



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd Two-Wheeler  
Package Policy - 5 years**

**#ZERO**  
TENSION POLICY  
**5 YEARS, 1 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-5 Years - where advanced solutions meet genuine trust.**

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

# 6 Smart Reasons To Choose Us

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## 5 Years Of Full Protection, One-Time Effort

Why renew every year when you can lock in all-round protection for 5 years straight? With a long-term two-wheeler package policy, you get both third party and own damage cover in a single plan. No reminders, no renewals—just five years of worry-free rides.



## 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 Selfi 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 1200+ 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 Selfi 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%

# 5-Year Protection Add-Ons for Your Two-Wheeler

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## Nil Depreciation Cover

Let time do its thing, we'll take care of the rest. This add-on ensures zero deductions for depreciation on replaced parts during claims. You get maximum claim value, like your ride never aged a day.



## Consumable Expenses

From engine oil to nuts and washers—small parts, big value. This add-on covers all those often-excluded consumables so you don't have to worry about surprise expenses during repairs.



## EV Electric Motor Protect

Your electric motor deserves long-term protection. This cover shields it against damage from short circuits, water seepage, and other technical hiccups. Ride confidently, every single day.



## EV Charger Cover

Protects your EV charger from power surges, accidental impact, or even natural elements. Because uninterrupted charging means unstoppable journeys.



## Tyre Protector Cover

Rough roads? No worries. Get coverage for punctures, cuts, and damages to your two-wheeler tyres. Ride smooth without the bumps biting your budget.



## Rim Protector Cover

Your alloy rims stay flawless with this add-on. Covers cracks, dents, and unexpected hits from potholes or curbs. Ride in style without costly rim repairs.



## Key Protect Cover

Lost, stolen, or broken keys? We've got your back. This add-on covers replacement costs and reprogramming of electronic keys. Because getting locked out shouldn't lock down your day.

## Other Add-ons

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**Voluntary Deductible**



**Daily Allowance Benefit Plus**



**EMI Protect**



**Helmet Cover**



**No Claim Bonus Retention Cover**



**Return To invoice**



**Assistance Covers**



**Engine Protect**



**Hospital Cash Cover**



# We Assure To Cover This

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## Vehicle Damage

- Coverage valid for a continuous period of 5years under the long-term policy
- 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)

- Enjoy uninterrupted third-party liability protection for full 5years-no annual renewals needed.
- 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 Selfi 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!

 <b>Website</b>	indusindinsurance.com
 <b>Call</b>	022-4890 3009 (Paid)
 <b>WhatsApp</b>	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. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Two Wheeler Package Policy – 5 Years

- IRDAN103RPMT0054V02202425, Voluntary Deductible- 5 Year
- IRDAN103RPMT0054V02202425/A0066V02202425, Daily Allowance Benefit Plus- 5 Year
- IRDAN103RPMT0054V02202425/A0067V02202425, EMI Protect- 5 Year
- IRDAN103RPMT0054V02202425/A0068V02202425, Helmet Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0069V02202425, Nil Depreciation - 5 Year
- IRDAN103RPMT0054V02202425/A0070V02202425, No Claim Bonus Retention Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0071V02202425, Return To Invoice- 5 Year
- IRDAN103RPMT0054V02202425/A0072V01202425, Assistance Covers- 5 Year
- IRDAN103RPMT0054V02202425/A0073V01202425, Consumable Expenses- 5 Year
- IRDAN103RPMT0054V02202425/A0074V01202425, Electric Vehicle Battery Protection- 5 Year
- IRDAN103RPMT0054V02202425/A0075V01202425, Electric Vehicle Electric Motor Protect- 5 Year
- IRDAN103RPMT0054V02202425/A0076V01202425, Electric Vehicle Charger Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0077V01202425, Engine Protect- 5 Year
- IRDAN103RPMT0054V02202425/A0078V01202425, Hospital Cash Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0079V01202425, Tyre Protector Add On Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0080V01202425, Rim Protector Add On Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0081V01202425, Key Protect Add On Cover- 5 Year
- IRDAN103RPMT0054V02202425/A0082V01202425.

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An ISO 9001:2015  
Certified Company