



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**Crafted for Protection
That Lasts the Journey**

**IndusInd Long-term
Two-wheeler Package Policy**



Your two-wheeler takes you to the longest distances without giving up on you. We know how much you love it too. And even though you've taken insurance for it, buying a new policy, or getting it renewed every year is a bit of a task. And forgetting to do the same might lead to hefty fines and other penalties. We understand your need for both, keeping your vehicle insured and getting rid of the frequent renewal requirements. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers a comprehensive insurance for 2 & 3 years. Allowing you to ride non-stop with incredible benefits at the convenience of technology for faster assistance and a whole lot of heart.

IndusInd Long-term Two-wheeler Package Policy – where advanced solutions meet genuine trust.



Add-On! Because You Need Them



Full-On Protection with Nil Depreciation Cover

Standard policies deduct depreciation on parts like rubber, plastic, fibre, and nylon. The Nil Depreciation (Bumper-to-Bumper) Cover removes these deductions, helping you receive the full claim amount. Perfect for new bikes, new riders, and city traffic.



Vehicle Halts But Not the EMI – EMI Protection Cover

If your two-wheeler is under repair at an authorised service centre for over 21 days, your EMIs don't have to suffer. With the EMI Protection Cover, we pay up to 3 loan EMIs on your behalf, ideal for financed or high-value bikes.



Small Parts, Big Relief – Consumable Expenses Cover

It's often the small things that hurt the most. Items like engine oil, brake fluid, coolant, nuts, and bolts may be minor but can add up during repairs. The Consumable Expenses Add-on covers these non-reusable items usually excluded from claims, saving you frequent out-of-pocket expenses.



When Your Engine Needs Extra Care – Engine Protector Cover

Waterlogging, heavy rain, or oil leakage can seriously damage your engine, and standard policies may not cover it. The Engine Protector Add-on covers repair or replacement due to water ingress, hydrostatic lock, or lubricating oil leakage. Ideal for monsoon riders or flood-prone areas.



Daily Rides Never Take a Back Seat - Daily Allowance Benefit Plus

Vehicle repairs are unavoidable, but your travel doesn't have to stop. With our Daily Allowance Benefit Plus# add-on, you get up to ₹5,000 per day when your vehicle stays in an authorized network garage for over 2 days, covering your travel expenses during repairs.

Daily allowance up to ₹5,000. Lump-sum theft benefit if the vehicle is not recovered within 90 days. Maximum 2 claims per policy period.



Healing You While You Heal – Hospital Cash Cover

An accident can disrupt both your health and finances. With the Hospital Cash Cover, you receive a fixed daily cash benefit for each day of hospitalisation due to an insured accident. No bills or paperwork, just timely financial support when you need it.



Get Back What You Paid – Return to Invoice Cover

In case of total loss or theft, regular insurance pays after depreciation. The Return to Invoice Add-on ensures you get the full invoice value, including ex-showroom price, road tax, and registration charges. Best suited for new or high-value two-wheelers.



Helmets Are a Must – And So Is Its Cover

Your helmet protects you, don't leave it unprotected. The Helmet Cover Add-on provides an allowance to replace a damaged or destroyed helmet of the same type and model after an accident involving the insured vehicle.

7 Incredible Reasons to Choose Us



No revisions of third-party rates

Enjoy the benefit of fixed third-party rates when you opt for the Long-term Two-wheeler Package Policy, as premium needs to be paid only once at the commencement of the policy.



Instant policy issuance for you

Buying a policy for your two-wheeler is now easier than ever, as you can get it online in a matter of seconds.



Because you need an affordable premium

Competitive pricing coupled with an extensive range of features makes this Long-term Two-Wheeler package policy a smart choice.



We've got smart discounts too

Tenure premium discount for 2 years is 7.5% and for 3 years is 13%.



Switch from one year to long term policy

If you currently have a one-year policy, you can easily port it to the long-term policy on its renewal and reap its benefits.



Hassle-free claim settlement

A very simplified and straightforward claim process is in place, which ensures a smooth user experience every time.



Cashless claims facility across India

Experience a smooth claim processing facility at our 3600+ network garages.

Here's What Is Covered

Comprehensive coverage insuring not only your vehicle, but even the owner and any third party involved in an accident concerning your vehicle. The policy covers damage or loss to the vehicle due to:

- Accident
- Fire
- Self-ignition
- Explosion
- Theft
- Riots and strikes/Malicious acts
- Terrorism
- Earthquake
- Flood
- Cyclone
- Inundation
- Transit by rail, road, air, and elevator

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



Policy Covers Everything But This[^]

At IndusInd General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at 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 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
- 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

[^]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

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 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 and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). 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. IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718. Consumable Expenses UIN: IRDAN103RP0001V01201718/A0004V01202122. Daily Allowance Benefit Plus UIN: IRDAN103RP0001V01201718/A0015V01202122. EMI Protection UIN: IRDAN103RP0001V01201718/A0006V01202122. Engine Protector UIN: IRDAN103RP0001V01201718/A0003V01202122. Helmet Cover UIN: IRDAN103RP0001V01201718/A0014V01202122. Hospital Cash Cover. UIN: IRDAN103RP0001V01201718/A0002V01202021. Nil Depreciation UIN: IRDAN103RP0001V01201718/A0007V01202122. Return to Invoice UIN: IRDAN103RP0001V01201718/A0002V01202223

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