

**Cholamandalam MS General Insurance Company Limited**

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on Covers of Motor Product –  
**Motor Two – Wheelers Package Policy for Five years**  
UIN IRDAN123RP0015V01201819

Sl. No.	Name of the Add-on cover	UIN of the Add-on cover	Main Product for the Add-on cover	UIN of the Main Product	Cover Combination
1	Full Depreciation Waiver Cover for five years	IRDAN123RP0015V01201819/A0046V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

In consideration of payment of additional premium for this cover, the company will reimburse the total cost of parts replaced due to an accident or loss to insured vehicle without any deduction towards depreciation subject to the following terms.

1. Claim being admitted under Section -1 (Loss of or damage to the insured vehicle)
2. The aggregate cost of repairs in case of Total loss / Constructive Total loss claims would be subject to the benefit available under this cover for the assessment of the claim.
3. This cover is available only for the vehicles of age upto 5 years.
4. Company's maximum liability under this Add-on Cover will be upto 2 claims in a policy period.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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Sl. No.	Name of the Add-on cover	UIN of the Add-on cover	Main Product for the Add-on cover	UIN of the Main Product	Cover Combination
2	Hydrostatic Lock Cover for five years	IRDAN123RP0015V01201819/A0048V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly damaged due to ingress of water or due to leakage of lubrication or loss or damage to engine cooling system due to any accidental external means. This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Only one claim will be entertained in a policy period.
3. Claim has to be intimated to the insurance company within seven (7) days from the date of loss.
4. All reasonable precautions are taken to protect the engine, assembly and the vehicle to avoid aggravation of damages / loss.
5. No depreciation will be applied on cost of parts replaced.
6. This cover is available only for the vehicles of age upto 10 years

**Specific exclusions:**

**Insurance company is not liable for payment of any claims of the following nature:**

1. Cost of Lubricating oils or consumables used in the assembly.
2. Losses or damages covered under Manufacturer warranty or recall campaign
3. Increase in loss or damage including corrosion due to delay in intimation of claim beyond seven (7) days from the date of loss.
4. Any claims related to loss or damage due to normal wear and tear

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3	Return to Invoice Cover for five years	IRDAN123RP0015V01201819/A0047V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

The insured vehicle and the declared accessories are insured for the value of new replacement cost on the date of total loss including registration fees, Road Tax paid for the insured vehicle with applicable Service Tax and total insurance cost of this policy availed with us and is in force on the date of accident. This cover is subject to the following terms and conditions:

1. Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.
2. It is not mandatory to replace the vehicle.
3. No imposed excess is applicable for this cover.
4. Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and is in force on the date of accident, registration fees, Road Tax paid for the insured vehicle with applicable Service Tax and the show-room value of brand new vehicle of same make, model and variant with identical features and specifications on the date of loss. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the vehicle will be paid along-with registration fees, Road Tax paid for the insured vehicle with applicable Service Tax and total insurance cost of this policy availed with us and is in force on the date of accident
5. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.
6. This benefit is available only for the vehicles of age up to 5 years
7. Only one claim will be entertained in a policy period.

No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover premium and Service Tax paid for the Motor Two Wheeler Package policy availed with us and is in force on the date of accident.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

**Note:** The Add-on Cover Reinstatement Value Basis and Return to Invoice Cover will be offered on Individual Basis only and not on Combo Basis.

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4	Daily Cash Allowance Cover for five years	IRDAN123RP0015V01201819/A0050V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

The company will pay a fixed allowance of Rs.250/- or Rs.500/- or Rs.750/- per day as per the option exercised by insured, during the period of non-availability of insured vehicle due to partial loss claim(s). Maximum eligible number of days is five (5) for one claim and is also the overall limit in an Annual policy period.

Eligible number of days for this benefit will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle or the maximum eligibility period as per option exercised by the insured whichever is lower.

Consideration of this benefit is subject to subsistence of a valid claim under the policy and will be subject to three day time excess for each and every claim.

This cover is available only for the vehicles of age upto 10 years

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Sl. No.	Name of the Add-on cover	UIN of the Add-on cover	Main Product for the Add-on cover	UIN of the Main Product	Cover Combination
5	Reinstatement Value Basis for five years	IRDAN123RP0015V01201819/A0049V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

In consideration of payment of additional premium for this benefit, your vehicle and the declared accessories are insured on 'REINSTATEMENT VALUE BASIS' which is the original invoice value excluding the registration charges and road tax.

