# Motor Cycle Package Policy

**Brief Description :**

Any two wheeled vehicle (inclusive of detachable side car) which is used only for social, domestic and pleasure purposes and insured's own business can be covered under this policy. The policy does not cover use for Hire or Reward, Organized racing, Speed testing and carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with MOTOR TRADE. On payment of extra premium the policy may be extended for Personal Accident cover as well.

**Covered Risks :**

Fire, Explosion, Lightning, Burglary and Theft, Riot and Strike, Typhoon, Hurricane, Storm, Tempest, Malicious act, Earthquake, Flood, Terrorist activity, Landslide/Rockslide. It also covers damages by accidental, external means while in transit by rail/road, inland water, lift or air in addition to the legal liability required by law.

**Major Exclusions :**

Consequential loss,Depreciation,Wear & tear, Mechanical/ electrical breakdown, failures or breakages,Damage to tyres unless the motor car is damaged at the same time and any accidental loss or damage suffered while the person driving is under the influence of intoxicating liquor or drugs.

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