



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for Two Wheelers

PROSPECTUS/ SALES LITERATURE

Road Side Assistance Cover

Add-ons Name	UIN
Road Side Assistance Cover for Bundled cover for Two wheelers	IRDAN106RP0007V01201819/A0019V01202425
Road Side Assistance Cover for Motor Cycle / Scooter B Policy	IRDAN106RP0013V01200001/A0020V01202425
Road Side Assistance Cover for Stand –Alone for Motor OD Two wheeler	IRDAN106RP0001V01201920/A0021V01202425

Road Side Assistance Cover Add-ons is available with the following base products:

1. Motor Cycle / Scooter B Policy
2. Bundled cover with one year term for own damage and five years motor third party insurance policy for 2-wheelers
3. Stand-Alone Motor Own Damage for Two wheelers

HOW WILL IT WORK?

You or your family or any person authorized by you shall call us on the phone number provided and inform us about the incident. Accordingly, We or Our authorized service provider shall provide the relevant assistance service as mentioned under what is covered.

WHAT IS COVERED:-

1. BREAKDOWN SUPPORT OVER PHONE:-

In the event of minor mechanical errors/faults/non-functioning of Your vehicle or any part thereof, We would provide You or the person driving Your vehicle with Your permission with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of Your vehicle.

2. “ON SITE “ MINOR REPAIRS:-

In the event of Your vehicle being immobilized due to a minor mechanical/electrical fault, We would assist You by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. provided that,

- a. The expenses on labour cost and conveyance cost would be borne by Us.
- b. Consumables, replacement elements/ spare parts are not covered.

c. Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares and less than 60 minutes of labour time.

In case any 'on-site' minor repairs is not possible, We shall offer free towing service within the radius mentioned in the policy schedule from the location where the vehicle is stationed to the nearest authorized workshop.

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

3. LOST /BROKEN /LOCKED KEYS:

In the event of You losing / breaking the keys of Your vehicle, We shall transfer the vehicle to the nearest safe place (if needed) and arrange for pick up and delivery of the spare keys of the vehicle, provided the spare key could be picked within the radius mentioned in the policy schedule from the site where the vehicle is stationed.

If the pickup of keys is beyond the radius mentioned in the policy schedule, You shall have to arrange for the duplicate set at Your own cost and effort.

You would be required to prove the ownership of the vehicle, before availing this service.

It is clarified that any parking charges applicable where the vehicle is stationed or any safe place shall be borne by You.

4. DELIVERY OF PORTABLE CHARGING CABLE (APPLICABLE ONLY FOR ELECTRIC VEHICLES):

In the event You are not able to charge Your vehicle whilst on a trip from Your normal place of residence or from Your workplace, since You missed out on carrying Your portable charging cable, We shall arrange for pick-up and delivery of the cable, provided it could be picked within the radius mentioned in the policy schedule from the site where the vehicle is stationed.

If the cable is beyond the radius mentioned in the policy schedule, You shall have to arrange it at Your own cost and effort.

This facility is available only once during the coverage period.

You would be required to prove the ownership of the vehicle, before availing this service.

5. FLAT TYRE SUPPORT:-

In the event of the Insured's vehicle being immobilized due to a flat tyre, we would assist the Insured by:

a. organizing a technician for repairing the puncture on the spot; or

b. organizing a technician for replacing the tyre with the spare stepney tyre (if available)of the vehicle on the spot; or

c. arranging to take the tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle, in the event on site repair of flat tyre is not possible.

Any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by You and the expenses on labour cost and conveyance cost would be borne by Us.

6. BATTERY JUMPSTART:-

In the event of immobilization of Your vehicle due to a run-down battery, We will arrange for a vehicle technician to jump start the vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will have to be borne by You.

7. ON THE SPOT BATTERY CHARGING: -

In the event of immobilization of Your vehicle due to complete discharge of battery, We will arrange assistance to charge the battery on the spot.

If on the spot battery charging is not possible, then the vehicle shall be towed to the nearest vehicle charging facility or Your residence within the radius mentioned in the policy schedule.

