



Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai - 600 097
Tel : 044-7117 7117 Web: www.royalsundaram.in
IRDAI Reg No. 102 | CIN: U67200TN2000PLC045611

**MOTOR INSURANCE TWO-WHEELER PACKAGE POLICY ADD ON COVER –
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

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-

Pricing: Based on the vehicle's IDV, Age, Cubic Capacity and Type of Vehicle

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.



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MOTOR INSURANCE – BUNDLED TWO-WHEELER LONG TERM POLICY
ADD ON COVER – 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

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-

Pricing: Based on the vehicle's IDV, Age, Cubic Capacity and Type of Vehicle

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.



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MOTOR INSURANCE STAND-ALONE OWN DAMAGE POLICY - TWO-WHEELER
ADD ON COVER – 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

Minimum Premium: The cover will be subject to a minimum premium of Rs.100/-

Pricing: Based on the vehicle's IDV, Age, Cubic Capacity and Type of Vehicle

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.

Road Side Assistance cover

(Add on cover For Two wheeler Package/Own Damage/Bundled policy customers)

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.

Roadside Assistance Cover UIN Nos. Two Wheeler Package Policy -IRDAN102A0008V01202223

Bundled Two-Wheeler Long Term Policy - IRDAN102A0009V01202223

Stand-Alone Own Damage Policy - 2 Wheeler - IRDAN102A0010V01202223

Two wheeler Long Term Package Policy -IRDAN102A0011V01202223



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MOTOR INSURANCE TWO-WHEELER PACKAGE POLICY /SOD Policy
ADD ON COVER : 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:

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

Definitions	
You, Your, Policy holder	The person named as the policyholder on your current Certificate of Motor Insurance and Policy Schedule.
Your Vehicle	Any Two wheeled Motor vehicle insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule
We, Company, Insurer, Us, Our	The Insurance Company as defined in your Certificate of Motor Insurance and Policy Schedule
Policy period	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance.
Policy Schedule	The document that bears the details of the car we are insuring and the coverage along with the schedule of premium paid by you
Certificate of Insurance and Policy Schedule	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
Authorized garage	A motor vehicle repair garage authorized by us
Self-Authorization Mode	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 - IRDAN102A0004V01202223 /Bundled Two-Wheeler Long Term Policy- IRDAN102A0005V01202223/ Stand-Alone Own Damage Policy - 2 Wheeler-IRDAN102A0006V01202223

Return to Invoice Cover

(Applicable for Two Wheeler Package / Bundled / Stand-alone Own Damage Policies)

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

Return to Invoice Cover UIN Nos.

Two Wheeler Package Policy - IRDAN102A0015V01202223

Bundled Two-Wheeler Long Term Policy - IRDAN102A0016V01202223

Stand-Alone Own Damage Policy - 2 Wheeler - IRDAN102A0017V01202223

Two wheeler Long Term Package Policy - IRDAN102A0018V01202223