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|---------------------|---------------|----------------------|-------------------|
| Customer Name       | Testing       | Make                 | Hero Motocorp     |
| Father/Husband Name | Testing       | Model                | DESTINI           |
| Mobile No           | 9911936299    | Sub Model            | XTEC VX           |
| DOB                 | 1981-03-09    | Engine No            | cmhjkcbjmgfbbf    |
| City                |               | Chassis No           | sxbvhjfgjhcvjhzxv |
| State               | Uttar Pradesh | Registration No      | UP53DS5088        |
| TCR                 | 337.50        | Handicapped Discount | 0.00              |
| Total with GST      | 398.25        |                      |                   |

**TOTAL COST REPLACEMENT(TCR)**

**Overview:** Total Cost Replacement (TCR), also known as Nil Depreciation or Bumper-toBumper cover, ensures you receive the full claim amount without any deduction for depreciation on the value of bike parts. Unlike standard policies that consider the wear and tear of vehicle parts over time, this add-on provides comprehensive coverage for all the components of your bike, offering you complete reimbursement for any damaged parts during a claim.

**Benefits:**

- One of the primary benefits is that, in the event of an accident or damage, the company covers the entire cost of replacing or repairing the damaged parts without considering depreciation. This means you receive the full claim amount for the replacement cost.
- The cover is advantageous for high-value parts that are more susceptible to depreciation, such as plastic, rubber, fiber, and glass components. These parts may have a significant impact on repair costs.
- With Total Cost Replacement, policyholders experience reduced out-of-pocket expenses when making claims for repairs. The cover minimizes the financial burden on the policyholder during the repair process.
- Knowing that your insurance covers the entire replacement cost without considering depreciation provides peace of mind. Policyholders can be assured of comprehensive protection for their vehicles.
- The claim process for Total Cost Replacement is generally straightforward and aligns with the standard claim process. Policyholders dont have to worry about negotiating depreciation values during claims.

**Terms and Conditions:**

- Deductibles may apply, indicating a certain amount the policyholder must bear during a claim.
- Typically, applicable for new bikes up to a certain age.
- Limited coverage for high-end or luxury bikes may be subject to specific conditions.
- There may be a maximum limit on the claim amount for Total Cost Replacement Cover. This limit could be defined based on the Insured Declared Value (IDV) of the vehicle.
- Total Cost Replacement may have exclusions for certain types of damages, such as normal wear and tear, mechanical breakdowns, and damages not related to accidents.

