



Stand-Alone Motor Own Damage Policy - Two Wheeler

Daily Cash Allowances Benefit

We will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage. The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims. In case of theft of vehicle the allowance is available up to 10 days with an excess of one day only.

| Allowance per day | | |
|---|---------------|------------------|
| IDV | Metros | Non Metro |
| Up to 30000 | 500 | 250 |
| Above Rs.30,000/- and up to Rs.50,000/- | 750 | 500 |
| Above Rs.50,000/- and up to Rs.1 Lac | 1000 | 750 |
| Above Rs.1 Lac | 1500 | 1000 |

Conditions:

1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy.
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only.

Exclusions:

Benefit for period of delay in taking delivery by the insured.

Deductible:

- (a) 3 days in case of accidental repairs
- (b) 1 day in case of theft of vehicle

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.