

**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																																										
	<b>Policy Number</b>	As per Policy Schedule																																											
1.	<b>Product Name</b>	IndusInd Two-Wheeler Policy-Bundled	Policy Schedule																																										
2.	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	<table border="1"> <thead> <tr> <th>Base Product</th> <th>UIN</th> </tr> </thead> <tbody> <tr> <td></td> <td>IRDAN103RP0003V04202425</td> </tr> <tr> <th colspan="2">Add Ons UIN</th> </tr> <tr> <td>Nil depreciation</td> <td>IRDAN103RP0003V04202425/A0060V01201819</td> </tr> <tr> <td>Consumables Expenses</td> <td>IRDAN103RP0003V04202425/A0009V01202122</td> </tr> <tr> <td>Engine Protector</td> <td>IRDAN103RP0003V04202425/A0012V01202122</td> </tr> <tr> <td>Return to Invoice</td> <td>IRDAN103RP0003V04202425/A0004V01202223</td> </tr> <tr> <td>Assistance Cover</td> <td>IRDAN103RP0003V04202425/A0058V01202223</td> </tr> <tr> <td>EMI Protect Cover</td> <td>IRDAN103RP0003V04202425/A0016V01202021</td> </tr> <tr> <td>EV - Battery Protection Cover</td> <td>IRDAN103RP0003V04202425/A0069V01202223</td> </tr> <tr> <td>EV - Motor Protect Cover</td> <td>IRDAN103RP0003V04202425/A0068V01202223</td> </tr> <tr> <td>EV - Charger Cover</td> <td>IRDAN103RP0003V04202425/A0071V01202223</td> </tr> <tr> <td>Daily Allowance Benefit Plus</td> <td>IRDAN103RP0003V04202425/A0015V01202021</td> </tr> <tr> <td>Hospital Cash Cover</td> <td>IRDAN103RP0003V04202425/A0013V01202122</td> </tr> <tr> <td>Voluntary Deductible</td> <td>IRDAN103RP0003V04202425/A0053V01201819</td> </tr> <tr> <td>NCB Retention Cover</td> <td>IRDAN103RP0003V04202425/A0062V01201819</td> </tr> <tr> <td>Helmet Cover</td> <td>IRDAN103RP0003V04202425/A0001V01202122</td> </tr> <tr> <td>Key Protect</td> <td>IRDAN103RP0003V04202425/A0039V01202425</td> </tr> <tr> <td>Tyre Protector</td> <td>IRDAN103RP0003V04202425/A0041V01202425</td> </tr> <tr> <td>Rim Protector</td> <td>IRDAN103RP0003V04202425/A0040V01202425</td> </tr> <tr> <td>Limit Sure - Pay as you Drive</td> <td>IRDAN103RP0003V04202425/A0002V01202526</td> </tr> </tbody> </table>	Base Product	UIN		IRDAN103RP0003V04202425	Add Ons UIN		Nil depreciation	IRDAN103RP0003V04202425/A0060V01201819	Consumables Expenses	IRDAN103RP0003V04202425/A0009V01202122	Engine Protector	IRDAN103RP0003V04202425/A0012V01202122	Return to Invoice	IRDAN103RP0003V04202425/A0004V01202223	Assistance Cover	IRDAN103RP0003V04202425/A0058V01202223	EMI Protect Cover	IRDAN103RP0003V04202425/A0016V01202021	EV - Battery Protection Cover	IRDAN103RP0003V04202425/A0069V01202223	EV - Motor Protect Cover	IRDAN103RP0003V04202425/A0068V01202223	EV - Charger Cover	IRDAN103RP0003V04202425/A0071V01202223	Daily Allowance Benefit Plus	IRDAN103RP0003V04202425/A0015V01202021	