

Your Cycle Insurance at a Glance

(Insurance by HDFC ERGO)

Comprehensive insurance against theft and damage of your cycle.



What's Covered?

Cycle theft or damage as well as accident-related death or disability.



Cycle Theft

upto cycle cost



Accidental Damage

upto cycle cost



Cycle Damage from Natural Calamities

upto cycle cost



Cashless Claims at Authorised Dealership

upto cycle cost



Permanent Disability/ Accidental Death

₹2,00,000

What's Not Covered?

Normal wear and tear, negligence is not covered.



Waiting period of 3 days



Theft due to cyclist's negligence



Depreciation is applicable



Expenses under hospitalisation/OPD



Accidents under the effects of intoxicants

Depreciation slab:

0-6 Months 15%

6-12 Months. 25%

(On theft of cycle you will get cycle cost minus depreciation)

Deductible:

Cycle cost 0-20,000 - ₹100

Cycle cost above 20,000 - ₹300

(Deductible is applicable on all claims)

To claim, please visit our website <https://toffeeinsurance.com> and click on Claims.

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