



WITH YOU ALWAYS

Tata AIG General Insurance Company Ltd.

Peninsula Corporate Park, Nicholas Piramal Tower,  
9th Floor, G.K. Marg, Lower Parel, Mumbai - 400 013.  
Tel.: +91 22 6669 9700 Fax: +91 22 6776 2575

## Two Wheeler Insurance - Proposed Add On Covers

### 1. Depreciation Allowance

This cover is applicable if it is shown on *Your* schedule.

We will pay *You* the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under section 1 (own damage) of the policy. We will pay for the first < >\* claims during the *Period of insurance*.

Deductible: First Rs. . . . . for each and every claim.

### 2. Return to Invoice

This cover is applicable if it is shown on *Your* schedule

#### **What is Covered:**

We will pay the financial shortfall between the amount *You* receive under section 1 (Own Damage) of the policy and the purchase price of the two wheeler as confirmed in the invoice of sale OR current replacement price of the new two wheeler in case exactly same make/model is available, whichever is less, in the event of *Your* two wheeler being a *Total Loss / Constructive Total Loss (CTL)* following an accident or stolen during the *Period of insurance* and not recovered. We will also reimburse the first time registration charges and road tax which *You* had incurred on the insured two wheeler

Special conditions applicable to this benefit:

- *You* are the first registered owner of the two wheeler.
- The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage.

#### **What is not Covered:**

We will not pay the financial shortfall if:

- the *Total Loss / CTL* and theft claim is not valid and admissible under section 1 (Own Damage) of the policy
- final investigation report in case of theft claim is not submitted to us
- covered two wheeler is imported.

### **3. Emergency Medical Expenses**

This cover is applicable if it is shown on *Your* schedule.

#### **What is Covered:**

We will pay emergency medical expenses incurred by *You* for

- Treatment of bodily injury/ies sustained by *You* as a sole and direct result of an accident, the insured two wheeler is involved in during the *period of insurance*
- Treatment is taken in a *Hospital / Nursing Home*.

and reasonable **Ambulance Charges**

- Incurred for hiring an *Ambulance* for shifting *You* from the site of accident to the nearest *Hospital / Nursing Home*.

#### **What is not Covered:**

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending *Medical Practitioner / Hospital / Nursing Home*
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any *Period of insurance*

Special Conditions applicable to this benefit in addition to the General Conditions:

Claim under this benefit will be admissible, only if

- the claim under section 1(Own Damage) of the policy is admissible
- *You* were traveling in the two wheeler as a driver or pillion

#### **Definitions:**

1. We, Us, Our, Ourselves means the Tata AIG General Insurance Co. Ltd
2. You, Your, Yourself – Means or refers to the person or persons described in the Schedule as the insured.
3. Constructive Total Loss (CTL) – A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Insured Declared value
4. Hospital / Nursing Home – Any institution established for indoor care and treatment of sickness and injuries and registered with local authorities and is under the supervision of a licensed and qualified medical practitioner.

- 5 Ambulance – A self-propelled motor vehicle specifically designed to transport critically sick or injured people to a medical facility.
- 6 Medical Practitioner – A person licensed to practice medicine
7. Period of Insurance - The period of time stated in the schedule for which the policy is valid and operative