

Reliance Two Wheeler Policy- Stand-alone Own Damage
Add on Covers

1. Helmet Cover for Two Wheelers- Own Damage

(UIN-IRDAN103RP0002V01201920/A0019V02201920)

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

What is Covered

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, *We* will make an allowance towards cost of replacing damaged or destroyed helmet of same type and model due to accident involving the insured vehicle.

This cover shall be available only for a maximum of (Refer policy schedule) admissible claims during the *period of insurance*.

- The maximum allowable Sum Insured per helmet is Rs 1,00,000/- only.

What is not Covered

Benefit under this cover

- a) Shall not be available for theft claims
- b) Shall not be available for damage caused by deterioration, wear & tear

Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.

Subject otherwise to the terms, exceptions, conditions & limitations of the policy.

Definitions:

1. Period of insurance - The period of time stated in the policy schedule for which the policy is valid and operative
2. We, Us, Our, Ourselves means the Reliance General Insurance Co. Ltd.
3. 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*.