

TOTAL COST REPLACEMENT/ALLOY WHEEL COVER

Signer: Takshat Bhargava
Date: Monday, Nov 10, 2025
11:18:25 IST
Location: Gautam Buddha Nagar, U.P
Reason: Signing

Customer Name	KISMATI	Make	Hero Motocorp
Father/Husband Name	W/O OMPRAKASH	Model	HF DELUXE
Mobile No	9651815791	Sub Model	LX
DOB	1987-05-05	Engine No	HA11F4SHJ14484
City	GORAKHPUR	Chassis No	MBLHAW437SHJ16923
State	Uttar Pradesh	Registration No	New

Master Document No.	6578234976289		
TCR/Alloy Wheel Cover	153.09	Handicapped Discount	0.00
Total with GST	180.65		

Proposed Package Price	4150.55	GST	747.10
Total Proposed Package Price	4897.65		

TOTAL COST REPLACEMENT(TCR)

Overview: Total Cost Replacement (TCR), also known as Nil Depreciation or Bumper-to-Bumper 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 don't 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.



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ALLOY WHEEL COVER

Overview: Alloy wheel cover is a specialized add-on offered to protect the alloy wheels of the vehicle. It provides coverage for the repair or replacement costs associated with damage to the alloy wheels. This add-on is designed to address the vulnerability of alloy wheels, which are susceptible to various forms of damage.

Benefits:

- Covers the cost of repair or replacement of damaged alloy wheels, which can be expensive to fix or replace.
- Ensures the aesthetic appeal of the two-wheeler is maintained by addressing damage to alloy wheels.
- Protects the investment in alloy wheels, contributing to the overall resale value of the two-wheeler.
- Maintains the structural integrity of the wheels, promoting overall road safety and stability.
- Adds an extra layer of protection for a specific and commonly damaged component.

Terms and Conditions:

- The coverage may specify the types of damage covered, such as scratches, dents, or structural damage to alloy wheels.
- Reimbursement is subject to the age of the alloy wheels, with potential limitations based on their age.
- Policies have a limit on the number of claims allowed for alloy wheel damage during a specific period.
- Policies may differentiate between repairable damage and situations requiring replacement, affecting the reimbursement amount.
- Certain circumstances, such as intentional damage or damage due to negligence, may be excluded from coverage.

PLACE:

DATE: 2025-11-10 00:00:00