8. FUEL DELIVERY:-

In the event Your vehicle runs out of fuel, We will deliver the same maximum up to the capacity mentioned in the policy schedule. This service is applicable within the radius mentioned in the policy schedule from the location where the vehicle is stationed. The cost of fuel shall be borne by You .

In case the fuel delivery is required beyond the coverage limit, We shall organize the towing services and drop the vehicle to the nearest fuel station.

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

9. WRONG FUELING & COST OF FUELING:-

In the event of Your Vehicle is filled with the wrong fuel at a Fuel refilling station, We will bear the cost of emptying it with the help of appropriate technicians. If required, the vehicle will be transferred to the nearest Authorised Workshop for the purpose of emptying the fuel tank.

In case of wrong fuel delivery (as covered under point 8 above) arranged by Us; We shall also bear the Cost of appropriate fuel, upto the quantity mentioned in point 8.

10. BRAKE SETTING:-

In the event of malfunction of the break setting, We would assist in brake setting, The labor cost related to the same would be borne by Us. However, any cost pertaining to repair/ replacement of parts and/ or any other incidental conveyance to obtain such material & spare parts will be borne by You.

In case this service is not possible, We shall offer towing service within the radius mentioned in the policy schedule from the location where the vehicle is stationed.

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

11. GUIDANCE TO NEAREST CHARGING STATION (APPLICABLE ONLY FOR ELECTRIC VEHICLES):-

In the event You wish to know the nearest charging station, We shall check and guide You towards with nearest Charging Station as per Your location.

12. TOWING SUPPORT TO NEAREST CHARGING STATION IN CASE OF LOW BATTERY CHARGE (APPLICABLE ONLY FOR ELECTRIC VEHICLES):-

In the event of Your Vehicle is immobilized due to low battery charge. We will arrange for the transfer of the covered electric vehicle to the nearest charging station / Your residence upto the radius mentioned in the policy schedule from the location where the vehicle is stationed .

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

13. TOWING SUPPORT FOR MECHANICAL & ELECTRICAL BREAKDOWN AND ACCIDENT:-

In the event Your vehicle is immobilized /unfit for the purpose of driving on the road due to breakdown or accident and “On-site” repair is not possible, We shall arrange for transfer of Your vehicle to the nearest authorized workshop within the radius mentioned in the policy schedule .

Cost and expenses pertaining to towing the vehicle over and above the radius mentioned in the policy schedule shall be borne by You.

14. CUSTODY SERVICE IF ACCEPTED BY CUSTOMER:-

In the event Your vehicle is immobilized due to breakdown or accident and it cannot be repaired at the location of breakdown and the towing truck is taking longer time to reach the location of immobilization /where the vehicle is stationed due to unavoidable circumstances, We will arrange for the custody of Your vehicle and tow it to Our nearest authorised service centre, using tow trucks.

We shall only bear the cost of towing the Insured vehicle within the radius mentioned in the policy schedule. Any cost and expenses pertaining to the towing of the Insured vehicle over and above the radius mentioned in the policy schedule shall be directly borne by You.

15. COORDINATION IN EXTRACTION OR REMOVAL:-

In the event Your vehicle is stuck in ditch, pit, mud, snow or valley, but is accessible through normal roadways, We shall arrange external agencies wherever possible to help in the extraction/ removal through hydra crane or the best alternatives available depending on the situation. However, all expenses pertaining to the extraction or removal shall not be payable under this cover. We shall not be liable for any damage of Your vehicle during the extraction/ removal.

16. MEDICAL CO-ORDINATION:-

In the event You or anyone travelling in Your vehicle with Your consent requires medical assistance or any medical requirement (including ambulance service provider) consequent to breakdown or accident of Your vehicle, We shall provide contact details of the appropriate medical professionals in the nearby where the vehicle is stationed.

Note:-

a) This service is referral service only . We are not liable for any third party expense incurred for this service We shall merely be a facilitator and shall not be liable for quality of services.

b) All monetary or other transactions between You and the medical professionals are not payable under this cover. .

c) These services are subject to availability of the medical professionals near the site of accident or breakdown.

17. LEGAL CO-ORDINATION:-

In the event You require legal assistance consequent to breakdown or accident of Your vehicle, We shall provide contact details of the appropriate legal professionals located nearby where the vehicle stationed.

