

IndusInd Long Term Two Wheeler Package Policy

Crafted for Protection
That Lasts the Journey



Uninterrupted Protection For Every Ride

Your two-wheeler is more than just a mode of transport. It is a trusted companion that moves with you every day, through routines, detours, and everything in between. Because when it's your ride, every journey matters.

But staying protected shouldn't come with repeated hassles. Managing renewals year after year can be inconvenient, and missing one can expose you to financial and legal risks.

The IndusInd Long Term Two Wheeler Package Policy brings together comprehensive coverage and lasting convenience, offering 2- and 3-year protection under a single plan. Designed for reliability and peace of mind, it keeps you covered for longer, so you can focus on the road ahead.

IndusInd Long Term Two Wheeler Package Policy - For Protection That Goes The Distance.



#ForwardTogether

Why This Plan Stands Out



Fixed Third-Party Rates

With the long-term two-wheeler package policy, your premium is locked in from day one, so no revisions, no surprises. Pay the premium once at the start of the policy and stay protected.



Get Insured Instantly

No queues, no waiting. Buy your two-wheeler insurance online instantly and hit the road with full confidence.



Affordable Premiums with Extensive Coverage

This long-term two-wheeler package policy brings together competitive pricing and a comprehensive set of features, giving you great value at every step.



Attractive Long-Term Discounts

Save more when you choose long-term coverage and enjoy continuous protection without the hassle of frequent renewals.



Easy Upgrade to a Long-Term Policy

Got a one-year policy? Port it to the long-term plan at renewal and start enjoying all the added benefits.



Simple and Hassle-Free Claims

Our streamlined claims process helps ensure a quick, simple, and seamless experience whenever you need assistance.



Nationwide Cashless Garage Network

Avail claim services at over 3400+ network garages across India for added convenience and peace of mind.

What This Policy Covers?



Protection for You and Others on the Road

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



Own Damage Cover

- ✓ Covers repair or replacement expenses for loss or damage to the insured two-wheeler and its accessories.
- ✓ Coverage is subject to applicable depreciation on parts such as tyres, plastic, rubber, fibre glass, glass, and other components.



Third-Party Liability Cover

Covers your legal liability towards third parties for:

- ✓ Death or bodily injury
- ✓ Damage to third-party property arising from the use of the insured vehicle



Protection Against Unexpected Events

Covers loss or damage caused by:

- ✓ Accident or accidental external means
- ✓ Fire, explosion, self-ignition, or lightning
- ✓ Burglary, housebreaking, or theft
- ✓ Riot, strike, and malicious acts
- ✓ Terrorist activity
- ✓ Earthquake, flood, cyclone, storm, typhoon, inundation, and other natural calamities
- ✓ Landslide or rockslide
- ✓ Transit by road, rail, inland waterway, lift, elevator or air

Add More Power With Optional Covers



Nil Depreciation Cover

A standard policy deducts depreciation on parts like rubber, plastic, fibre, and nylon, which reduces your claim amount. The Nil Depreciation Cover removes these deductions, so you get the full claim amount. It's a great choice for new bikes, first-time riders, and anyone navigating city traffic.



EMI Protection Cover

A long repair shouldn't mean a missed EMI. The EMI protection cover steps in and pays up to 3 loan EMIs on your behalf if your two-wheeler is at an authorised service centre for over 21 consecutive days. A real relief for financed or high-value bikes.



Consumable Expenses Cover

Little things shouldn't leave a big dent in your pocket. Engine oil, brake fluid, coolant, nuts, and bolts may seem small, but the costs can quickly add up. The Consumable Expenses add-on covers these items, which are usually excluded from claims, saving you out-of-pocket expenses.



Engine Protector Cover

Your engine works hard, and it deserves protection too. Waterlogging, heavy rain, or oil leakage can cause serious damage that standard policies may not cover. The engine protector add-on covers repair or replacement due to water ingress, oil leakage - a must for monsoon riders or flood-prone areas.



Daily Allowance Benefit Plus

Life doesn't pause for repairs. Neither should you. With the Daily Allowance Benefit Plus Cover, receive a daily allowance if your vehicle remains at an authorised network garage for more than 2 days, helping you manage transportation expenses while your vehicle is being repaired. And in case of theft, get a lump-sum theft benefit if your vehicle is not recovered within 90 days.



Return to Invoice Cover

After a total loss or theft, regular insurance pays after depreciation. The return to invoice add-on bridges that gap by covering the full invoice value, including the applicable insurance cost, road tax, and registration charges. Ideal for new or high-value two-wheelers.



Hospital Cash Cover

When you're recovering, money worries are the last thing you need. The hospital cash cover gives you a fixed daily cash benefit for every day of hospitalisation after an insured accident.



Helmet Cover

Your helmet protects you on every ride; this cover helps protect your helmet. 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.

And many more.



What This Policy Does Not Cover[^]

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
- ✗ 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 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 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 for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0015V01202122, Engine Protector for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0003V01202122, Helmet Cover for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0014V01202122, Hospital Cash Cover for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0002V01202021, Nil Depreciation for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0007V01202122, Return to Invoice for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0002V01202223, Consumable Expenses for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0004V01202122, EMI Protection for IndusInd Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718/A0006V01202122. IGI/MCOM/CO/IndusIndLongTermTwowheelerPackagePolicy-Brochure/VER.1.0/300726.