

Cholamandalam MS General Insurance Company Limited

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

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

1. RETURN TO INVOICE COVER**UIN: IRDAN123RP0002V01202223/A0017V01202223**

In consideration of payment of additional premium, the insured unregistered e-bike and the declared accessories are insured for the value of new replacement cost on the date of total loss with applicable GST (Goods and Service tax) and total insurance cost of this policy availed with us and 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 unregistered e-bike due to an accident, theft or Constructive Total Loss (CTL).
2. It is not mandatory to replace the unregistered e-bike.
3. 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 and the show-room value of brand new unregistered e-bike of same make, model and variant with identical features and specifications on the date of loss. If identical unregistered e-bike is not available for sale, then the last available Ex-Showroom price of the unregistered e-bike will be paid along with applicable GST. Company is not liable for any other financial dues of the insured in respect of the unregistered e-bike covered.
4. Company is not liable for any incentive (subsidy provided by Government Authorities for purchase of an unregistered e-bike) under the base policy.
5. This benefit is available only for the unregistered e-bikes of age up to 5 years.
6. Only one claim will be entertained in a policy period.
7. No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).

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

2. PUBLIC LIABILITY COVER**UIN: IRDAN123RP0002V01202223/A0018V01202223**

The Company shall indemnify the Insured in respect of the Insured's legal liability to pay compensation for

- i) Accidental death of or bodily injury to any person other than a member of the Insured's family or a person in Insured's service or being conveyed on insured unregistered e-bike mentioned herein or
- ii) Damage to any property not belonging to or in the custody or control of the Insured or any member of the Insured's family or not being conveyed on any such unregistered e-bike.
- iii) All legal expenses to the extent incurred by the insured with its consent where legal proceedings have been defended in the event of accident caused by or happening through or in connection with such unregistered e-bike

The Company's liability to pay as compensation and legal expenses under this section in respect of any one accident or a series of accidents arising out of any one event and in respect of all accidents during any one period of insurance is subject to a maximum of up to Rs.5,00,000/- in respect of personal injury and upto Rs.20,000/- for property damage.

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3. PERSONAL ACCIDENT COVER

UIN: IRDAN123RP0002V01202223/A0019V01202223

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the insured of the unregistered e-bike whilst riding the insured unregistered e-bike caused by violent accidental external and visible means which independent of any other cause shall result in:

S.no.	Nature of injury	Scale of compensation
(i)	Death	100%
(ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii)	Loss of one limb or sight of one eye	50%
(iv)	Permanent total disablement from injuries other than named above.	100%

Provided always that

- The compensation shall be payable under only one of the items (i) to (iv) above in respect of the purchaser of vehicle arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum insured of Rs.5,00,000/- (Rupees Five lakh) during any one period of insurance.
- No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- Such compensation shall be payable directly to the insured or to his/her legal representative whose receipt shall be the full discharge in respect of the injury to the insured.