



6.	Policy Coverage	<p><b>Section I : Loss of or damage to the vehicle insured</b> Loss of or damage to the vehicle insured against</p> <ol style="list-style-type: none"> <li>1) by fire explosion self ignition or lightning;</li> <li>2) by burglary housebreaking or theft;</li> <li>3) by riot and strike;</li> <li>4) by earthquake (fire and shock damage);</li> <li>5) by flood typhoon hurricane storm tempest inundation</li> <li>6) cyclone hailstorm frost;</li> <li>7) by accidental external means;</li> <li>8) by malicious act;</li> <li>9) by terrorist activity;</li> <li>10) whilst in transit by road rail inland- waterway lift elevator or air.</li> <li>11) by landslide rockslide.</li> </ol> <p><b>Section II - Liability to third parties</b> The Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of</p> <ol style="list-style-type: none"> <li>i) Death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,</li> <li>ii) Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.</li> </ol> <p><b>Section III – Personal Accident cover for owner-driver</b> The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:</p> <table border="1" data-bbox="435 1055 1297 1328"> <thead> <tr> <th>Nature of injury</th> <th>Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>(i) Death</td> <td>100%</td> </tr> <tr> <td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td>100%</td> </tr> <tr> <td>(iii) Loss of one limb or sight of one eye</td> <td>50%</td> </tr> <tr> <td>(iv) Permanent total disablement from injuries other than named above.</td> <td>100%</td> </tr> </tbody> </table>	Nature of injury	Scale of compensation	(i) Death	100%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	(iii) Loss of one limb or sight of one eye	50%	(iv) Permanent total disablement from injuries other than named above.	100%	<p>Policy Wording - Section I</p> <p>Policy Wording - Section II</p> <p>Policy Wording - Section III</p>						
Nature of injury	Scale of compensation																		
(i) Death	100%																		
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%																		
(iii) Loss of one limb or sight of one eye	50%																		
(iv) Permanent total disablement from injuries other than named above.	100%																		
7.	Add-on Cover	<table border="1"> <thead> <tr> <th>Sr. No</th> <th>Name of Addon Covers</th> <th>Description</th> <th>Sum Insured (if any)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Nil Depreciation</td> <td>No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims</td> <td></td> </tr> <tr> <td>2</td> <td>Consumables Expenses</td> <td>Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut &amp; bolt, screw, washers, grease etc</td> <td></td> </tr> <tr> <td>3</td> <td>Engine Protector</td> <td>Provides coverage to internal parts of engine, gear box, transmission assembly &amp; differential assembly due to ingress of water or leakage of lubricating oil</td> <td></td> </tr> </tbody> </table>	Sr. No	Name of Addon Covers	Description	Sum Insured (if any)	1	Nil Depreciation	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims		2	Consumables Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc		3	Engine Protector	Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil		
Sr. No	Name of Addon Covers	Description	Sum Insured (if any)																
1	Nil Depreciation	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims																	
2	Consumables Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc																	
3	Engine Protector	Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil																	



		4	Return to Invoice	Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, road tax & applicable insurance cost.				
		5	EMI Protection Cover	Pays for Vehicle EMIs for the time period during which the car is in one of our network garages for repair	as per Policy Schedule			
		6	Daily allowance benefit Plus	This cover pays per day allowance if insured vehicle is in authorized garage for more than 3days due to accidental damage.	as per Policy Schedule			
		7	Hospital Cash Cover	Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle.	as per Policy Schedule			
		8	Helmet Cover	The Company will make an allowance of Rs. _____/- towards cost of replacing damaged or destroyed Helmet of same type and model due to accident involving the insured vehicle	as per Policy Schedule			
8.	Loss Participation	<b>Section I</b>			Section I			
		Compulsory Deductible	Rs. 100 /- for each claim					
		Additional Compulsory Deductible	Rs. .... (as per Policy Schedule)					
		Voluntary deductible	Rs. .... (as per Policy Schedule)					
		<b>Add ons</b>						
		Nil depreciation	As per Section I of base Policy					
		Consumables Expenses	As per Section I of base Policy					
		Return to Invoice	As per Section I of base Policy					
		EMI Protection Cover	As per Section I of base Policy					
		Daily Allowance Benefit Plus	As per Section I of base Policy					
Hospital Cash Cover	As per Section I of base Policy							
Engine Protector	As per Section I of base Policy							
Helmet Cover	Deductible of 5% of Sum Insured							
9.	Exclusions	<b>Base Product Exclusion</b>			Policy Wording - Exclusions			
		Base Product	<ul style="list-style-type: none"> <li>a) Consequential loss, depreciation, wear &amp; tear, mechanical &amp; electrical breakdown, failures breaks.</li> <li>b) Any loss incurred outside the geographical area as stated in the policy schedule.</li> <li>c) A claim arising out of contractual liability.</li> <li>d) If the vehicle is used other than in accordance with the "Limitations as to use".</li> <li>e) If the vehicle is being driven by driver other than a driver stated in "driver clause".</li> <li>f) Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.</li> <li>g) Any accidental loss directly or indirectly arising from nuclear weapon material.</li> </ul>					



