



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

‘Motor Add-ons for ‘Commercial Vehicle – Package Policy’

Road Side Assistance Cover for ‘Commercial Vehicle – Package Policy’

PROSPECTUS/ SALES LITERATURE

UIN:IRDAN106RP0005V01200607/A0012V01202425

HOW WILL ROAD SIDE ASSISTANCE 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.

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. LOCKED / LOST KEYS:-

In the event of You losing 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.

In case the keys of Your vehicle are locked in, We shall provide the service of unlocking Your vehicle with the help of technicians at the location of Your vehicle. In case breakage of glass or door beading if required, it shall be done by the technician with Your prior approval and at Your cost.

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 Your vehicle being immobilized due to a flat/ punctured tyre, We would arrange for a vehicle technician to replace the flat tyre with the spare stepney tyre of Your vehicle at the location where the vehicle is stationed. In the absence of suitable spare tyre, we shall transfer the vehicle to the nearest place of repair within the radius mentioned in the policy schedule from the location where the vehicle is stationed.

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. 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

8. 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 7 above) arranged by Us; We shall also bear the Cost of appropriate fuel, upto the quantity mentioned in point 7.

9. CLUTCH SETTING:-

We would assist in clutch setting of Your vehicle, in the event of its malfunction. 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.

10. UJ CROSS REPLACEMENT:-

We would assist in the replacement of UJ Cross of Your vehicle, in the event of its damage/malfunction . The labor cost related to the same would be borne by Us. However, any cost pertaining to 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. FUEL BLEEDING :-

In the event of bleeding of fuel due to air lock in Your vehicle, We would assist in fixing the fuel line . The labor cost related to the same would be borne by Us. However, any cost pertaining to parts and 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.

12. 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.

13. 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.

14. 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 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.

15. 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.

16. COORDINATION IN EXTRACTION OR REMOVAL:-

In the event Your vehicle is stuck in ditch, pit or valley, We shall arrange external agencies wherever possible to help in the extraction/ removal . 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.

17. 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 arrange for a conference call or provide contact details of the appropriate medical professionals in the nearby where the vehicle is stationed.

Note:-

- a) This service is a 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.

18. 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 is 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.

19. 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 provide a taxi to You, if required and requested by You.

This service is to enable You to accompany the vehicle to the workshop/ safe place or travel to the nearest convenient place within the radius mentioned in the policy schedule from the location of breakdown/ accident.

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

These services are subject to availability in that area. In case we are not able to arrange a taxi at the location of breakdown/ accident, We may request You to arrange for a taxi on Your own and submit the bill for pre-authorized amount for reimbursement.

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.

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

21. AIR LOCK OUT:-

In the event of Your vehicle getting immobilized as a result of Air Lock, We would arrange a vehicle technician to resolve the issue and make an attempt to start the vehicle. The labor cost related to the same would be borne by Us. However, any cost pertaining to 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.

22. FAN BELT REPLACEMENT:-

In the event of Your vehicle getting immobilized as a result of Fan belt breakage, We would arrange a vehicle technician for replacement of Fan Belt.

The labor cost related to the same would be borne by Us. However, any cost pertaining to 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.

23. SETTING OF GEAR LEVEL:-

In the event of any problem faced by You with respect to gear setting of Your vehicle, We would arrange a vehicle technician to set the same. 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.

24. INSPECTION OF COOLANT OR OIL LEAKAGE:-

In the event of leakage of coolant or oil of Your vehicle, We would assist to diagnose the leakage of coolant or oil and help with replacement.

The labor cost related to the same would be borne by Us. However, any cost pertaining to repair/ replacement of parts/ coolant/ oil 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.

25. INSPECTION OF AIR & FUEL FILTER:-

In the event of any problem in air and fuel filter of Your vehicle, We would assist to diagnose the same and help with the replacement.

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.

26. MINOR ELECTRICAL REPAIRS:-

In the event of Your vehicle facing any Minor Electrical problem, We would send a vehicle technician to replace the minor parts (like fuse bulbs, fog lamp)..

The labor cost related to the same would be borne by Us. However, any cost pertaining to replacement of parts and/ or any other incidental conveyance to obtain such material & spare parts (subject to availability) 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.

27. CO-ORDINATION OF LOAD TRANSFER:-

In the event of Your vehicle getting immobilized due to breakdown or accident and "On-site" repair is not possible, We shall assist in coordinating for load transfer from your vehicle. However, any cost pertaining to load transfer will be borne by You.

This service is a 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.

28. CHAUFFEUR ON DEMAND:-

In case services of a Chauffeur are required to drive the Insured vehicle, We shall provide You the contact details of a Chauffeur (if available nearby).

However, this is a referral service only and We shall merely be a facilitator and shall not be held responsible for quality of services provided by the Chauffeur. The cost of the Chauffeur service shall be borne by You and We shall not be liable for any third party expense incurred for facilitation of this service.

29. 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 the Driver of the 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 year.

30. REPATRIATION BENEFIT:-

In the event of

- a. An accident or breakdown of Your vehicle and repair of the Vehicle taking more days than the days mentioned in Your policy schedule, or
- b. theft of Your vehicle and the vehicle is recovered,

then We would repatriate of the repaired or recovered vehicle. The expenses on repatriation would be borne by Us.

31. VEHICLE WASH SERVICE:-

In case You need Vehicle Wash Service, the same shall be made available by Our Assistance Service Provider upto two times in a year. The expenses on the vehicle wash service would be borne by You. This service shall be provided only if its available in the city, where Your vehicle is located.

32. MEDICAL TELECONSULTATION:-

In the event the Insured vehicle in which You were travelling meets with an accident requiring medical treatment, We would assist You by providing the Medical Teleconsultation services to take second opinion. The charges pertaining to the Medical Teleconsultation shall be borne by Us. However, all other charges with regards to treatment would be borne by You.

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
11. come for assistance shall be at Your own expense.
12. Load carried in the vehicle including but not limited to boats, motor vehicles, gliders, or animals (horses, cattle...), perishable goods, research and scientific equipment shall not be transported.

Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Grievance Registration: Follow the above-mentioned link and fill the details to register the grievance.

Toll free: 1800-103-5499

Email: chiefgrievanceofficer@iffcotokio.co.in

Address : 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.

For updated details of grievance officer, kindly refer the link:

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The contact details of the Insurance Ombudsman offices have been provided in the below link:

- <https://www.cioins.co.in/Ombudsman>

Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number at <https://bimabharosa.irdai.gov.in/Home/Home>.

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.