



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

MOTOR

INSURANCE

Long Term Two Wheeler Package Policy

**We'll stick around for
a long time with you.**



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.

Long Term Two Wheeler Package Policy - where advanced solutions meet genuine trust.



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 1200+ 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 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 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). 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. Long Term Two Wheeler Package Policy UIN: IRDAN103RP0001V01201718.

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