

**Cholamandalam MS General Insurance Company Limited**

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CIN: U66030TN2001PLC047977 PAN AABCC6633K IRDAI Regn. No.123



Add-on wording for Chola Standalone Own Damage Policy for Two Wheeler

**Helmet Cover:**

In consideration of payment of additional premium for this cover, the Company undertakes to pay for loss or damage to helmet owned by Insured due to:

1. Accidental external means
2. Fire, lightning, Riot, Strike, malicious Act, Terrorist activity
3. Flood, inundation, storm, hurricane, typhoon, earthquake
4. Theft of helmet alongwith insured vehicle

The insured will be paid the cost of repair / replacement of the helmet of same make and size at the time of claim under the policy. No excess is applicable for this cover. The insured should surrender the broken helmet to the insurer in case of damages of the helmet.

Our liability is restricted to a maximum of two Claims in each annual period.

Any Claim made for Standalone damages of the Helmet covered under this Add-on will not be considered for calculation of No Claim Bonus.

**Definition of helmet:** A helmet is a form of protective gear worn to protect the head while riding the Two Wheeler. It protects the wearer from some or more severe forms of traumatic injury.

This cover is otherwise subject to terms, conditions, exceptions of the Policy.