or specifications or Losses arising out of improper use of the Insured Vehicle.
48. Losses incurred due to leakage or explosion of internal or external batteries attached with the Insured Vehicle.
49. Any loss or damage to any Insured Vehicle let out for rental or hire purposes, unless expressly stated as covered in the Policy Schedule
50. Cost Incurred such as but not limited to visiting charge, Installation/reinstallation charges, diagnostic or dismantling charges where no Breakdown is found, unless otherwise agreed and stated in the Policy Schedule.



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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Motor Extended Warranty & Protection For Two Wheeler (Ice & EV) UIN No. : IRDAN103RPMT0052V02202425.
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51. Loss or damage arising where the original identification number, receipts, invoice, warranty card has been removed, obliterated or altered.
52. Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current
53. The Cost of repairing, restoring or reconfiguring software. Breakdowns caused by failed software updates, unauthorized software /computer virus, malware, cyber threats, or realignments to the Insured Vehicle. Breakdown or malfunctioning related to Operating systems and embedded software is also not covered unless expressly agreed with the Company
54. Any loss or damage for which the Manufacturer or seller of the Insured Vehicle or any other third party is responsible either by law or under contract, or was in custody of the Insured Vehicle at the time of loss. This shall also include any liability covered under any other underlying insurance Policy which is primary in nature.
55. Loss or damage arising before or during transportation / delivery of the Insured Vehicle.
56. The Company shall not be liable to indemnify any Breakdowns during the Manufacturer's Warranty Period or the Waiting Period, whichever period is longer.
57. Insured Vehicle being used where the discharge rate exceeds the OEM guidelines / warnings.
58. Insolvency of OEM or any similar proceedings related to bankruptcy
59. SoH not maintained as per the OEM guidelines.
60. Any loss arising from any government, regulatory, industry body, trade or voluntary directed corrections, preventive actions, additions are not covered.
61. Continued operation of the Vehicle once a defect or fault has been reported to the Manufacturer/Company.
62. The Company shall not be liable for any delay in servicing due to reasons beyond the control of the Company.
63. War and Terrorism Exclusion (NMA2929 – 18/12/01): Notwithstanding any provisions to the contrary within this Policy or any endorsement thereto, it is agreed that this Policy excludes all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expense(s) directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence of the loss:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law;
 - b. riots, strikes, or civil commotion; or
 - c. any act of terrorism

For purposes of this endorsement, an act of terrorism means an activity that (1) involves a violent act or the unlawful use of force or an unlawful act dangerous to human life, tangible or intangible property or infrastructure, or a threat thereof; and (2) appears to be intended to (i) intimidate or coerce a civilian population, or (ii) disrupt any segment of the economy of a government de jure or de facto, state, or country; or (iii) overthrow, influence, or affect the conduct or policy of any government de jure or de facto by intimidation or coercion; or (iv) affect the conduct of a government de jure or de facto by mass destruction, assassination, kidnapping or hostage-taking.



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This endorsement also excludes from coverage all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses directly or indirectly arising out of, contributed by, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to (1), (2), and/or (3) above.

If the Company allege that by reason of this exclusion any actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

64. Cyber Act Exclusion (LMA2547 – 4/10/16, amended): Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any Cyber Loss.

If the Company allege that by reason of this exclusion any Cyber Loss sustained by the Company is not covered by this Policy, the burden of proving the contrary shall be upon the Company

65. Electronic Data Exclusion (RI) : Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, it is understood and agreed as follows:

- a. This Policy does not Insure loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) 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
- b. "Electronic Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- c. "Computer Virus" means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'

The Company may waive off or modify one or more of the above exclusions in line with the Manufacturer's warranty if specified in Policy Schedule

Add-on Products:

Consumables Expenses	<ul style="list-style-type: none"> a. Any Consumable not associated with an admissible claim under Section – I Warranty Covers and Section – II Accidental Damage Covers b. If the insured vehicle is not repaired at an Authorized garage / Service Station
Daily Allowance Benefit	As per Base Policy



