

# IndusInd Two-Wheeler Package Policy - 5 Years

Designed for Hassle-Free  
Years Ahead



# Long-Term Protection For Every Ride

*Every ride tells a different story.*

*A crowded intersection. A sudden downpour.*

*An unexpected turn in traffic.*

*While you can't always predict what lies ahead,  
you can be prepared for it.*

*With IndusInd General Insurance, you get  
comprehensive protection backed by  
technology-enabled support, faster assistance,  
and the confidence that comes from knowing  
your two-wheeler is protected when it matters  
most.*

*So whether it's your daily commute or a ride  
beyond the city limits, you can focus on the road  
ahead while we help take care of the  
unexpected.*

**IndusInd Two-Wheeler Package Policy - 5  
Years - Protection That Keeps Pace With  
Every Ride.**

**#ForwardTogether**



As per the Motor Vehicles Act, Third-Party Liability  
Cover is mandatory for all two-wheelers.

## Why This Plan Stands Out



### **Buy Once. Stay Protected for 5 Years**

Why renew every year when you can enjoy uninterrupted protection for five years? Our long-term two-wheeler package policy combines Own Damage and Third Party Liability cover in a single plan, giving you the convenience of continuous protection without annual renewals.



### **Get Insured Instantly**

Buy or renew your policy in minutes through the IndusInd Insurance App. Enjoy a seamless, hassle-free experience with instant access to your insurance needs, anytime and anywhere.



### **Choose the Cover That Suits You**

Every rider's needs are different. While the core cover remains the same, you can enhance your protection with a range of add-ons, allowing you to customise your policy based on your requirements.



### **Support Wherever You Ride**

With a network of over 3400+ garages, assistance is always within reach. Our cashless claims facility ensures a smoother repair experience, with claim settlements made directly with the garage.



### **Instant Assistance Through Live Video**

If your two-wheeler breaks down, simply connect with us through the IndusInd Insurance App. Our live video assistance will help assess the situation quickly and arrange the required support, whether it's on-the-spot assistance or towing to the nearest garage.



### **Enjoy the Benefits of a Claim-Free Year**

A claim-free policy year can benefit both your two-wheeler and your wallet. With No Claim Bonus (NCB), you can accumulate a discount of up to 50% on your premium over time.

## What This Policy Covers?



### **Protection for You and Others on the Road** **Own Damage:**

This policy covers loss or damage to your insured two-wheeler and also protects you against legal liability towards third parties arising from an accident involving your vehicle.



### **Third-Party Liability:**

Mandatory under the Motor Vehicles Act, this cover protects you against legal liability for:

- Death or bodily injury to third parties
- Damage to third-party property caused by the insured vehicle



### **Protection Against Unexpected Events**

Covers loss or damage caused by accidents, fire, lightning, self-ignition, explosion, theft, riots, strikes, malicious acts, terrorism, earthquakes, floods, cyclones, inundation, landslides, and while the two-wheeler is in transit by road, rail, air, lift, or elevator.



# Add More Power With Optional Covers



## **Nil Depreciation Cover**

When you make a claim, the settlement amount is usually reduced due to the depreciation of parts such as rubber, nylon, and fibre. Nil Depreciation Cover saves you from these depreciation deductions and helps you receive the full claim compensation, as per policy terms. It is advisable for new bikes, new riders, and those who ride frequently in heavy city traffic.



## **Consumables Cover**

Covers the cost of consumables necessarily used during the repair of your insured two-wheeler following an admissible claim. This includes items such as engine oil, gearbox oil, lubricants, nuts & bolts, screws, distilled water, grease, oil filters, bearings, washers, clips, brake oil, fuel filters, and similar items, excluding fuel.



## **Helmet Cover**

Your helmet is one of the most important accessories you ride with. If it is damaged or destroyed due to an accident involving the insured vehicle, this cover provides an allowance towards the cost of replacing it with a helmet of the same type and model.



## **Daily Allowance Benefit Plus**

Get a daily allowance when your insured two-wheeler is under repair at an authorised garage for more than 2 days following an admissible claim. Also covers theft claims, subject to policy terms.



## **Limit Sure: Pay As You Drive**

Pay based on the kilometres you choose to ride. Select your kilometre limit upfront and enjoy an adjusted premium. If you're likely to exceed your chosen limit during the policy period, simply purchase a kilometre top-up to continue your coverage.