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

		<ul style="list-style-type: none"> <li>h) Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power.</li> <li>i) Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.</li> <li>j) Loss or damage arising out of modifications not approved by manufacturers/RTO</li> </ul>
		<b>Addon Products</b>
	Engine Protect	<ol style="list-style-type: none"> <li>1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.</li> <li>2. Any aggravation of loss or damage including corrosion due to delay in intimation to Company and / or retrieving the vehicle from water logged area.</li> <li>3. Cost of lubricants in case of loss due to leakage and flushing of consumables</li> <li>4. Any claim where the repair has been carried out without prior approval from Company</li> </ol>
	EMI Protection Cover	<ol style="list-style-type: none"> <li>1. For any EMI amount and/ or additional payment which becomes due because of default, non- payment or delayed payment of any amount due to bank/ financial institutions.</li> <li>2. Where the vehicle is stolen or in total loss.</li> <li>3. Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle.</li> <li>4. Company shall not be liable to pay in case auto loan is already paid by insured during the policy period and subsequently no EMI falling due during repair of the vehicle.</li> <li>5. For delay in submission of required documents of Own Damage claim (as stated in claim form) beyond 21 days or within such further time as the Company may allow from the date of intimation of claim.</li> </ol>
	Return to Invoice	<ol style="list-style-type: none"> <li>1. The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy.</li> <li>2. For any non- built in electrical/ electronic and non- electrical/ electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section I of the policy.</li> <li>3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us.</li> <li>4. Covered vehicle is imported.</li> </ol>
	Hospital Cash Cover	<ol style="list-style-type: none"> <li>1. Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident.</li> <li>2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise.</li> <li>3. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home.</li> <li>4. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.</li> <li>5. Any claim arising or resulting from or traceable to an accident happening whilst insured or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.</li> </ol>
	Nil Depreciation	<p>Same as per Section I of base policy.</p> <p>No indemnity shall be granted to total loss/ constructive total loss or Theft claims</p>



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. Reliance General Insurance Company Limited.

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. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

**Reliance Long Term Two-Wheeler Package Policy. UIN No.: IRDAN103RP0001V01201718. RGI/MCOM/CO/RLTWP/CIS/Ver. 1.0/130924.**

		Consumables Expenses	<ol style="list-style-type: none"> <li>Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.</li> <li>If there is no valid and admissible claim under section I (Own Damage) of the policy.</li> <li>If the insured vehicle is not repaired at an Authorized garage</li> </ol>
		Daily Allowance Benefit Plus	<ol style="list-style-type: none"> <li>If Insured vehicle required to be in authorized garage less than 2 days for repairs.</li> <li>No claim under this add on cover is payable if there is no admissible claim under the policy, of loss/damage to the insured vehicle.</li> <li>This add on cover shall not be payable in case of Total Loss / Constructive Total loss.</li> <li>The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.</li> <li>No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage</li> </ol>
		Helmet Cover	<ol style="list-style-type: none"> <li>Shall not be available for theft claims</li> <li>Shall not be available for damage caused by deterioration, wear &amp; tear</li> <li>Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.</li> </ol>
10.	Special Conditions and warranties (if any)	Base Product	As per Policy Schedule
		<b>For Add On Products</b>	
		Nil depreciation	Same as per Section I of base policy
		Consumables Expenses	Same as per Section I of base policy
		Return to Invoice	The finance company/ bank whose interest is endorsed on the policy must agree in writing.
		Engine Protector	<p>Claim under this endorsement will be admissible only if</p> <ol style="list-style-type: none"> <li>In case of water damage, there is evidence of the insured vehicle being submerged or stopped in a waterlogged area.</li> <li>In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.</li> <li>There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.</li> <li>Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.</li> <li>Insured have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by Insured</li> </ol>
		Daily Allowance Benefit Plus	Same as per Section I of base policy
		EMI Protection Cover	Same as per Section I of base policy
		Hospital Cash Cover	Same as per Section I of base policy
Helmet Cover	Same as per Section I of base policy		



