

Policy Wordings

Two Wheeler Package Policy-Add on Covers

Daily Conveyance Benefit

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This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* for loss of use of the insured vehicle due to risks covered under Section 1 of this policy as under:

- 1) *We* will at our sole discretion, compensate *you* for transportation cost during the repair period due to non-availability of your car by either ways mentioned below:
 - a. Pay a fixed allowance per day
 - b. Provide coupons from taxi operators for an amount equal to the per day fixed allowance.
- 2) Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with *our Authorized garage* for more than number of days as stated in policy schedule for repairs.
- 3) Daily Conveyance is payable as per the plan accepted by the insured, only on the admission of claim of loss or damage to the insured vehicle, if the duration (from the date of delivery to *our Authorized garage* or date of intimation to *Us whichever is later* till the date of discharge) exceeds the number of days as specified in policy schedule. No claim under this add-on cover is payable if there is no admissible claim under the policy, of loss/damage to the insured vehicle.
- 4) Rs____/-** per day as per the plan accepted by the insured subject to maximum of ____ days for loss/ damage to the insured vehicle giving rise to claims other than total loss/ *Constructive Total Loss*.
- 5) In case of theft of insured vehicle, daily conveyance benefit in a lump sum shall be payable if the insured vehicle is not recovered within 90 days. The benefit payable will be as per the plan accepted by the insured
- 6) No further payment for same accidental loss or damage will be made once the vehicle is removed from the garage.
- 7) *We* will not be liable for any delays on account of delay in delivering vehicle to the garage.
- 8) We will not be liable to pay for time taken by the workshop for damages not admissible under section I of the policy.



Provided that the benefit shall be payable only:

- a) If the insured vehicle as required above is kept in any of *our Authorized garage* for repairs.
- b) If the time required for repair of insured vehicle is more than number of days as stated in the policy schedule, and
- c) On completion of repairs there is no delay by the insured in taking delivery of the insured vehicle.
- d) For maximum number of eligible claims as stated in the Policy Schedule.

For the purpose of this add on cover:

In case of, claims of loss/ damage, an “eligible claim” shall be one of that is under Section 1 of the policy, and for which the insured vehicle is kept with *our Authorized garage* for more than number of days as stated in policy schedule, and a daily allowance for at least one day is payable. In case of a claim arising due to theft of the insured vehicle the same shall be an “eligible claim” and entitle the insured to the benefit as provided in sub clause 5) of this add- on cover.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

** To insert the per day allowance as per the premium table.