### **EMI Protection Cover**

If your insured two-wheeler is under repair at an authorised garage for more than 21 consecutive days following an accident covered under the policy, this cover reimburses the EMI amount of your two-wheeler loan, up to the limit specified in the policy schedule. This helps ease your financial burden while your vehicle is being repaired.



### **Assistance Cover**

Get access to 24x7 Roadside Assistance, Fueling Services, Emergency Medical Assistance including Medical Assistance, Emergency Road/Air Ambulance Service, Blood Transfusion Services, Companion Accommodation, Legal Assistance Cover, Flood Assistance, and Value-Added Services such as Arrangement of Chauffeur, Continuation/Return Journey - Taxi Support, Travel Assist Services, and more.

**And many more.**

## **Electric Vehicle Add-On Covers**



### **Electric Vehicle Charger Cover**

Your EV charger is an essential part of your electric mobility experience. This cover helps pay for the repair or replacement of the charging cable, fixed charging unit, adapter, and related components if damaged due to fire, lightning, natural calamities, accidental external means, riot, strike, malicious acts, terrorist activity, rodent bite, unexpected power surge, or electrical/mechanical breakdown, as per policy terms.



### **EV Battery Protection Cover**

The battery is one of the most critical and expensive components of your electric two-wheeler. This cover helps pay for the repair or replacement of the lithium-ion battery and Battery Management System (BMS) if they are damaged due to unexpected power surge while charging, mechanical shock, water ingress following flood or inundation, or battery thermal events resulting in smoke, fire, or explosion, as per policy terms. Travel Assist Services, and more.



### **EV Electric Motor Protect Cover**

Damage to the electric motor, differential, or transmission unit can lead to significant repair costs. This cover helps pay for repair or replacement expenses arising from damage caused by water ingress or leakage of lubricating oil, subject to policy terms and conditions.

## What This Policy Does Not Cover<sup>^</sup>

Understanding what is not covered is just as important as knowing what is covered. Here are some of the major exclusions under 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
- ✗ 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 complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale.

## We Make Claims Actually Easy



### Step 1: Intimate Your Claim

Call us immediately at 022-4890 3009 (Paid) or use the IndusInd Insurance App to register your claim.



### Step 2: Take Your Two-Wheeler for Repair

Choose between a cashless or reimbursement claim based on your preference.

**For Cashless Claims:** Take your two-wheeler to any of our authorised network garages. Repair bills are settled directly with the garage up to the amount payable.

**For Reimbursement Claims:** Get your two-wheeler repaired at a garage of your choice, pay the repair charges, and submit the bills and receipts to us for settlement.



### Step 3: Submit Documents

Share the necessary documents with the surveyor or IndusInd General Insurance and proceed with repairs as per their assessment.



### Step 4: Vehicle Delivery

Once repairs are complete and the invoice is submitted, IndusInd General Insurance confirms liability, and your vehicle is ready for delivery.

Take the smart step. Connect with us today.

|          |                       |
|----------|-----------------------|
| 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 change.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063.

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IRDAN103RPMT0054V02202425, Nil Depreciation for IndusInd Two Wheeler Package Policy - 5 years UIN:

IRDAN103RPMT0054V02202425/A0070V02202425, Daily Allowance Benefit Plus for IndusInd Two Wheeler Package Policy - 5

years UIN: IRDAN103RPMT0054V02202425/A0067V02202425, EMI Protection for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0068V02202425, Helmet Cover for IndusInd Two Wheeler Package Policy - 5 years UIN:

IRDAN103RPMT0054V02202425/A0069V02202425, NCB Retention Cover for IndusInd Two Wheeler Package Policy - 5 years UIN:

IRDAN103RPMT0054V02202425/A0071V02202425, Return To Invoice for IndusInd Two Wheeler Package Policy - 5 years UIN:

IRDAN103RPMT0054V02202425/A0072V01202425, Assistance Cover for IndusInd Two Wheeler Package Policy - 5 years UIN:

IRDAN103RPMT0054V02202425/A0073V01202425, Consumable Expenses for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0074V01202425, Electric Motor Protect for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0076V01202425, Electric Vehicle Charger Cover for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0077V01202425, Engine Protect for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0078V01202425, Hospital Cash Cover for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0079V01202425, Tyre Protector Cover for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0080V01202425, Rim Protector Cover for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0081V01202425, Key Protect Cover for IndusInd Two Wheeler Package Policy - 5 years

UIN: IRDAN103RPMT0054V02202425/A0082V01202425. IGI/MCOM/CO/IndusIndTwoWheelerPackagePolicy5

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