	Assistance Cover	<ol style="list-style-type: none"> Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities. In case of loss of or damage to luggage or other personal effects that might occur during the services performance Insured Vehicle should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations The insured shall bear the cost of services at their own expense if provided, is not mentioned under this add on product Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported These services can be availed for maximum of 4 times during the period of insurance. <p>All assistance services shall be provided till the coverage radius limit only. Post the limit of coverage radius, services can be availed on a chargeable basis</p>						
11. Special Conditions and warranties (if any)	Base Product	<p align="center">Parts not covered for Two-Wheeler (ICE and EV)</p> <p>Irrespective of the option selected above the parts listed as 'Parts not covered' in the Policy Schedule shall not be covered under this Policy.</p> <p>Section II: Accidental Damage Cover</p> <p>3.3 EV Battery Protection Cover:</p> <ol style="list-style-type: none"> Coverage will be valid only if the charging was done as per the guidelines by the OEMs and using standard charging infrastructure as provided or recommended At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery or BMS. State-of-Health (SOH) level of battery to be maintained as per manufacturers schedule of battery health Number of claims to be admissible in a policy period is as specified in the Policy Schedule. Coverage shall be valid only for the original Battery provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Battery that has been replaced by the original equipment manufacturer, and which is mentioned in the Policy Schedule 						
12. Admissibility of claim.	Admissibility of claim	<p align="center">Add-ons</p> <table border="1"> <tr> <td>Consumable Expenses</td> <td>Same as per base policy</td> </tr> <tr> <td>Daily Allowance Benefit</td> <td>Same as per base policy</td> </tr> <tr> <td>Assistance Cover</td> <td>Same as per base policy</td> </tr> </table> <ol style="list-style-type: none"> The claim must be in accordance with the terms and conditions of the insurance policy. The policyholder must have paid the premium amount due. 	Consumable Expenses	Same as per base policy	Daily Allowance Benefit	Same as per base policy	Assistance Cover	Same as per base policy
Consumable Expenses	Same as per base policy							
Daily Allowance Benefit	Same as per base policy							
Assistance Cover	Same as per base policy							



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- 3) The policyholder must inform the insurer about the claim within 72 hours of the loss.
- 4) The policyholder must provide supporting documents at the time of claim, such as
 - a. Claim form,
 - b. Registration copy,
 - c. Permit,
 - d. Fitness,
 - e. Repair bills (only in case of reimbursement),
 - f. Original document indicating the purchase/invoice price of insured asset,
 - g. In case the asset is second hand purchase the documents for transfer of ownership,
 - h. NOC from financier company, if hypothecated.
 - i. Any other document as maybe appropriately applicable.
- 5) The insurer may conduct an investigation to assess the claim's validity.

Denial of Claim

- a) Claim can be denied due to misdeclaration, mis-representation, Fraud, and non-disclosure of material facts.
- b) Inadequate or missing supporting documents.
- c) Pre-existing damages before warranty inception date or prior to the incident.
- d) Unapproved repair – repair done without the insurers survey & approval.
- e) The policy has lapsed due to the expiration of warranty period or the vehicle exceeding the selected mileage limit. Any claims filled after the policy has expired or mileage lapsed will not be covered.
- f) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety.
- g) Claims related to normal wear & tear, maintenance, or aging of the vehicle.
- h) Any claim for issues not listed in the policy wordings.
- i) Use of vehicle for any other purpose except for which it is designed or licensed.

Procedure to be followed in case of TL/CTL & Theft Claim

A. Total Loss

If a motor vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim.

Claim Process:

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and case will get declared Total loss based on the nature and extent of damage and estimated liability.
3. Customer to submit all the relevant documents to insurer ASAP.
4. Case shall be referred to salvage buyer for salvage valuation/quotation.
5. Customer to get the RC cancellation done and confirm the same to insurer.
6. Customer will be given the option to retain the wreck and accept a Cashloss (being the IDV less the assessed value of Salvage based on quotes) settlement.
7. Based on customer consent Insurance company shall proceed with claim settlement.

B. Constructive Total Loss (CTL):

If the Assessed Loss is more than 75% of IDV, the claim is considered for CTL (Constructive Total Loss).

Claim Process:

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and case will be evaluated for CTL based on the nature and extent of damage and estimated liability.



3. Customer to submit all the relevant documents to insurer ASAP.
4. Case shall be referred to salvage buyer for Salvage valuation/quotation.
5. Customer will be informed about the salvage value and given the option for Cashless (being the IDV less the assessed value of Salvage based on quotes) Settlement for his consideration & consent.
6. Based on customer consent Insurance company shall proceed with claim settlement.

