



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**Designed for Rides  
That Stay Protected**

**IndusInd Two-Wheeler  
Package Policy**





Moved to a new town for work or got a better grade at college, whatever your reason for getting a new two-wheeler is, it's always going to be one of your cherished buys. So, no matter how the tread is, your need for a smooth ride with your two-wheeler and a hassle-free insurance to help you in case the ride gets rough will always be a constant. That's why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your two-wheeler needs.

## **IndusInd Two-wheeler Package Policy Policy – where advanced solutions meet genuine trust.**

As per the Motor Vehicles Act, Third-Party Liability Cover is compulsory for your two-wheeler.

# 5 Smart Reasons To Pick Us

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## Did We Say Real-Quick!

Does buying an insurance policy sound like a task to you, well that's what we don't want you to think any further. Let's just say, all you need is your old policy and a camera in your phone to get a policy in under 60 seconds. Just Scan, Review and Pay using the OCR technology-powered IndusInd Insurance App. Now that's what we call quick!



## One Policy. Different Needs

We give you freedom to choose. An insurance cover offers protection that is common to all two-wheelers, but the need of that protection keeps changing from where you stay to how much you drive. So, with us you get a host of add-ons to opt from, depending on your choice and need.



## Closer From Wherever You Are

With a vast network of 11,000+ network garages we are closer from any part of the city you drive to. And the best part is that, we offer cashless claims facility throughout, which means you can relax while your two-wheeler is repaired, and we settle the claim directly with the garage.



## We're Just A Video Stream Away

Stuck in the traffic or on the highway with your broken-down two-wheeler, just tap on your phone, open the IndusInd Insurance App and Live Video Stream with us to get instant claim assistance. We will immediately arrange the fastest support to repair on the spot or take the vehicle to the nearest garage for a quick fix.



## No Claim. Yes Bonus.

No claim during the policy year is definitely good news, both for your two-wheeler and your insurance premium because, you get to accumulate up to 50% discount on your premium with NCB (No Claim Bonus). Also, there is an option of voluntary deductibles that can be chosen to lower the premium amount. A deductible of between ₹500 to ₹1,500 could be chosen which will lower the premium by 5% to 20%

## Add-On! Because You Need Them

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### Full-On Protection With Nil Depreciation

When you make a claim in a comprehensive cover like this one, claim is paid after deducting the depreciation cost of the replaceable parts mostly the ones made of Rubber, Nylon, Fiber etc. A Nil Depreciation Cover or the Bumper-to-Bumper cover as it is popularly known as, saves you from this deduction and can fetch you the entire claim compensation. So, go for it if you have a new bike or you're a new rider or just driving in a city with crazy traffic.



### Daily Rides Will Never Take A Back Seat

We can't deny the fact that damages happen! Although we don't like to see our vehicle in that condition, we need to leave them in the garage for proper repair and travel by our own. The problem begins, when you have to spend out-of-pocket for travelling, but don't worry, because our Daily Allowance Benefit# add-on, covers to provide you an allowance limit of up to ₹5,000/day, if your vehicle is in an authorized network garage for more than 2 days for repairs.



## And 2 More To Make Up Your Mind

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### Vehicle Halts But Not The EMI

Sometimes damages take time to heal, not just for us, but for your two-wheeler too. While your vehicle is under repair at an authorized service centre for more than 21 days, we take care of your running auto-loan EMIs. Yes, with the EMI Protection Cover, we pay up to 3 EMIs of your two-wheeler's loan. Go for it if you have purchased your high-value dream bike on a loan or if a longer repair duration for your scooter will disrupt your financial savings.



### Helmets' A Must And So Is Its Cover

Helmets are the most important and essential accessory gear to wear while you are riding your two-wheeler. So, don't make a compromise there and definitely don't make one in covering it too. Helmet Cover add-on will make an allowance towards cost of replacing damaged or destroyed helmet of same type and model due to accident involving the insured vehicle.

#Allowance Limit ₹5000/- per day. Lumpsum theft benefit, if vehicle is not recovered <=90 days. And 2 claims applicable per policy period.



# We Promise To Cover This

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## Vehicle Damage

- Actual amount spent for repairs/replacement
- Damages to tyres (50% of replacement cost) plastic/rubber parts (50%), fibre glass components (30%) and glass parts (nil)
- Damages to other parts including wooden parts

**Third Party Liability** (As per the Indian Motor Vehicles Act, a third party liability cover is mandatory under law)

- Death or bodily injury to third parties
- Damage to third-party property to an extent of ₹1 Lac
- Damage to a Third party vehicle because of the insured vehicle

# We Cover Yours And Theirs Too

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This comprehensive cover will cover your two-wheeler from damage and also the third-party property or vehicle getting affected too.

# Perils Covered Under This Policy

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The policy covers damage or loss to the vehicle due to:

- Accident
- Fire
- Lightening
- Self-ignition
- Explosion
- Theft, riot, strikes, or malicious acts
- Terrorism
- Earthquake
- Flood
- Cyclone
- Inundation
- Transit by rail, road, air, and elevator

## Policy Covers Everything But This<sup>^</sup>

We wish we could cover you for everything. But we make sure that no unpleasant surprises come your way while making the claim, so here's some of the major exclusions of the policy.

- Normal wear-and-tear of the vehicle
- Mechanical and electrical breakdown
- Vehicle being used other than in accordance with the limitations as to use. For example, if you use your two-wheeler for remuneration purposes
- Damage to/by person riding without a valid driving license
- Loss or damage caused while riding under the influence of alcohol or any other intoxicating substance
- Loss or damage due to depreciation of the vehicle's value
- Consequential loss - if the original damage causes subsequent damage/loss, only the original damage will be covered
- Compulsory deductibles - a fixed amount that gets deducted at the time of the claim

<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.indusindinsurance.com](http://www.indusindinsurance.com)

## Easy Steps To Claim



Intimate your claim by immediately calling us at 022-4890 3009 (Paid) or use the IndusInd Insurance App



Take your two-wheeler to any of the garages for repair.  
**For Cashless claims** - Get your two-wheeler repaired by our company authorised network garages. We will settle the repair bills directly with the garage up to the amount payable

**For Reimbursement claims** - If you choose to opt for a garage of your choice, you can pay for the repair charges and then submit the repair bills and receipt to us for settlement






Submit necessary documents to surveyor / IGI and then proceed for repairs as per assessment provided by surveyor/IGI



Once your two-wheeler is repaired and invoice is submitted to IGI, accordingly IGI confirms liability and vehicle delivery

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company IndusInd Two Wheeler Package Policy UIN: IRDAN103RP0011V02100001. Daily Allowance Benefit for Two Wheeler Package Policy UIN: IRDAN103RP0011V02100001/A0002V02201415. Helmet Cover for Two Wheeler Package Policy UIN: IRDAN103RP0011V02100001/A0033V02200910. EMI Protection for Two Wheeler Package Policy UIN: IRDAN103RP0011V02100001/A0007V02201415. Nil Depreciation for Two Wheeler Package Policy UIN: IRDAN103RP0011V02100001/A0004V02200910. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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An ISO 9001:2015  
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