**What don’t cover in an Insurance policy?**

* Normal wear and tear due to ageing
* Electronic breakdown
* Mechanical breakdown
* Damage caused by person under influence of drugs and alcohol
* Damage caused by person driving without valid license
* Damage outside India

**What cover in an Insurance policy?**

* Damage caused due to accidents
* Damage caused due to riots, strikers, malicious acts and natural calamities
* Loss or theft of vehicle
* Personal accident cover available for owner driver