



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'

Waiver of Compulsory Deductible for Stand-Alone Motor OD for Private Car

Wording

UIN:IRDAN106RP0002V01201920/A0015V01202425

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 citywise on our website (<https://www.iffcotokio.co.in/>)

Damage/Damaged: It means loss of or damage to the Insured Vehicle (including accessories).

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: -

In the event of Damage to the Insured Vehicle(s) arising out of any peril covered under the policy to which this add-on is attached, the Compulsory Deductible (as mentioned in Your Policy Schedule) shall be waived, if You repair Your vehicle in any of Our Preferred Garages.

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

Special Conditions :-

Compulsory deductible shall be applicable in case of the following circumstances:

- a) If the repair of Your Vehicle is not undertaken at Our Preferred Garage following a Damage arising out of any peril covered under the Policy.
- b) You have already reported two partial loss claims under the Own Damage section of the policy to which this add-on is attached. In other words, compulsory deductible shall be applicable from the third 'Own Damage' claim reported within the Policy period.

What is not covered :-

We will not be liable for:

- a) Waiver of Compulsory deductible if the repair of Your Vehicle is not undertaken at Our Preferred Garage following a Damage arising out of any peril covered under the Policy.

- a) Waiver of Compulsory deductible after you have reported first two Own Damage claims preferred on Us within the Policy Period.

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