

COCORIDE TWO-WHEELER OWN DAMAGE POLICY - DHFL GENERAL INSURANCE

ADD ON COVER

Roadside Assistance (UIN: IRDAN155RP0003V01201920/A0020V01201920)

This cover is applicable if it is shown on Your schedule. We will provide you the following emergency assistance services during the Policy Period through our network garages or service providers, provided that the services will be provided on best effort basis in an area where we have our presence through our network garages or through the network of our service providers.

We shall be liable for only up to four assistance services claim during the Policy Period.

Following are the services that are offered:

1. Repair and Towing Assistance Service for Flat Tyre

In the event insured Vehicle is immobilized due to a flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. In case the spare tyre is not available in the insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

2. Repair on the spot

In the event insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

3. Fuel Support (Emergency Fuel Delivery)

In the event insured Vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.

4. Spare Key Retrieval / Service for Keys Locked Inside

If the keys of the insured vehicle are broken, lost or misplaced, and in case you need and request to arrange for another set from your place of residence the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same to you provided the distance between the two locations are less than 50 kms. You may be requested to submit an identity proof at the time of delivery of the keys. However, if the distance between the two locations (residence & place where the keys are required) are more than 50 kms the keys will be sent by courier. Alternatively, in case the keys are lost the vehicle shall be towed to a nearest safe place.

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5. Emergency Towing Assistance

a) In case of Break-down:

In the event insured Vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

b) In case of an Accident:

In the event insured Vehicle suffers an immobilizing break down due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

c) Towing in case of incorrect Fuelling - In the event of the Insured vehicle being immobilized due to incorrect fuelling, you will get assistance in making the arrangement for vehicle to be towed to nearest garage using the appropriate towing mechanism within a radius of 100 km's from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you.

6. Breakdown support over phone

In the event insured vehicle is immobilized due to a breakdown you will be assisted over phone and try to resolve the problem then & there.

7. Facilitate finding closet dealer

In case of specific request received from you about providing the contact details of the nearest dealer the same will be provided to you.

8. Customer conference calling:

For seamless & speedy services, a conference call (wherever required) between the insured, the assistance provider and ourselves will be arranged. You will be kept updated on the progress of intervention.

9. Concierge Services:

a) SMS Relays/Emergency Message Service

In the event of breakdown or accident to your insured vehicle under our policy your urgent messages will be relayed to a person of your choice.

b) Continuation / Return Journey (Taxi Support)

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In the event the insured vehicle is immobilized, outside the municipal/corporation limits of your home city, and the vehicle cannot be repaired the same day, we shall, make arrangement for a hired car/ taxi on your request. All expenses will be borne by you.

c) Hotel Accommodation:

In the event insured vehicle is immobilized and cannot be repaired the same day, you will get the assistance in organizing for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel and we will pay the amount if opted and shown in the policy schedule.

d) Ambulance Arrangement:

In the event the insured vehicle is immobilized, outside the Municipal / corporation limits of your home city, you will get assistance and arrangement for an ambulance, if required. You will have to bear the cost related to this service and will be paid directly to vendor.

e) Medical Co-ordination:

In case of specific request received from you about providing the contact details of the name, address, telephone number of physician, hospitals, clinic, dentist and dental clinics the same shall be provided. However, the quality of medical services of the referred service providers cannot be guaranteed.

Important Note: You will not be required to pay for labour cost and round-trip conveyance costs of the service provider except cost of material/spare parts and conveyance/transportation cost to obtain them if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

We will make our best effort to provide you various services within 3 hours of reporting. Further, If your insured vehicle is immobilized due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the insured Vehicle to the nearest garage not exceeding Rs.2000/- per event for towing or Rs.250/- per event for other services. To qualify for reimbursement, you must have called the toll-free number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs borne.

Geographical territory:

These services are available on National highways, state highways and motorable roads of cities within mainland India.

Limitations:

- 1 The Services will be provided on a best effort basis, subject to regulations in force locally.
- 2 The services would not be provided under following conditions:

Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other

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than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/ commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial authorities.

- 3 Loss of or damage to luggage or other personal effects that might occur during the services performance.
- 4 Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.
- 5 Not covered events: Any service not-covered here, if provided shall be at your own expense.
- 6 Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, etc. shall not be transported.
7. This Emergency service is available when the Covered Vehicles suffers a breakdown while riding. It is not available for routine repairs/services at user's home or other location.
8. We/Vendor will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing or any other roadside assistance services.

Procedure for Receiving Services:

Entitlement:

In order to entitle the relevant Users to the Services, the insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.

Procedure:

- Contact us/service provider on Toll Free number mentioned in your policy immediately on any incident.
- Get the prior approval before taking any initiative or incurring any expenses.
- Comply with the solutions recommended.
- Take all reasonable measures to limit and prevent possible consequences of the Breakdown.
- Provide Us your / user beneficiary Information.

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COCORide Two-Wheeler Own Damage Policy Add on Covers - DHFL General Insurance (Policy Wordings)
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