Hospital Cash Cover	IRDAN103RP0003V04202425/A0013V01202122	Voluntary Deductible	IRDAN103RP0003V04202425/A0053V01201819	NCB Retention Cover	IRDAN103RP0003V04202425/A0062V01201819	Helmet Cover	IRDAN103RP0003V04202425/A0001V01202122	Key Protect	IRDAN103RP0003V04202425/A0039V01202425	Tyre Protector	IRDAN103RP0003V04202425/A0041V01202425	Rim Protector	IRDAN103RP0003V04202425/A0040V01202425	Limit Sure - Pay as you Drive	IRDAN103RP0003V04202425/A0002V01202526	Policy Schedule
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		NCB Retention Cover	Indemnity	
		Helmet Cover	Fixed Benefit	
		Tyre Protector	Indemnity	
		Rim Protector	Indemnity	
		Key Protect	Indemnity	
		Limit Sure - Pay as you Drive	Indemnity	
4.	Interests Insured	Vehicle Registration Number	As per Policy Schedule	Policy Schedule
		Engine Number	As per Policy Schedule	
		Chassis Number	As per Policy Schedule	
		Battery Material Number	As per Policy Schedule	
		Make	As per Policy Schedule	
		Model	As per Policy Schedule	
		Year of Manufacturing	As per Policy Schedule	
		Date of Registration	As per Policy Schedule	
5.	Sum Insured / Motor Insured Declared Value Scope	Basis of IDV: As per Standard Scale/Agreed value basis IDV Calculation: IDV as per Listed Selling Price Rs. _____		Policy Wording - Section I
		<b>Policy Period</b>	<b>IDV</b>	
		Policy Year 1	As per Policy Schedule	
6.	Policy Coverage	<p><b>Section I - Loss of or damage to the vehicle Insured</b></p> <p>The Company will indemnify the Insured against loss or damage to the vehicle Insured hereunder and/or its accessories whilst thereon</p> <ol style="list-style-type: none"> <li>1) By fire explosion self ignition or lightning;</li> <li>2) By burglary housebreaking or theft;</li> <li>3) By riot and strike;</li> <li>4) By earthquake (fire and shock damage);</li> <li>5) By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost;</li> <li>6) By accidental external means;</li> <li>7) By malicious act;</li> <li>8) By terrorist activity;</li> <li>9) Whilst in transit by road, rail, inland-waterway, lift, elevator or air;</li> <li>10) By landslide rockslide.</li> </ol> <p><b>Section II – Liability to Third Parties:</b></p> <p>The Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of</p> <ol style="list-style-type: none"> <li>i) Death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,</li> <li>ii) Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.</li> </ol> <p><b>Section III - Personal Accident Cover for Owner Driver</b></p> <p>The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst mounting into/dismounting from or traveling in the insured vehicle 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:</p>		<p>Policy Wording - Section I</p> <p>Policy Wording - Section II</p> <p>Policy Wording - Section III</p>