Reinstatement Value Basis shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims. (The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the Sum Insured (SI).

No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).

Maximum liability of the company will be restricted to the invoice value of the vehicle insured and one claim in a policy period.

This cover is available only for the vehicles of age upto 5 years

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

**Note:** The Add-on Cover Reinstatement Value Basis and Return to Invoice Cover will be offered on Individual Basis only and not on Combo Basis.

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Sl. No.	Name of the Add-on cover	UIN of the Add-on cover	Main Product for the Add-on cover	UIN of the Main Product	Cover Combination
6	Monthly Installment Cover for five years	IRDAN123RP0015V01201819/A0045V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

In consideration of payment of additional premium, the insured will be covered for non-payment of regular Monthly Installment (MI) to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

Option	Number of monthly installment payable by the Company	Time excess in days beyond which company is liable to pay. The time excess will be reckoned from the date of handing over an accident vehicle to the repairer to the time of completion of repairs by him	Limit of liability per claim in an Annual policy period (Rs.)
A	1	5	1*EMI
B	1	10	1*EMI
C	1	15	1*EMI
D	2	30	2*EMI
E	2	40	2*EMI
F	2	50	2*EMI

**Special Conditions:**

- Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.
- Insured has to intimate the claim to the company before handing over the vehicle to the repairer to claim under this cover.
- This benefit is available only for the vehicles of age upto 5 years.
- The Company's maximum liability under this Add-on Cover will be the Number of monthly installment as opted by the Insured.
- Company's maximum liability under this Add-on Cover will be upto 2 claims in a policy period.

**Specific Exclusions:**

Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

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7	Chola Value Added Services - Two Wheeler Package Policy for five years	IRDAN123RP0015V01201819/A0051V01201819	Motor Two – Wheelers Package Policy for Five years	IRDAN123RP0015V01201819	5 years OD + 5 years TP

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Services offered for Two wheeler	Automatic inclusion 50 kms
1	Breakdown support over phone	Yes
2	On site minor repairs	Yes
3	Fuel delivery (Rs. 50 addnl., service charge from customer)	Yes
4	Flat Tyre Support	Yes
5	Battery Jump Start	Yes
6	Transfer / Towing for Mechanical , Electrical breakdown	30 Kms
7	Transfer / Towing for Accidental breakdown	30 Kms
8	Provision of local Taxi	Payable

### 1. Breakdown Support over Phone

In the event of the CHOLA MS customers calling in for support FACILITATOR shall understand the basic problem prior to offering solutions. Some minor issues can be supported over the phone, such as - inability to operate some feature or understanding meaning of warning lamps etc.

### 2. "On site" Minor Repairs of the Covered Vehicle.

II In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 60 (Sixty) minutes, FACILITATOR shall proceed with on-site repair of the breakdown. Neither supply of parts or replacement elements, nor materials in general are included in this coverage. The areas and elements of such repairs shall be limited to the extent as agreed with CHOLA MS. This service is applicable within a radius of 50 km from any city covered by the Facilitator.

### 3. Fuel delivery

If the Covered Vehicle runs out of fuel FACILITATOR can deliver up to 2 litres of fuel (petrol only). Cost of fuel (at actual) and charges of activating this service is INR 50 (Rupees Fifty only) which shall be paid by Client on the spot.

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This service is applicable within a radius of 50 km from any city covered by FACILITATOR. Quantity limit in this benefit is due to practical hazards of carrying fuel over long distances.

#### **4. Flat Tyre Support**

If the Covered Vehicle has a punctured or burst Tyre, FACILITATOR shall support the customer in getting it repaired from nearest Tyre repair shop. The customer shall have to pay directly to the Tyre repair shop and indemnify FACILITATOR against quality or workmanship of such repairs. This service is applicable within a radius of 50 km from any city covered by FACILITATOR.

#### **5. Battery Jumpstart**

If the Covered Vehicle does not start due to the battery being discharged, FACILITATOR shall jumpstart the vehicle within the limit of 50 km from the covered city.

Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

#### **6. Transfer of the covered vehicle in case of major breakdown or accident**

In the event that Covered Vehicle is immobilized due to the breakdown or accident and "On site" repair is not possible, FACILITATOR shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or garage authorized by Chola MS or as may be chosen by the Customer, with the limits of 30kms of towing distance. These services shall be provided using equipment deemed most suitable by FACILITATOR.

#### **7. Provision of local taxi**

In the event that the "on site" repairs mentioned above are not possible, and the Covered Vehicle is towed to nearest approved workshop, FACILITATOR shall provide local taxi to the customer. Customer has to directly pay to provider, as per prevalent rates.

These Coverages apply from KM0. Understanding by KM0 is that the Customer's Vehicle is covered from the moment customer starts or tries to start the vehicle, thus client is always covered. This service shall be provided only immobilized Vehicles which have been covered under this Add-on on payment of additional premium.

#### **Definitions**

The terms defined below and at other junctures in this documents shall have the meanings ascribed to them wherever they appear and where appropriate



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**Accident** shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilized.

**Automatic Inclusion** shall mean enrolment of all vehicles for the Value Added Services after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

**Beneficiary** shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

**Breakdown** shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

**Customer** shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services.

**Covered Vehicle** shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Commercial Vehicle (as defined under Eligible Vehicles)

**Enrolment Fee** shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

**Event** shall mean a single event of Breakdown or Accident of the Covered Vehicle.

**Facilitator** shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

**Immobilisation** shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

**Limits of Service Costs** shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer.

**Place of Residence** shall mean the address of the Customer on which the Covered Vehicle may have been registered.

**Service Provider** shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators, Experts in Medical or Legal professions arranged by the Facilitator to provide the Service

**Service Charges** shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

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**Service Start and End date** means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

**Service Receivers** shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

**Territory** shall mean the cities and highways which shall be covered under the Scheme.

**Value Added Services or Roadside Emergency Assistance Program or Scheme** shall mean the Roadside Assistance to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth above, and according to the limits and services.

**GENERAL EXCLUSIONS TO SERVICE COVERAGE**

- a) Any registered vehicles whose age is more than 5 years shall not be eligible for this Scheme
- b) Any event when the rider of the vehicle is found to be in any of the situations that are indicated below:
  - 1) The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
  - 2) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- c) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence .
- d) Any customer history where customer has twice on prior occasions misused or abused the services.
- e) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- f) Those accidents or breakdowns that are produced when the Customer or the authorized rider have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
- g) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- h) Events happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
- i) Events caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported through the Covered Vehicle.
- j) Assistance to riders of the Covered Vehicle different to those defined as beneficiaries.
- k) The following vehicles are not covered:
  - 1) Those used for hire or reward, except if expressly included above.
  - 2) Those used for the transportation of goods.
- l) Events not covered under the Program :
  - 1) Non-functional horn. If the horn is activated incessantly, the Services will be provided
  - 2) Faulty gauges and meters

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- 3) **Vehicle headlights not functional during day time.**
- 4) **Illumination warning lamps of any non-safety related lights/service warnings lights which do not render the vehicle immobilized.**
- 5) **Broken rear-view mirror not obstructing rider's view.**
- 6) **Electronic Vehicle security systems, if fitted as a standard equipment, are faulty but do not render it immobilized**

**Assistance handling procedure at the time of immobilization of the Vehicle**

- ✓ Insured shall call the Facilitator helpline “xxxx xxxx xx” to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
  1. Name
  2. Motor Insurance Policy Number and / or cover note
  3. Vehicle Registration Number
  4. Vehicle Make & Model
  5. Breakdown Location
  6. Policy start date and End date
  7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will despatch the Services after checking Supplier Network at the place of breakdown
- ✓ Facilitator will send service professional to the insured’s location to render necessary services.
- ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
- ✓ Services will be provided on 24 x 7 basis on all the days in a year.

**Grievance Redressal:**

- If the Insured person is aggrieved in any way due to the following:
  - Facilitator does not respond to the customer at the time of calling,
  - Delay in despatch of services
  - Any dispute on the services offered
  - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
  - Any other grievance
- the Insured person can contact US with the details of grievance through:

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In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

**Grievance Redressal Officer,  
Cholamandalam MS General Insurance Company Limited  
Thambu Chetty Street,  
Chennai – 600 001.**

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

Subject otherwise to terms, conditions, exception of the policy.