



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for 'Stand-Alone Motor Own Damage for Two Wheeler'
Wording

CONSUMABLE COVER

In the event of Accidental Damage to the Insured Vehicle(s) as per coverage under Standard Motor Package Policy, We will provide cost of any Consumable item including engine oil, coolants or any such item, which needs to be replaced if such replacement/repair is necessary and it does not result in any aggravation, corrosion or consequential loss.

Definition - Consumable Items - It means those article(s) or substance(s) which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use. These items include nut, bolts, screw, washers, grease, coolants, lubricants, clip, engine oil, break oil or any other oil, oil filters, fuel filters, AC gas, bearings, battery water, sealant, gaskets and the like.

What is not covered: -

We will not be liable for:

- a) Any claim unless the liability is accepted under Own Damage Section of Standard Motor Package Policy except stated otherwise.
- b) Any claim wherein the delay in replacement/repair results in corrosion, aggravation or consequential loss of whatsoever nature.
- c) Any liability on more than per unit basis in case of fastener.

LOSS OF KEY COVER

In the event of loss of keys of the insured vehicle and/or damage to the lock system of the vehicle due to accidental damage or theft or attempted theft, then We will pay the cost of vehicle keys, locks including repair and replacement charges, as may deem fit.

Definition - Keys - It means keys of Your vehicle as insured under the Standard Motor Package Policy.

What is not covered: -

We will not be liable for:

- a) Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.
- b) Any damage to keys or locks due to wear and tear, any climatic condition, mechanical or electrical breakdown.

Special Provisions:

- a) We will be liable only if theft or attempted theft has been reported to the Police and written confirmation has been received.
- b) The coverage is applicable for boot keys and ignition keys.