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		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%
<b>7.</b>	<b>Add-on Cover</b>		
		<b>Sr. No.</b>	<b>Name of Addon Covers</b>
		<b>Description</b>	<b>Sum Insured (if any)</b>
		1	Nil Depreciation
			No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims
		2	Consumables 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
		3	Engine Protector
			Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil
		4	Return to Invoice
			Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, road tax & applicable insurance cost.
		5	Assistance Cover
			Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown
		6	EMI Protection Cover
			Pays for Vehicle EMIs for the time period during which the car is in one of our network garages for repair
		7	Daily allowance benefit Plus
			This cover pays per day allowance if insured vehicle is in authorized garage for more than 3days due to accidental damage.
		8	Hospital Cash Cover
			Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle.
		9	Voluntary Deductible
			This cover Provides discount under the policy if the insured voluntary opt for deductible under section I (Own damage) of the base policy.
		10	NCB Retention Cover
			This cover protects applicable earned No claim bonus, in the event of an own damage claim.
		11	EV Battery Protection Cover
			This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS), due to unexpected power surge, Mechanical shock, water ingress, uncontrolled electrochemical reactions



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		12	EV - Motor Protect Cover	The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it	
		13	EV - Charger Cover	This cover pays for repair and /or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule	As per policy schedule
		14	Helmet Cover	The Company will make an allowance of Rs. _____/- towards cost of replacing damaged or destroyed Helmet of same type and model due to accident involving the insured vehicle.	As per policy schedule
		15	Tyre Protector	Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes	As per policy schedule
		16	Rim Protector	Covers repair or replacement expenses arising out of accidental loss or damage to Rims.	As per policy schedule
		17	Key Protect	Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into	As per policy schedule
		18	Limit Sure - Pay as you Drive	The own damage insurance for the motor vehicle including theft shall be covered up to the Available Kilometers mentioned in the Policy Schedule. The Available Kilometers includes sum of Kilometer Limit, Top Up Limit.	As per policy schedule
<b>8.</b>	<b>Loss Participation</b>	<b>Section I</b>			<b>Section I</b>
		Compulsory Deductible		Rs. 100 /- for each claim	
		Additional Compulsory Deductible		Rs. .... (as per Policy Schedule)	
		Voluntary deductible		Rs. .... (as per Policy Schedule)	
		<b>Add-ons</b>			
		Voluntary Deductible		As per Opted amount	
		Key Protect		1% of claim amount or INR 500 whichever is higher	
		Nil depreciation		As per Section I of base Policy	
		Consumables Expenses		As per Section I of base Policy	
		Return to Invoice		As per Section I of base Policy	
		Assistance Cover		As per Section I of base Policy	
		EMI Protection Cover		As per Section I of base Policy	
		EV- Battery Protection Cover		As per Section I of base Policy	
		EV- Motor Protect Cover		As per Section I of base Policy	
		EV- Charger Cover		As per Section I of base Policy	
		Daily Allowance Benefit Plus		As per Section I of base Policy	



		Hospital Cash Cover	As per Section I of base Policy	
		NCB Retention Cover	As per Section I of base Policy	
		Engine Protector	As per Section I of base Policy	
		Helmet Cover	Deductible of 5% of Sum Insured	
		Limit Sure- Pay As you Drive	As per Section I of base Policy	
9.	Exclusions	<b>Base Product Exclusion</b>		Policy Wording - Exclusions
		Base Product	<ul style="list-style-type: none"> <li>a) Consequential loss, depreciation, wear &amp; tear, mechanical &amp; electrical breakdown, failures breaks.</li> <li>b) Any loss incurred outside the geographical area as stated in the policy schedule.</li> <li>c) A claim arising out of contractual liability.</li> <li>d) If the vehicle is used other than in accordance with the "Limitations as to use".</li> <li>e) If the vehicle is being driven by driver other than a driver stated in "driver clause".</li> <li>f) Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.</li> <li>g) Any accidental loss directly or indirectly arising from nuclear weapon material.</li> <li>h) Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power.</li> <li>i) Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.</li> <li>j) Loss or damage arising out of modifications not approved by manufacturers/RTO</li> </ul>	
		<b>Addon Products</b>		
		Engine Protector	<ul style="list-style-type: none"> <li>1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.</li> <li>2. Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area.</li> <li>3. Cost of lubricants in case of loss due to leakage and flushing of consumables</li> <li>4. Any claim where the repair has been carried out without prior approval from Company</li> </ul>	
		EMI Protection Cover	<ul style="list-style-type: none"> <li>1. For any EMI amount and/ or additional payment which becomes due because of default, non- payment or delayed payment of any amount due to bank/ financial institutions.</li> <li>2. Where the vehicle is stolen or in total loss.</li> <li>3. Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle.</li> <li>4. Company shall not be liable to pay in case auto loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle.</li> <li>5. For delay in submission of required documents of Own Damage claim (as stated in claim form) beyond 21 days or within such further time as the Company may allow from the date of intimation of claim.</li> </ul>	
		Return To Invoice	<ul style="list-style-type: none"> <li>1. The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy.</li> <li>2. For 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 I of the policy.</li> <li>3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us.</li> <li>4. Covered vehicle is imported.</li> </ul>	



