

Protective clothing cover

UIN no. IRDAN149RP0002V02201213/A0006V01202021

What is covered:

In consideration of the payment of an additional premium by the Insured as mentioned in the schedule and realization thereof by Us, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that We will reimburse You the cost of replacement of items in your leather (protective clothing) damaged beyond economical repair . This must be as a result of your vehicle accident and the claim is valid under own damage section of the policy.

Conditions Applicable:

1. Payment will be based on the replacement cost of the damaged item maximum up to the limit mentioned against this cover in your Policy Schedule.
2. In the event of damage to protective clothing, the item must be retained for inspection.
3. This claim will be payable only once during the policy.
4. Claim under this Add-on will be paid subject to applicable deductible of Rs. 250

Specific Exclusions:

This Benefit does not provide cover:

- For damage caused by deterioration, wear and tear;
- For leather trouser, leather salopettes, gloves and any other protector;
- For damage caused to any other personal belonging;
- For theft;
- For loss of money, tickets, documents or securities;
- For loss of goods or samples in connection with any trade or business;
- Unless you take reasonable steps to protect your leathers for damage (except caused as a result of a vehicle accident);
- If the protective clothing is insured under any other contract;
- If the damaged items are not available for inspection if required.
- For damage to leather (protective clothing) of pillion or passenger

Additional Claim documents:

Original bill and payment receipt of the purchase of replaced items.

Definitions:

1. Accident, Accidental: A sudden, unforeseen and involuntary event caused by external and visible means.
2. Company: shall mean MAGMA HDI General Insurance company ltd
3. Insured Vehicle: The vehicle insured by Us under the Package Policy
4. Policy/base Policy/Motor Insurance Policy: Package Policy issued by Us to which this cover is extended
5. Policy Period: The period between and including the commencement date and expiry date as shown in the Package Policy Schedule
6. Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
7. We, Our, Us, Company: MAGMA HDI General Insurance Company Limited
8. You, Your, Yourself: The person We insure as set out in the Schedule