



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for 'Stand-Alone Motor Own Damage for Private Car'

Preferred Garage Benefit for Stand-Alone Motor OD for Private Car

Wording

UIN:IRDAN106RP0002V01201920/A0018V01202425

Definition: -

Preferred Garage: It means a Motor Vehicle repair workshop / garage / service station authorized by Us and on our network/ panel which is adequately equipped to deal with the breakdown or accident in question. The preferred garages are provided city wise on our website (<https://www.iffcotokio.co.in/>).

We/Our/Us: It means **IFFCO Tokio General Insurance Company Ltd**, also known as **ITGI**.

You/Your/Yours: It means the persons/entities named as the Insured in the Schedule for this Coverage.

What is covered: -

If You have opted for this add-on, You agree to repair Your vehicle in any workshop/garage listed under our Preferred Garage list. For this, You would be entitled for a 'Preferred Garage discount' in the Own Damage section premium under the policy to which this add-on is attached.

In case your vehicle is repaired in any workshop not listed under our Preferred Garage List, then each of your claim(s) would be subject to an additional deductible as mentioned on your policy schedule over and above the compulsory deductible under Your policy.

Note: For the list of preferred garages in any city, kindly refer to our website (<https://www.iffcotokio.co.in/>).

What is not covered: -

All exclusions as applicable to the 'Own Damage' section of your policy shall also be applicable to this Add-on.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.