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Hospital Cash Cover	<ol style="list-style-type: none"> <li>1. Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident.</li> <li>2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise.</li> <li>3. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home.</li> <li>4. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.</li> <li>5. Any claim arising or resulting from or traceable to an accident happening whilst insured or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.</li> </ol>
NCB Retention Cover	If repair claim amount is or greater than 25 % of the value of IDV.
Assistance Cover	<ol style="list-style-type: none"> <li>1. These services shall not be provided / limited provision may happen under following conditions: 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.</li> <li>2) <b>Insured Vehicle</b> 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.</li> <li>3) 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.</li> </ol>
EV - Motor Protect	<ol style="list-style-type: none"> <li>1. Wear and tear damages.</li> <li>2. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance.</li> <li>3. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines</li> <li>4. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.</li> <li>5. Any costs relating to servicing, maintenance, adjustment or tuning.</li> <li>6. Any claim where the repair has been carried out without prior approval from the Company.</li> <li>7. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity.</li> <li>8. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area</li> </ol>
EV - Battery Protect	<ol style="list-style-type: none"> <li>1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.</li> <li>2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.</li> <li>3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.</li> <li>4. 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).</li> </ol>



5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel.
6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer.
7. Damages resulting from any attempted or actual Theft of Battery
8. Damages resulting from any wear and tear of the battery, cable and wires
9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.
11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.
12. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
13. Any claim where the repair has been carried out without prior approval from the Company.

EV – Charger Cover

1. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts.
2. Damages resulting from failure to follow the manufacturers' instructions of Use.
3. Damages resulting from handling of the equipment by unauthorized service personnel.
4. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.
5. Any damages due to extra installation of electric equipment apart from the already installed electric equipment done or provided by manufacturer is out of the scope of this coverage. Any costs relating to servicing, maintenance, adjustment or tuning.
6. Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not.
7. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the Insured Electric Vehicle charger.
8. Loss of or damage to rented or hired equipment for which the insured is responsible either by law or under a lease and/or maintenance agreement.
9. Damages resulting from any tampering with the EV charger or charging infrastructure.
10. Any loss or damage to the charger due to malfunctioning of battery or part of it and/ or due to innate chemical nature of battery and/or its constituents and related assembly parts.
11. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.
12. Any aesthetic defects but not limited to dents, scratches on painted polished or enameled surfaces
13. Any loss or damages due to cyber events.
14. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative
15. Losses due to replacement of any consumable item of the EV Charger including but not limited to batteries (including rechargeable), bulbs (including projector bulbs), tapes, fuses, cartridges, replaceable fluids or application software including data storage media or materials which are designed to be consumed during the life of the Insured EV Charger.



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	<p>16. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes.</p> <p>17. Any claim where the repair has been carried out without prior approval from the Company</p>
Nil Depreciation	<p>Same as per Section I of base policy.</p> <p>No indemnity shall be granted to total loss/ constructive total loss or Theft claims</p>
Consumables Expenses	<ol style="list-style-type: none"> <li>1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.</li> <li>2. If there is no valid and admissible claim under section I (Own Damage) of the policy.</li> <li>3. If the insured vehicle is not repaired at an Authorized garage</li> </ol>
Voluntary Deductible	Same as per Section I of base policy
Daily Allowance Benefit Plus	<ol style="list-style-type: none"> <li>1. If Insured vehicle required to be in authorized garage less than 2 days for repairs.</li> <li>2. No claim under this add on cover is payable if there is no admissible claim under the policy, of loss/damage to the insured vehicle.</li> <li>3. This add on cover shall not be payable in case of Total Loss / Constructive Total loss.</li> <li>4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.</li> <li>5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage</li> </ol>
Helmet Cover	<ol style="list-style-type: none"> <li>1. Shall not be available for theft claims</li> <li>2. Shall not be available for damage caused by deterioration, wear &amp; tear</li> <li>3. Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.</li> </ol>
Tyre Protector	<ol style="list-style-type: none"> <li>1. If the insured vehicle is not repaired at an Authorized garage.</li> <li>2. Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.</li> <li>3. Any loss or damage within first 15 days of the inception of the policy.</li> <li>4. Any loss or damage occurred prior to the inception of the policy</li> <li>5. Any loss or damage resulting into total loss of the vehicle</li> <li>6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.</li> <li>7. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle</li> <li>8. If the tyre(s) / tube(s) which are being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy.</li> <li>9. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.</li> <li>10. Loss or damage arising out of improper storage or transportation</li> <li>11. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.</li> <li>12. Loss or damage arising out of modifications not approved by the tyre manufacturer.</li> <li>13. Loss or damage resulting from hard driving due to race, rally or illegal activities.</li> </ol>



