

**Add on Cover Wordings for Stand-Alone Motor Own Damage Cover for Two Wheeler**

**Inconvenience Allowance (UIN: IRDAN144RP0002V01201920/A0011V01202021)**

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, the Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy provided always that

- a. Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Policy subject to a maximum period of 10 days. The time taken for repairs is calculated from the time of starting of accidental repairs allowed by the Company to time of completion of the same.
- b. Such approved repairs should be carried out in a *Company Authorised Garage*.
- c. The deductible mentioned in the Schedule shall be reduced from the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of the deductible.
- d. The cover is applicable only for the first own-damage claim lodged during one annual period of insurance.
- e. Deductible – First 3 days of actual repair.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION