

- 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

## Claim Process

We aim to make the claims process as smooth as possible for your convenience. Here's how it works:



### Step 1

Lodge your claim by calling us at 1800 3009



### Step 2

Submission of claims documents and vehicle inspection



### Step 3

Liability Confirmation



### Step 4

Vehicle Delivery

### 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.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

To make a smart choice, get in touch with us right away!



reliancegeneral.co.in



1800 3009 (Toll Free)  
022-4890 3009 (Paid)



74004 22200

Go digital with us



A Smart App by Reliance General Insurance  
available on  

Contact our Insurance advisor

RELIANCE

GENERAL  
INSURANCE

An ISO 9001:2015  
Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

**IRDAI Registration No. 103.**

**Reliance General Insurance Company Limited**

**Registered & Corporate Office:**

Reliance Centre, South Wing, 4<sup>th</sup> Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN : IRDANI03P0001V01201718

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LiveSmart

RELIANCE

GENERAL  
INSURANCE

Long Term Two-Wheeler  
Package Policy

RG/WM/CO/MOT-03/LT-BR/VER.1.0/021219



Three year  
insurance for two-wheelers  
at one go. That's smart.

LiveSmart



## Long Term Two-Wheeler Insurance

Buy it once, ride uninterrupted for up to three years

Why get into the hassle of buying Insurance every year, when you can settle it once and for all. The Long Term Two-Wheeler insurance, a comprehensive policy for up to 3 years that allows you to ride non-stop with incredible benefits.

### The incredible benefits

that make Reliance Long Term Two-Wheeler Package Policy a smart choice:



#### One time premium for long term

Forget the inconvenience of renewing your policy every year. Just do it once, and forget it for three years.



#### 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

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



#### Affordable premium

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



#### Smart Discounts

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 437+ network garages

Experience a smooth claim processing facility at our 437+ network garages.



## What does the policy cover?

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

- Accident
- Fire
- Lightning
- Self-Ignition
- Explosion
- Theft
- Riot & Strikes and / or Malicious Acts
- Terrorism
- Earthquake
- Flood
- Cyclone
- Inundation
- Transit by Rail, Road, Air & Elevator

### Third Party Liability (as per Motor Vehicle Act)

- Death or bodily injury to third parties
- Death or bodily injury to any person carried in the two wheeler, provided they are not the insured's employees and not carried for hire or reward
- Third party property damage
- All other costs and expenses incurred with the company's written consent



## What does the policy not cover?

We wish we could cover everything for you. But unfortunately, even we have our limitations. Ensure that you do not face any unpleasant surprises while making the claim by breezing through 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