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	<ol style="list-style-type: none"> <li>14. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.</li> <li>15. Loss or damage resulting from poor workmanship while repair.</li> <li>16. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.</li> <li>17. Minor damage or scratch not affecting the functioning.</li> <li>18. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.</li> </ol>
Rim Protector	<ol style="list-style-type: none"> <li>1. If the insured vehicle is not repaired at an Authorized garage.</li> <li>2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or Run Flat Tyres.</li> <li>3. Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.</li> <li>4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.</li> <li>5. Any loss or damage within first 15 days of the inception of the policy.</li> <li>6. Any loss or damage occurred prior to the inception of the policy</li> <li>7. Any loss or damage resulting into total loss of the vehicle.</li> <li>8. Routine maintenance including adjustment, alignment, balancing or rotation of wheels.</li> <li>9. Theft of rim(s) or its parts, accessories without the insured vehicle being Stolen or theft of entire insured vehicle.</li> <li>10. If the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to Company and mentioned / endorsed on the policy.</li> <li>11. Fraudulent act committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured.</li> <li>12. Loss or damage arising out of improper storage or transportation</li> <li>13. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.</li> <li>14. Loss or damage arising out of modifications not approved by manufacturers</li> <li>15. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.</li> <li>16. Loss or damage resulting from hard driving due to race, rally or illegal activities.</li> <li>17. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.</li> <li>18. Loss or damage resulting from poor workmanship while repair.</li> <li>19. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.</li> <li>20. Minor damage or scratch not affecting the functioning.</li> </ol>
Limit Sure- Pay As you Drive	<ol style="list-style-type: none"> <li>1. Any accidental damage to the Insured vehicle, if the vehicle has exceeded the Available Kilometres as mentioned in the Policy Schedule. The coverage during the Grace Limit is subject to conditions mentioned in the clause.</li> <li>2. All exclusions as applicable under the Motor Own Damage policy on which this Cover is attached to, shall also be applicable to this Add-on Cover.</li> <li>3. Any attempted or actual, tampering or modification or damage of the Odometer shall render this cover discontinued ab initio and the Company may reverse the right to forfeit the Own Damage cover without any refund of premium. The Company may, at its discretion, recover the premium difference chargeable and restore the base Motor Own Damage policy on which this Cover was attached to it's full extent.</li> </ol>



