

What does the policy not cover?

At Reliance 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:

- Consequential loss
- Depreciation, wear and tear
- Mechanical and electrical breakdown, failure or breakage
- When your vehicle is used outside the geographical area
- When used contrary to limitation as to use
- Driven by a person other than the driver stated in driver's clause
- War perils, nuclear perils and drunken driving

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 immediately calling us at 1800 3009



Step 2

Take your car to any of the garages* for repair.

*For Cashless claims

If you opt for cashless facility, get your car repaired by our company-authorised garages. We will settle the repair bills directly with the garage up to the amount payable

*For Reimbursement claims

In case you do not opt for cashless facility, you have to pay for the repair charges. You then submit the repair bills and receipt to the company for settlement



Step 3

Submit necessary documents to Surveyor / Company and then proceed for repairs



Step 4

Company confirms liability and 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

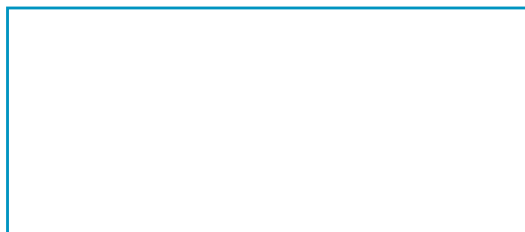


1800 3009 (Toll free)



022-4890 3009

Contact our Car Insurance Advisor



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.

IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai-400710. **Corporate Office:** Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN No./REF No. : Circular No. 048/IRDA/De-tariff/Dec-07

Ref:IRDA/F&U/Add-On(Motor)/Reliance09

U1 : (RGI-MO-A00-00-19-V02-12-13), U2 : RGI-MO-A00-00-17-V01-14-15)

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Join us on



A RELIANCE CAPITAL COMPANY

RELIANCE

**GENERAL
INSURANCE**

**Reliance Private Car
Package Policy**

RGI/MCOIM/CO/MOT-02/BR/VER.1.4/070918.



**Car insurance that
offers AnywhereAssist
at no extra cost. That's Smart!**

LiveSmart



**Get free
AnywhereAssist,
anytime**

With so many unforgettable memories attached to your car, it is easily one of your most important possessions. To continue protecting these moments, you need a car insurance that's smart. With the Reliance Private Car Package Policy, you can count on us to provide the right protection for your car. And when you enjoy comprehensive coverage and exclusive benefits, too, you know you've made a smart move.



The incredible benefits

that make the Reliance Private Car Package Policy a smart choice:



Customise the policy with add-ons as per your needs

You have the unique option to customise the policy as you wish. You can choose from a set of add-ons that match your requirements.



Get your car repaired at approx. 2400 network garages offering cashless claim facilities

Our cashless claims facility enables you to experience a smooth claim processing at approx. 2400 network garages. The claims will be settled directly between us and the garage.



Smart discounts

If you don't make a claim, you can accumulate upto 50% discount on your premium on NCB. Get additional discounts if you are a member of any recognised Automobile Association.

If your car breaks down, just call 1800 3009 and the nearest AnywhereAssist[#] squad will be there to help you. What's more, this new roadside assistance is available at no extra cost.

[#]Terms & Conditions apply



Smart Add - Ons



You can opt to protect your no-claim bonus with NCB Retention Cover

If you make a claim in a year of insurance, you can still get your no-claim bonus. You can opt for NCB Retention cover and retain your NCB even if you have made a claim. You can opt for only one claim in the policy & the claim amount should be less than 25% of the IDV.



Choose the Nil Depreciation Cover^{u1} for added benefits

You can now do away with the depreciation factor caused due to the drop in value of charged parts requiring replacement by choosing our Nil Depreciation cover. Applicable for maximum two claims during the policy period



Stay protected even during accidents with the Personal Accident cover

The Personal Accident cover will insure you against accidental death and permanent total disablement.

OTHER SMART BENEFITS

Immediate policy issuance

It won't take long for your policy to get issued. You can get your policies issued instantly online.

Claim survey within 48 hours

You will receive a call for a claim survey within 48 hours of a claim.

Reimbursement of towing charges up to ₹1500

Get reimbursed for the towing charges you pay for (charges amounting to ₹1500)



What does the policy cover?

Liability for third party injury/death, third party property and liability to paid driver (as per Motor Vehicle Act)

Vehicle Damage

- Loss or damage by accident, fire, lightning, self-ignition, explosion, burglary, house-breaking or theft
- Riot & Strike, malicious act, terrorism, earthquake, flood, cyclone and inundation
- Whilst in transit by rail, road, air, elevator and lift

Add-on covers

- Loss/damage to electrical/electronic accessories
- Personal accident cover for drivers, insured or any named person, unnamed passengers
- Benefit from 'Nil Depreciation Cover'
- No-Claim Bonus Retention Cover^{**}
- Motor Secure Plus (Nil Depreciation Plus + Engine Protect + Consumables)
- Motor Secure Premium (Motor Secure Plus + Key Protect)

Act Liability (as per Motor Vehicle Act)

- Death or bodily injury to third parties
- Death or bodily injury to any person carried in the car, 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

Note - For more information on smart add-ons kindly refer the policy wordings.

^{**}Conditions apply