

Add-on Wording

Hydraulic Jack Cover

UIN: IRDAN123RP0003V03100001/A0004V01202122

Add-on Cover for Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles

Product UIN: IRDAN123P0003V02100001



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In consideration of payment of additional premium for this cover, the Company undertakes to pay Loss of or damage to the Jack while lifting, loading / unloading the Insured Vehicle. Jack is a part of Tipper type vehicles classified under Goods Carrying Vehicles.

Specific Conditions:

1. The cover will be provided only to the vehicle fitted with Jack at the time of inception of the Policy.
2. The Insured should inform the insurer without fail, if the insured replaces the existing tipper with a new tipper during the currency of the Add-on cover.
3. The insured can avail this cover during the currency of the 'Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles' in the event of change of Body Type of the vehicle insured.
4. The Company will indemnify the insured for a maximum of two claims made during the policy period.
5. Minimum sum insured for this cover is Rs 20,000/-.

Specific Exclusion:

1. Any Loss or damage occurred prior to inception of the Policy.
2. Where a Loss is covered under Manufacturer's Warranty or recall Campaign or any other such packages
3. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear and operating the Jack in methods not mentioned.
4. Any expenses incurred, due to any reason whatsoever, in routine maintenance.
5. Any expenses related to Mechanical breakdown, Strain and improper handling.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.