C. Theft:

When the vehicle is stolen in entirety, it results in a Theft claim. In such cases, the claim is settled on IDV basis upon receipt of all the relevant documents and NTC report (non-traceable report) from the police under whose jurisdiction the theft is reported.

Claim Process:

1. Intimate the claim immediately after the loss to the Insurance company.
2. FIR to be done immediately without delay at the police station under whose jurisdiction the Theft has occurred.
3. Customer to submit all the relevant documents along with the ignition keys to insurer ASAP.
4. Police investigates the case and try to trace the vehicle.
5. If the vehicle is traced by the police, the case shall be closed as Vehicle recovered.
6. If the vehicle cannot be traced by the police within some stipulated time depending upon the jurisdiction, police will issue Non-traceable report to the Insured.
7. Insured have to submit the NTC report to the insurance company.
8. Upon receipt of the NTC report and other relevant documents, insurer shall settle the claim.

Sample Claim Calculation

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
Engine Assembly	Metal	10,000	40	6,000
LABOUR		2,000	0	2,000
Gross Payable Amt				8,000
Less : Deductible				0
Net Payable Amt				12,000

13. Policy Servicing - Claim Intimation and Processing

Any issues related with respect to policy, kindly call us at 022 -48903009 (Paid) or E-mail us at services@indusindinsurance.com.

For any Claim related queries please contact us on -

Call Centre No – **022 4890 3009 (Paid)**

Email – services@indusindinsurance.com

Claim TAT:

Appointment of Surveyor	<=24 hours from date of claim intimation
Receipt of Survey report	<=15days from the date appointment of the Surveyor.
Settlement of claim	7 days from the date of receipt of survey report.

Escalation Matrix:

For any Claim related queries please contact us on -

Call centre no – **022 4890 3009 (Paid)**

Email – services@indusindinsurance.com

14. Grievance Redressal and Policyholders Protection

While the company takes utmost care to ensure all our touch points are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:

- Call us on phone number: **+91 22 4890 3009**

- email at: services@indusindinsurance.com

- Visit any of our branches

https://igi-locator.appspot.com/?Search_by=branch&sourcesystem=website&phonenummer=&emailid=#/



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- You may also write to us at:

IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001

Escalation level 1:

In case the insured is not satisfied with the response received from one of the above mentioned touch points or there is a delay, the insured may contact grievance officer at grievances@indusindinsurance.com

Escalation level 2:

If the insured is not satisfied with the response received from escalation level 1, he/she may approach the Head of Grievance at Headgrievances@indusindinsurance.com

If the insured is not satisfied with the response received from above mentioned touchpoints, he/she may approach the Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure ____ or you may visit <https://cioins.co.in/ombudsman>.

Details of Grievance Redressal Officer of the Insurer

https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf

Bima Bharosa Portal

<https://bimabharosa.irdai.gov.in/>

Ombudsman (Please provide contact details, Toll free number and email)

<https://cioins.co.in/ombudsman>.

15. **Obligations of the Policyholder**

- Please disclose all the essential information of the risk before buying a Policy.
- In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.
- Non-disclosure of material information may affect the claim settlement.

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place : _____

(Signature of the Policyholder)

Date: DD/MM/YYYY

Note:

For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at www.indusindinsurance.com to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. (<https://www.indusindinsurance.com/insurance/aboutus/downloadsus/downloads.aspx>)

Declaration for Data Sharing and Analytical Review

I, [Policyholder's Name], holder of Policy Number XXXXXXXXXXXXXXXXXXXX, hereby acknowledge and agree that [Insurance Company Name] may collect, store, process, and share my personal and policy-related information, including but not limited to my name, contact details, vehicle details, claim history, and driving behaviour, for the purpose of data analysis, risk assessment, fraud prevention, and service enhancement.

I understand that:

My information may be shared with third-party agencies, reinsurers, and regulatory authorities as required by law and for legitimate business purposes.

The data will be used for analytics, premium calculation, and improving insurance products and services.

The insurance company will implement reasonable security measures to protect my data against unauthorized access.

My consent is voluntary, and I have the right to withdraw it at any time by providing written notice, subject to applicable laws and regulations.

By signing below, I confirm that I have read and understood this declaration and give my consent for the use of my information as described above.

Policyholder's Name: _____

Date: _____

Signature



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