

Optional Add-on cover on payment of additional premium

Chola Value Added Services – Two Wheeler Package Policy

- UIN IRDAN123A0007V01201718

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Services offered for Two wheeler	Automatic inclusion 50 kms
1	Breakdown support over phone	Yes
2	On site minor repairs	Yes
3	Fuel delivery (Rs. 50 addnl., service charge from customer)	Yes
4	Flat Tyre Support	Yes
5	Battery Jump Start	Yes
6	Transfer / Towing for Mechanical , Electrical breakdown	30 Kms
7	Transfer / Towing for Accidental breakdown	30 Kms
8	Provision of local Taxi	Payable

1. Breakdown Support over Phone

In the event of the CHOLA MS customers calling in for support FACILITATOR shall understand the basic problem prior to offering solutions. Some minor issues can be supported over the phone, such as - inability to operate some feature or understanding meaning of warning lamps etc.

2. "On site" Minor Repairs of the Covered Vehicle.

If In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 60 (Sixty) minutes, FACILITATOR shall proceed with on-site repair of the breakdown. Neither supply of parts or replacement elements, nor materials in general are included in this coverage. The areas and elements of such repairs shall be limited to the extent as agreed with CHOLA MS. This service is applicable within a radius of 50 km from any city covered by the Facilitator.

3. Fuel delivery

If the Covered Vehicle runs out of fuel FACILITATOR can deliver up to 2 litres of fuel (petrol only). Cost of fuel (at actual) and charges of activating this service is INR 50 (Rupees Fifty only) which shall be paid by Client on the spot.

This service is applicable within a radius of 50 km from any city covered by FACILITATOR. Quantity limit in this benefit is due to practical hazards of carrying fuel over long distances.

4. Flat Tyre Support

If the Covered Vehicle has a punctured or burst Tyre, FACILITATOR shall support the customer in getting it repaired from nearest Tyre repair shop. The customer shall have to pay directly to the Tyre repair shop and indemnify FACILITATOR against quality or workmanship of such repairs. This service is applicable within a radius of 50 km from any city covered by FACILITATOR.

5. Battery Jumpstart

If the Covered Vehicle does not start due to the battery being discharged, FACILITATOR shall jumpstart the vehicle within the limit of 50 km from the covered city.

Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

6. Transfer of the covered vehicle in case of major breakdown or accident

In the event that Covered Vehicle is immobilized due to the breakdown or accident and "On site" repair is not possible, FACILITATOR shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or garage authorized by Chola MS or as may be chosen by the Customer, with the limits of 30kms of towing distance. These services shall be provided using equipment deemed most suitable by FACILITATOR.

7. Provision of local taxi

In the event that the "on site" repairs mentioned above are not possible, and the Covered Vehicle is towed to nearest approved workshop, FACILITATOR shall provide local taxi to the customer. Customer has to directly pay to provider, as per prevalent rates.

These coverages apply from KMO. Understanding by KMO is that the Customer's Vehicle is covered from the moment customer starts or tries to start the vehicle, thus client is always covered. This service shall be provided only immobilized Vehicles which have been covered under this Add-on on payment of additional premium.

Definitions

The terms defined below and at other junctures in this documents shall have the meanings ascribed to them wherever they appear and where appropriate

Accident shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilised.

Automatic Inclusion shall mean enrolment of all vehicles for the Value Added Services after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

Beneficiary shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

Breakdown shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

Customer shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services.

Covered Vehicle shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Commercial Vehicle (as defined under Eligible Vehicles)

Enrolment Fee shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

Event shall mean a single event of Breakdown or Accident of the Covered Vehicle.

Facilitator shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

Immobilisation shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

Limits of Service Costs shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer.

Place of Residence shall mean the address of the Customer on which the Covered Vehicle may have been registered.

Service Provider shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators, Experts in Medical or Legal professions arranged by the Facilitator to provide the Service

Service Charges shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

Service Start and End date means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

Service Receivers shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

Territory shall mean the cities and highways which shall be covered under the Scheme.

Value Added Services or Roadside Emergency Assistance Program or Scheme shall mean the Roadside Assistance to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth above, and according to the limits and services.

GENERAL EXCLUSIONS TO SERVICE COVERAGE

- a) **Any registered vehicles whose age is more than 5 years shall not be eligible for this Scheme**
- b) **Any event when the rider of the vehicle is found to be in any of the situations that are indicated below:**
 - 1) **The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.**
 - 2) **Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.**

Add-on cover wording

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- c) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence .
- d) Any customer history where customer has twice on prior occasions misused or abused the services.
- e) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- f) Those accidents or breakdowns that are produced when the Customer or the authorized rider have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
- g) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- h) Events happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
- i) Events caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported through the Covered Vehicle.
- j) Assistance to riders of the Covered Vehicle different to those defined as beneficiaries.
- k) The following vehicles are not covered:
 - 1) Those used for hire or reward, except if expressly included above.
 - 2) Those used for the transportation of goods.
- l) Events not covered under the Program :
 - 1) Non-functional horn. If the horn is activated incessantly, the Services will be provided
 - 2) Faulty gauges and meters
 - 3) Vehicle headlights not functional during day time.
 - 4) Illumination warning lamps of any non-safety related lights/service warnings lights which do not render the vehicle immobilized.
 - 5) Broken rear-view mirror not obstructing rider's view.
 - 6) Electronic Vehicle security systems, if fitted as a standard equipment, are faulty but do not render it immobilized

Assistance handling procedure at the time of immobilization of the Vehicle

- ✓ Insured shall call the Facilitator helpline “xxxx xxxx xx” to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
 - 1. Name
 - 2. Motor Insurance Policy Number and / or cover note
 - 3. Vehicle Registration Number
 - 4. Vehicle Make & Model
 - 5. Breakdown Location
 - 6. Policy start date and End date
 - 7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will dispatch the Services after checking Supplier Network at the place of breakdown
- ✓ Facilitator will send service professional to the insured’s location to render necessary services.
- ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
- ✓ Services will be provided on 24 x 7 basis on all the days in a year.

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

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IRDAI Regn. No.123

Grievance Redressal:

- If the Insured person is aggrieved in any way due to the following:
 - Facilitator does not respond to the customer at the time of calling,
 - Delay in despatch of services
 - Any dispute on the services offered
 - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
 - Any other grievance
- the Insured person can contact US with the details of grievance through:

Our Website: www.cholainsurance.com

E-mail: customercare@cholams.murugappa.com

Call us @: 1800 200 5544

In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

**Grievance Redressal Officer,
Cholamandalam MS General Insurance Company Limited
Thambu Chetty Street,
Chennai – 600 001.**

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

Subject otherwise to terms, conditions, exception of the policy.