

STAND-ALONE OWN DAMAGE ADD-ON COVER (FOR TWO WHEELER)



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MAO 01. DEPRECIATION RE-IMBURSEMENT

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will re-imburse the Insured, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged under Section 1 of the Policy, provided always that

- a) this add-on will not apply to TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE.
- b) the insured vehicle is repaired with prior authorization of the Company. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

MAO 02. RETURN TO INVOICE

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events of TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS OR THEFT OF THE INSURED VEHICLE, despite whatever is mentioned as IDV of the vehicle in the Policy schedule, the Company will :

- A. Pay the Invoice value of the insured vehicle at the time of its registration
- B. Pay the Original customs duty, if any, OR the customs duty applicable for the new vehicle- whichever is less,
- C. Pay the Registration charges and Road-Tax applicable for the RTO as per the Motor Policy on which the claim is lodged

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

MAO 03. PROTECTION OF NCB

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees to protect the No Claim Bonus (NCB) at the time of Renewal in case the Insured lodges for and is allowed a claim under any section of the Motor Policy, provided always that

- a) The vehicle is Renewed with us.
- b) The rate of NCB allowed at the time of renewal will be same as that enjoyed by Insured prior to the loss, except in cases of Sunset Clause, where the rate of NCB will be brought down to 50%.
- c) There was only one single claim lodged in the entire Policy period on the Motor Policy.
- d) The insured vehicle is repaired in a Company Authorised Garage.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

MAO 04: BASIC ROAD-SIDE ASSISTANCE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

1. Mechanical & Electrical Breakdown: In the event, that the insured vehicle is immobilized on a public road due to any mechanical or electrical breakdown, the Company shall
 - a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
 - b. Arrange for the towing of the insured vehicle to a nearest Repair shop/ Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
 - c. Provide for custody and storage of the insured vehicle until the Repair shops/Garages re-open, if the Repair shops/Garages are closed due to holidays or night hours.
 - d. Undertake to locate, procure and deliver spare parts required for repair to the Repair shop/ Garage within 72 (seventy two) hours, if such spare parts are not available with the Repair shop/ Garages, provided that the parts are available in the open market within the geographical limits of India.

Exclusions

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case repairs are carried out on spot of breakdown.
- b. Cost of parts or replacement elements or consumables and their transportation cost to the Repair shop/Garage, in case the same is not available with them.
- c. Entire cost of Repair shop/Garage's bill, if the insured vehicle has had to be towed to any Repair shop/Garage for repairs.
- d. Cost of towing beyond 30 kilometers from the spot of breakdown of the insured vehicle.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the

nearest Repair shop/Garage without his intervention.

- f. Any payment to a third-party for on-spot repair/towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

2. Accidental Immobilization: In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall
 - a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
 - b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

Exclusions

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
 - b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.
3. Flat Tyre: In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall
 - a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

Exclusions

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
 - b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.
4. Dead Battery: In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall
 - a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

Exclusions

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
 - b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.
5. Keys Locked-In : In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall
 - a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
 - b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming,.

Conditions

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

6. Contamination/ Incorrect or Running Out of Fuel : In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will
 - a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.

Exclusions

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

Exclusions applicable to Basic Roadside Assistance Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

1. Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
2. Natural Catastrophe : Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.
3. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Above mentioned coverage's will be provided by the Service provider on behalf of the Company.

NOTE:

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

Toll Free Number:

MTNL/BSNL : 1800-XXX-XXX Others : 1860-XXX-XXXX

Subject otherwise to the terms exceptions conditions and limitations of the Policy.