

You really believe in riding safely, right? Now even your insurance policy has extra protection!

Welcome to your Edelweiss Two Wheeler Add-on Policy. Please read through your policy carefully, and save a copy to your phone. You can always #TakeUsForGranted to be there when you need us!

Edelweiss Two Wheeler Package Insurance

Add-On Wordings

Road Side Assistance – you'll never be alone out there!

Thanks for the extra premium you've paid us. We promise to provide you assistance in any of the following situations:

- **1. Mechanical & Electrical Breakdown:** If your vehicle isn't starting or working properly because of a mechanical or electrical breakdown, we will:
 - a. Arrange for an automobile technician to attend to it on the spot for help to get it started.
 - **b.** If on-the-spot repairs are not possible, have the vehicle towed to the nearest Repair Shop/Garage.
 - **c.** Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-opens, if it is closed because of holidays or night hours.
 - **d.** Locate, buy and deliver spare parts required for repair to the Repair shop/ Garage within 72 hours, if such spare parts are not available with the Repair shop/ Garage, provided that the parts are available in the open market within 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 25 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 a 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 to by us.

Edelweiss Two Wheeler Package Insurance – Add On Cover Product UIN: IRDAN159RP0004V01201819 Add On UIN: A0001V01202122

Edelweiss General Insurance Company Limited, Corporate Office: 5th Floor, Tower 3, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai - 400 070, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai - 400 098, IRDAI Regn. No.: 159, CIN: U66000MH2016PLC273758, Reach us on: 1800 12000, Landline: 02242312000 (Call charges applicable); Email: support@edelweissinsurance.com, Website: www.edelweissinsurance.com, Issuing/Corporate Office: +91 22 4272 2200, Grievance Redressal Officer: +91 22 4931 4422, Dedicated Toll-Free Number for Grievance: 1800 120 216216. Trade logo displayed above belongs to Edelweiss Financial Services Limited and is used by Edelweiss General Insurance Company Limited under license.



- **2. Accidental Immobilization:** If your vehicle stops working after an accident that's covered by your Policy, we will:
 - a. Have the vehicle towed to our nearest Authorized Repair shop/Garage.

Exclusions

- a. Cost of towing beyond 50 kilometers from the spot of accident.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed to by us.
- **3. Flat Tyre:** If your vehicle can't move because of a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, we will:
 - **a.** Arrange for an automobile technician to come to the spot and replace the tyre with the spare tyre your vehicle carries.

Exclusions

- a. Cost of parts or replacement elements or consumables and transportation to the site.
- b. Entire cost of Tyre Repair shop/Garage's bill and the 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:** If your battery is dead and your vehicle is stuck, we will:
 - **a.** Arrange for an automobile technician to come to the spot and jump start the vehicle so that it can be driven on its own power to the nearest Repair Shop/Garage.

Exclusions

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transport to and from the site, in case jump starting the battery doesn't work.
- b. Entire cost of replacement battery and its transport to the site if the dead battery had to be replaced by another.
- **5. Running Out of Fuel:** If your vehicle runs out of fuel/charge on a public road, at least one kilometer away from the nearest Petrol Pump or Electric Charge Point, we will:
 - a. Arrange for delivery of fuel to a maximum of ten litres to where your vehicle is standing.
 - **b.** Arrange for towing of the electric vehicle to the nearest charge point, or your home, whichever is nearer to the vehicle.

Exclusions

- a. Actual cost of the Fuel/charges incurred at the charge point
- **6. Medical Coordination:** If your vehicle is involved in an accident, and someone travelling in it is injured, we could:

Edelweiss Two Wheeler Package Insurance – Add On Cover Product UIN: IRDAN159RP0004V01201819

Add On UIN: A0001V01202122

Edelweiss General Insurance Company Limited, Corporate Office: 5th Floor, Tower 3, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai - 400 070, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai - 400 098, IRDAI Regn. No.: 159, CIN: U66000MH2016PLC273758, Reach us on: 1800 12000, Landline: 02242312000 (Call charges applicable); Email: support@edelweissinsurance.com, Website: www.edelweissinsurance.com, Issuing/Corporate Office: +91 22 4272 2200, Grievance Redressal Officer: +91 22 4931 4422, Dedicated Toll-Free Number for Grievance: 1800 120 216216. Trade logo displayed above belongs to Edelweiss Financial Services Limited and is used by Edelweiss General Insurance Company Limited under license.



- **a.** Arrange a conference call with nearest Medical Service Provider, including an Ambulance Service.
 - The service cost, however, will have to be paid by you, and we will not be responsible for the quality of the service provided.
 - In case the insured vehicle is stuck at least 100 kilometers away from your home, we will:
- **b.** Relay/ deliver an urgent message between the person who is lawfully driving the vehicle, and the family back home.

Conditions applicable to Road-side Assistance:

- 1. The services mentioned above will only be available within the territory of India, and will not be available under the following circumstances:
 - a. **Confiscation/ Intervention by Legal Authorities**: If your vehicle is immobilized because of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority/Regulator.
 - b. **Act of God/ Perils**: Any immobilization of the vehicle due to Natural catastrophes like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
 - c. <u>War/ Riot/ Terrorism</u>: 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

Subject otherwise to the terms exceptions conditions and limitations of the Policy, the above-mentioned services will be provided by a Service Provider on our behalf.

NOTE:

Whenever you need to use these services, please call our Toll Free Number: **1800-12000** and 02242312000 (Call charges applicable); give the details that we need.

Edelweiss Two Wheeler Package Insurance – Add On Cover Product UIN: IRDAN159RP0004V01201819

Add On UIN: A0001V01202122



Definitions

The words and phrases listed have special meanings that We have set below. Please note that references to the singular or to the masculine also include references to the plural or to the female if the context permits and if appropriate.

- 1. Authorized workshop / Garage / Service station- A motor vehicle repair workshop / garage / service station authorized by Us.
- 2. Contribution- Contribution is essentially our right to call on any other insurers who may be covering you to share the cost of an indemnity claim on a rateable proportion of the Sum Insured.
- 3. Insured Vehicle- The vehicle insured by Us under the Motor Insurance Policy and as shown on Your Schedule.
- 4. Policy/ Motor Insurance Policy- The Motor Package Policy issued by Us to which this cover is extended.
- 5. Schedule- The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force.
- 6. We, Our, Us- Edelweiss General Insurance Company Limited
- 7. You, Your, Yourself- The person or persons We insure as set out in the Schedule.
- 8. Family Members- For the purpose of this add-on, Family Members would include Your spouse, dependent children and dependent parents.

Edelweiss Two Wheeler Package Insurance – Add On Cover Product UIN: IRDAN159RP0004V01201819

Add On UIN: A0001V01202122