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			<ol style="list-style-type: none"> <li>Any repairing, re-setting or replacement of any components including the Odometer that may affect the distance travelled information without informing and seeking prior consent from the Company shall make any vehicle Accidental Claim inadmissible under this Policy.</li> <li>Any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud and the Company may resort to and pursue appropriate legal avenues that is available under such circumstances. Any Vehicle Accident claim will be inadmissible under such circumstances.</li> <li>The Company shall not be liable for any claim where the subject matter of the claim is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including manufacturer recall campaign or under any other such packages at the same time, or forming part of maintenance / preventive maintenance.</li> </ol>
10.	Special Conditions and warranties (if any)	Base Product	As per Policy Schedule
			<b>For Add On Products</b>
		Nil depreciation	Same as per Section I of base policy
		Consumables Expenses	Same as per Section I of base policy
		Return to Invoice	The finance company/ bank whose interest is endorsed on the policy must agree in writing.
		Engine Protector	<p>Claim under this endorsement will be admissible only if</p> <ol style="list-style-type: none"> <li>In case of water damage, there is evidence of the insured vehicle being submerged or stopped in a waterlogged area.</li> <li>In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.</li> <li>There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.</li> <li>Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.</li> <li>Insured 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 insured vehicle is sustained and noticed by Insured</li> </ol>
		Tyre Protector	<ol style="list-style-type: none"> <li>If Insured make a fraudulent claim which is declined as per Para 9 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect.</li> <li>If during the Period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to Company.</li> <li>In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium.</li> <li>All claims must be made within 3 working days of damage.</li> <li>Insured must take all reasonable steps to avoid loss or damage to tyre(s). Insured must not continue to drive the vehicle if Insured do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s).</li> <li>Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims &amp; no replacement is involved.</li> </ol>
Rim Protector	<ol style="list-style-type: none"> <li>This cover will be provided only to the vehicle fitted with Tubeless Tyres or Run Flat Tyres.</li> <li>If Insured make a fraudulent claim which is declined as per Para 11 of "What Company will not cover" of this endorsement, coverage under this section shall cease with immediate effect.</li> </ol>		



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			<ol style="list-style-type: none"> <li>3. If during the Period of insurance any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to Company.</li> <li>4. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium.</li> <li>5. All claims must be made within 3 working days of damage</li> <li>6. Insured must take all reasonable steps to avoid loss or damage to rim(s). Insured must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).</li> <li>7. Exclusion as per Para 1 of "What Company will not cover" shall not hold true in case of repair claims &amp; no replacement is involved.</li> </ol>
	Daily Allowance Benefit Plus		Same as per Section I of base policy
	Assistance Cover		Same as per Section I of base policy
	NCB Retention Cover		Same as per Section I of base policy
	EMI Protection Cover		Same as per Section I of base policy
	Hospital Cash Cover		Same as per Section I of base policy
	EV - Battery Protection Cover		Same as per Section I of base policy
	EV - Motor Protect Cover		Same as per Section I of base policy
	EV - Charger Cover		Same as per Section I of base policy
	Voluntary Deductible		Same as per Section I of base policy
	Helmet Cover		Same as per Section I of base policy
	Limit Sure Pay As you Drive		Same as per Section I of Base Policy
<b>11.</b>	<b>Admissibility of claim</b>	Admissibility of claim	<ol style="list-style-type: none"> <li>a) The claim must be in accordance with the terms and conditions of the insurance policy.</li> <li>b) The policyholder must have paid the premium amount due.</li> <li>c) The claim must be for accidental damage or loss, not for wear and tear or maintenance-related issues.</li> <li>d) The policyholder must inform the insurer about the claim within the specified time frame.</li> <li>e) The policyholder must provide supporting documents at the time of claim, such as claim form, driving licence, Registration copy, Permit, Fitness, FIR, Un-traceable report, Fire brigade report, repair bills (only in case of reimbursement).</li> <li>f) The insurer may conduct an investigation to assess the claim's validity.</li> </ol>
		Denial of Claim	<ol style="list-style-type: none"> <li>a) Claim can be denied due to misdeclaration, mis-representation, Fraud, and non-disclosure of material facts.</li> <li>b) Inadequate or missing supporting documents</li> <li>c) Pre-existing damages before policy inception date or prior to the incident.</li> </ol>



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- d) Unapproved repair – repair done without the insurers survey & approval.
- e) The policyholders negligence or contribution to the incident.
- f) Policy lapse: claims filed after the policy has expired or lapsed.
- g) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety.
- h) Driver's violation: If the vehicle is being driven by driver other than a driver stated in "driver clause".
- i) Claims related to normal wear & tear, maintenance, or aging of the vehicle.