Note:-

a) We shall merely be a facilitator and shall not be liable for quality of services.

b) All monetary or other transactions between You and the legal professional are not payable under this cover.

c) These services are subject to availability of the legal professionals near the site of accident or breakdown.

18. PROVISION OF LOCAL TAXI:-

In the event of an accident or breakdown of Your vehicle and consequently the vehicle is transferred to the Authorized Workshop / safe place, We shall arrange a taxi to You and the other occupants (as per seating capacity of the insured vehicle), if required and requested by You.

Cost of taxi fare shall be borne by You.

These services are subject to availability in that area.

19. HOTEL ACCOMMODATION:-

In the event of an accident or breakdown of Your vehicle beyond __ kms (mentioned in the schedule) from the address mentioned on the Policy, We would refer and arrange Hotel accommodation for You and the other occupants (as per seating capacity of the insured vehicle), for the number of days mentioned in the Policy Schedule, whilst the vehicle is being repaired in the garage.

Alternatively, We may also ask You to arrange Hotel Accommodation on Your own and in such a scenario, We will reimburse the cost of hotel accommodation based on the bills submitted by You. The cost of such accommodation will be subject to per day limit as mentioned in the Policy Schedule.

This cover can be availed once a policy Year.

20. RELAY OF URGENT MESSAGES:-

In the event of Your vehicle getting immobilized as a result of accident/ breakdown, We shall arrange to send urgent messages to specified persons as requested by You, through available means of communication.

21. STATUS UPDATE:-

You can get the update regarding the Status of your vehicle on the above services through the customer care No._____.

Note:- The Services will be provided on a best effort basis, subject to regulations in force locally.

WHAT IS NOT COVERED:-

1. Any General Exception mentioned in the base policy.
2. Maximum No of services may be availed during the course of the policy period, is as mentioned in the policy schedule.
3. Any expenses for supply or replacement of parts/consumables.
4. We shall not provide the above mentioned assistance services under conditions of 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 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.
5. Any parking charges wherever applicable where the vehicle is stationed or any safe place shall not be paid by Us.
6. Any claims where Your vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations.
7. Any loss/damage caused to Your vehicle when it is being used/driven against the recommendations of the owner's/manufacture's manual.
8. Any claims where services have been availed of without prior intimation to Us.
9. Loss of or damage to luggage or other personal effects that might occur during the services performance.
10. Any service not covered here, if provided by the Assistance Service Provider or the person come for assistance shall be at Your own expense.
11. Load carried in the vehicle including but not limited to boats, motor vehicles, gliders, or animals (horses, cattle, etc.), perishable goods, research and scientific equipment shall not be transported.

WHAT TO DO IN CASE OF BREAKDOWN:

1. If **Your Vehicle** breaks down please call our Assistance Service Provider at _____.
2. Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,
 - Your telephone number on which our Assistance Service Provider can call **You** back on.
 - **Your Vehicle** registration no.
 - **Your** insurance Policy number.
 - The precise location of **Your** Vehicle (or as accurate as **You** can be in the circumstances).
 - **Your** Vehicle make, model and colour together with any specific details, which may assist **Us** in locating You Quickly.
3. We will take **Your** details and ask **You** to remain nearby the mobile phone **You** are calling from.
4. Once our Assistance Service Provider has made all the arrangements, they will contact **You** to advise who will be coming out to **You** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times.



5. Please remember to guard **Your** safety at all times and remain with or near **Your** Vehicle until the assistance arrives.
6. Once the assistance arrives at the scene, please be guided by their safety advice.
7. If the Police or Highways Agency are present at the scene, please advise them that **You** have contacted the Assistance Service Provider or give them the Assistance Service Provider's telephone number to call them on **Your** behalf.

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

Grievance or Complaint

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

Website: <https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>
Toll free: 1800-103-5499
E-mail: support@iffcotokio.co.in
Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at

<https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

For ombudsman details, kindly refer the link <https://www.cioins.co.in/Ombudsman>

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy ,nor shall any person taking out or renewing a policy accept any rebate ,except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions, conditions and cancellation, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.