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. Reliance General Insurance Company Limited.

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. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

Reliance Long Term Two-Wheeler Package Policy. UIN No.: IRDAN103RP0001V01201718. RGI/MCOM/CO/RLTWP/CIS/Ver. 1.0/130924.

11.	<b>Admissibility of claim.</b>	Admissibility of claim	<ul style="list-style-type: none"> <li>a) The claim must be in accordance with the terms and conditions of the insurance policy.</li> <li>b) The policyholder must have paid the premium amount due.</li> <li>c) The claim must be for accidental damage or loss, not for wear and tear or maintenance-related issues.</li> <li>d) The policyholder must inform the insurer about the claim within the specified time frame.</li> <li>e) The policyholder must provide supporting documents at the time of claim, such as claim form, driving licence, Registration copy, Permit, Fitness, FIR, Un-traceable report, Fire brigade report, repair bills (only in case of reimbursement).</li> <li>f) The insurer may conduct an investigation to assess the claim's validity.</li> </ul>	
		Denial of Claim	<ul style="list-style-type: none"> <li>a) Claim can be denied due to misdeclaration, mis-representation, Fraud, and non-disclosure of material facts.</li> <li>b) Inadequate or missing supporting documents</li> <li>c) Pre-existing damages before policy inception date or prior to the incident.</li> <li>d) Unapproved repair – repair done without the insurers survey &amp; approval.</li> <li>e) The policyholders negligence or contribution to the incident.</li> <li>f) Policy lapse: claims filed after the policy has expired or lapsed.</li> <li>g) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety.</li> <li>h) Driver's violation: If the vehicle is being driven by driver other than a driver stated in "driver clause".</li> <li>i) Claims related to normal wear &amp; tear, maintenance, or aging of the vehicle.</li> </ul>	
		<b>Procedure to be followed in case of TL/CTL &amp; Theft Claim</b>		
		<b>A. Total Loss</b>		
		<ul style="list-style-type: none"> <li>1. Intimate the claim immediately after the loss to the Insurance company.</li> <li>2. Survey will be done and the case will get declared Total loss based on the nature and extent of damage and estimated liability.</li> <li>3. Insured needs to submit all the relevant documents to the Company.</li> <li>4. Case shall be referred to salvage buyer for salvage valuation/quotation.</li> <li>5. Insured to get the Registration Certificate cancellation of the Insured Vehicle done and confirm the same to the Company</li> <li>6. Insured will be given the option to retain the wreck and accept a Cashloss settlement (being the IDV less than the assessed value of Salvage based on quotes).</li> <li>7. Based on the Insured's consent the Company shall proceed with the claim settlement.</li> </ul>		
		<b>B. Constructive Total Loss (CTL):</b>		
		<ul style="list-style-type: none"> <li>1. Intimate the claim immediately after the loss to the company.</li> <li>2. Appointed Surveyor to survey the case for Constructive Total loss. The case will be evaluated for Constructive Total Loss based on the nature and extent of damage and estimated liability.</li> <li>3. Insured to submit all the relevant documents to the Company.</li> <li>4. Case shall be referred to the Salvage buyer for Salvage valuation/quotation.</li> <li>5. Insured will be informed about the salvage value and given the option for Cashloss Settlement (being the IDV less than the assessed value of Salvage based on quotes) for the Insured's consideration &amp; consent.</li> <li>6. Based on the Insured's consent Insurance the Company shall proceed with the claim settlement.</li> </ul>		
		<b>C. Theft:</b>		
		<ul style="list-style-type: none"> <li>a. Intimate the claim immediately after the loss to the Company.</li> </ul>		





