



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
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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 liters 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