

Reliance Two Wheeler Policy- Stand-alone Own Damage

Add on Covers

1. Consumable Expenses for Two Wheeler- Own Damage

(UIN- IRDAN103RP0002V01201920/A0010V01202122)

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

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will cover cost of *Consumables* required to be replaced/replenished arising from an accident to the insured vehicle. *Consumables* for the purpose of this cover shall include engine oil, *Gear Box* oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, brake oil, fuel filter and items of similar nature excluding fuel.

What is not covered

1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If the insured vehicle is not repaired at an *Authorized garage*.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Definitions:

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Consequential Loss*- shall mean "the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same"
3. *Constructive Total Loss*- A Vehicle will be considered to be *constructive total loss* (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
4. *Consumable(s)*- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
5. *Differential Parts*- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, final drive housing, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.

6. **Engine Parts**- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps.
7. **Family** –means Your legal spouse, Your children, parents & parents in law.
8. **Gear Box**- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
9. **Lost or Stolen**- means having been inadvertently *Lost* or having been *Stolen* by a third party without *Your* assistance, consent or cooperation.
10. **Period of insurance** - The period of time stated in the policy schedule for which the policy is valid and operative
11. **We, Us, Our, Ourselves** means the Reliance General Insurance Co. Ltd.
12. **You, Your, Yourself** – Means or refers to the person or persons described in the policy schedule as the insured. In case the policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.