- b. First Investigation Report to be done immediately by the Insured without delay at the Police Station under whose jurisdiction the Theft has occurred.
- c. Insured to submit all the relevant documents along with the ignition keys to the Company.
- d. The Police shall investigate the case and will try to trace the Insured Vehicle.
- e. If the Insured Vehicle is traced down by the Police, then the case shall be closed by the Police Investigation Team as the Insured Vehicle has been recovered.
- f. If the Insured Vehicle cannot be traced by the Police Investigation Team within the stipulated time depending upon the jurisdiction, the Police Investigation Team will issue a non-traceable report (NTC report) to the Insured.
- g. Insured shall have to submit the NTC report to the Company.
- h. Upon receipt of the NTC report and other relevant documents, the Company shall settle the claim.

#### Sample Claim Calculation

Part Name	Part Type	Assessed Part Rate (Including GST)	Dep %	Payable Amt
Mudguard	Plastic	800	50	400
Fender	Plastic	2000	50	1000
LABOUR		600	0	600
Gross Payable Amt				2000
Less : Policy Excess				100
Net Payable Amt	Considering NIL depreciation			3300

#### 12. Policy Servicing - Claim Intimation and Processing

Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com).

**For any Claim related queries please contact us on -**

Call centre no: 022 4890 3009 (Paid)

Email: [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)

#### For Cashless Process:

- a) Register claim by calling (022)-48903009(paid)
- b) Visit to our network garages for vehicle repair.
- c) Survey of the vehicle & submission of claim documents
- d) Liability confirmation
- e) Vehicle delivery

#### Claim TAT

Appointment of Surveyor	<=24 hours from report of claim
Receipt of Survey report	<= 15 days of Surveyors allocation.
Settlement of Claim	Within 7days of receipt of the survey report.

#### Escalation Matrix:

For any Claim related queries please contact us on -

Call centre no – 022 4890 3009 (Paid)

Email – [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)

#### 13. Grievance Redressal and Policyholders Protection

While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:

- Call us on phone number: +91 22 4890 3009 or writing email at: [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)
- Visiting any of our nearest branches [https://rgi-locator.appspot.com/?Search\\_by=branch&sourcesystem=website&phonenumber=&emailid=#/](https://rgi-locator.appspot.com/?Search_by=branch&sourcesystem=website&phonenumber=&emailid=#/)



[reliancegeneral.co.in](http://reliancegeneral.co.in)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

		<ul style="list-style-type: none"> <li>• Writing to us at : Reliance General Insurance, Correspondence Unit, 2nd &amp; 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001</li> </ul> <p>In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay, you may contact Grievance officer at <a href="mailto:rgicl.grievances@relianceada.com">rgicl.grievances@relianceada.com</a></p> <p>Details of our Grievance Redressal Officers is available at - <a href="https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf">https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf</a></p> <p>Even after this, If you are not satisfied with the response received from our Grievance Officer, you may write to Our Head of Grievance at <a href="mailto:rgicl.headgrievances@relianceada.com">rgicl.headgrievances@relianceada.com</a></p> <p>Still, if you are not happy with the response received from the company, You may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure ____ or you may visit <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></p> <p><b>Grievances can also be registered at IRDAI's Bima Bharosa Portal (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>) or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a> or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.</b></p>	
14.	<b>Obligations of the Policyholder</b>	<p>a) Please disclose all the essential information of the risk before buying a Policy.</p> <p>b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</p> <p>c) Non-disclosure of material information may affect the claim settlement.</p>	
<b>Declaration by the Policyholder;</b>			
I have read the above and confirm having noted the details.			
Place: _____		_____	
Date: _____		(Signature of the Policyholder)	
<b>Note:</b>			
For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at <a href="http://www.reliancegeneral.co.in">www.reliancegeneral.co.in</a> to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. ( <a href="https://www.reliancegeneral.co.in/insurance/aboutus/downloadsus/downloads.aspx">https://www.reliancegeneral.co.in/insurance/aboutus/downloadsus/downloads.aspx</a> )			



[reliancegeneral.co.in](http://reliancegeneral.co.in)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)