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

##### A. Total Loss

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

##### B. Constructive Total Loss (CTL):

1. Intimate the claim immediately after the loss to the company.
2. Appointed Surveyor to survey the case for Constructive Total loss. The case will be evaluated for Constructive Total Loss based on the nature and extent of damage and estimated liability.
3. Insured to submit all the relevant documents to the Company.
4. Case shall be referred to the Salvage buyer for Salvage valuation/quotation.
5. Insured will be informed about the salvage value and given the option for Cashloss Settlement (being the IDV less than the assessed value of Salvage based on quotes) for the Insured's consideration & consent.
6. Based on the Insured's consent Insurance the Company shall proceed with the claim settlement.

##### C. Theft:

- a. Intimate the claim immediately after the loss to the Company.
- b. First Investigation Report to be done immediately by the Insured without delay at the Police Station under whose jurisdiction the Theft has occurred.
- c. Insured to submit all the relevant documents along with the ignition keys to the Company.
- d. The Police shall investigate the case and will try to trace the Insured Vehicle.
- e. If the Insured Vehicle is traced down by the Police, then the case shall be closed by the Police Investigation Team as the Insured Vehicle has been recovered.
- f. If the Insured Vehicle cannot be traced by the Police Investigation Team within the stipulated time depending upon the jurisdiction, the Police Investigation Team will issue a non-traceable report (NTC report) to the Insured.
- g. Insured shall have to submit the NTC report to the Company.
- h. Upon receipt of the NTC report and other relevant documents, the Company shall settle the claim.



### Sample Claim Calculation

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
Mudguard	Plastic	800	50	400
Fender	Plastic	2000	50	1000
LABOUR		600	0	600
Gross Payable Amt				2000
Less: Policy Excess				100
Net Payable Amt	Considering NIL depreciation			3300

#### 12. Policy Servicing - Claim Intimation and Processing

Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at [services@indusindinsurance.com](mailto:services@indusindinsurance.com)

**For any Claim related queries please contact us on -**

Call centre no: 022 4890 3009 (Paid)

Email: [services@indusindinsurance.com](mailto:services@indusindinsurance.com)

#### For Cashless Process:

- Register claim by calling (022)-48903009(paid)
- Visit to our network garages for vehicle repair.
- Survey of the vehicle & submission of claim documents
- Liability confirmation
- Vehicle delivery

#### Claim TAT

Allocation of Surveyor	<=24 hours from report of claim
Survey report submission to Insurer	<= 15days of Surveyors allocation.
The Insurer shall decide on the claim	Within 7days of receipt of the survey report.

#### Escalation Matrix:

For any Claim related queries please contact us on -

Call centre no – 022 4890 3009 (Paid)

Email – [services@indusindinsurance.com](mailto:services@indusindinsurance.com)

#### 13. Grievance Redressal and Policyholders Protection

While the company takes utmost care to ensure all our touchpoints 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 or writing email at: [services@indusindinsurance.com](mailto:services@indusindinsurance.com)
- Visiting any of our nearest branches <https://rgi-locator.oppspot.com/?Searchby=branch&sourcesystem=website&phonenumber=&emailid=#/>
- 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](mailto: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](mailto: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>.

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		<p><b>Details of Grievance Redressal Officer of the Insurer</b>  <a href="https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf">https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf</a></p> <p><b>Bima Bharosa Portal</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Ombudsman (Please provide contact details, Toll free number and email)</b>  <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a>.</p>
<b>14.</b>	<b>Obligations of the Policyholder</b>	<p>a) Please disclose all the essential information of the risk before buying a Policy.</p> <p>b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</p> <p>c) Non-disclosure of material information may affect the claim settlement.</p>

**Declaration by the Policyholder;**

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
 (Signature of the Policyholder)

**Note:**

For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at [www.indusindinsurance.com](http://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>)

