

ANNEXURE B - CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description	Policy/ Clause Number																																												
	<b>Policy Number</b>	As per Policy Schedule																																													
1.	<b>Product Name</b>	Reliance Two-Wheeler Package Policy	Policy Schedule																																												
2.	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	<table border="1"> <tr> <td>Base Product</td> <td>IRDAN103RP0011V02100001</td> </tr> <tr> <td colspan="2"><b>Add Ons UIN</b></td> </tr> <tr> <td>Nil depreciation</td> <td>IRDAN103RP0011V02100001/A0004V02200910</td> </tr> <tr> <td>Consumables Expenses</td> <td>IRDAN103RP0011V02100001/A0002V01202122</td> </tr> <tr> <td>Engine Protector</td> <td>IRDAN103RP0011V02100001/A0005V01202122</td> </tr> <tr> <td>Return to Invoice</td> <td>IRDAN103RP0011V02100001/A0001V01202223</td> </tr> <tr> <td>Assistance Cover</td> <td>IRDAN103RP0011V02100001/A0006V01202223</td> </tr> <tr> <td>EMI Protect Cover</td> <td>IRDAN103RP0011V02100001/A0007V02201415</td> </tr> <tr> <td>EV - Battery Protection Cover</td> <td>IRDAN103RP0011V02100001/A0072V01202223</td> </tr> <tr> <td>EV - Motor Protect Cover</td> <td>IRDAN103RP0011V02100001/A0073V01202223</td> </tr> <tr> <td>EV - Charger Cover</td> <td>IRDAN103RP0011V02100001/A0074V01202223</td> </tr> <tr> <td>Daily Allowance Benefit</td> <td>IRDAN103RP0011V02100001/A0002V02201415</td> </tr> <tr> <td>Daily Allowance Benefit Plus</td> <td>IRDAN103RP0011V02100001/A0011V02201415</td> </tr> <tr> <td>Hospital Cash Cover</td> <td>IRDAN103RP0011V02100001/A0001V01202021</td> </tr> <tr> <td>Total Cover</td> <td>IRDAN103RP0011V02100001/A0010V01200910</td> </tr> <tr> <td>Emergency Hotel Accommodation</td> <td>IRDAN103RP0011V02100001/A0026V01200910</td> </tr> <tr> <td>Voluntary Deductible</td> <td>IRDAN103RP0011V02100001/A0023V01200910</td> </tr> <tr> <td>NCB Retention Cover</td> <td>IRDAN103RP0011V02100001/A0013V01200910</td> </tr> <tr> <td>NCB One Step Down</td> <td>IRDAN103RP0011V02100001/A0016V01200910</td> </tr> <tr> <td>Helmet Cover</td> <td>IRDAN103RP0011V02100001/A0033V02200910</td> </tr> <tr> <td>Replacement Lock Insurance</td> <td>IRDAN103RP0011V02100001/A0019V01200910</td> </tr> <tr> <td>Additional Limit of TPPD</td> <td>IRDAN103RP0011V02100001/A0029V01200910</td> </tr> </table>	Base Product	IRDAN103RP0011V02100001	<b>Add Ons UIN</b>		Nil depreciation	IRDAN103RP0011V02100001/A0004V02200910	Consumables Expenses	IRDAN103RP0011V02100001/A0002V01202122	Engine Protector	IRDAN103RP0011V02100001/A0005V01202122	Return to Invoice	IRDAN103RP0011V02100001/A0001V01202223	Assistance Cover	IRDAN103RP0011V02100001/A0006V01202223	EMI Protect Cover	IRDAN103RP0011V02100001/A0007V02201415	EV - Battery Protection Cover	IRDAN103RP0011V02100001/A0072V01202223	EV - Motor Protect Cover	IRDAN103RP0011V02100001/A0073V01202223	EV - Charger Cover	IRDAN103RP0011V02100001/A0074V01202223	Daily Allowance Benefit	IRDAN103RP0011V02100001/A0002V02201415	Daily Allowance Benefit Plus	IRDAN103RP0011V02100001/A0011V02201415	Hospital Cash Cover	IRDAN103RP0011V02100001/A0001V01202021	Total Cover	IRDAN103RP0011V02100001/A0010V01200910	Emergency Hotel Accommodation	IRDAN103RP0011V02100001/A0026V01200910	Voluntary Deductible	IRDAN103RP0011V02100001/A0023V01200910	NCB Retention Cover	IRDAN103RP0011V02100001/A0013V01200910	NCB One Step Down	IRDAN103RP0011V02100001/A0016V01200910	Helmet Cover	IRDAN103RP0011V02100001/A0033V02200910	Replacement Lock Insurance	IRDAN103RP0011V02100001/A0019V01200910	Additional Limit of TPPD	IRDAN103RP0011V02100001/A0029V01200910	Policy Schedule
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		Additional Limit of TPPD	Fixed Benefit	
4.	Interests Insured	Vehicle Registration Number	As per Policy Schedule	Policy Schedule
		Engine Number	As per Policy Schedule	
		Chassis Number	As per Policy Schedule	
		Battery Serial Number	As per Policy Schedule	
		Make	As per Policy Schedule	
		Model	As per Policy Schedule	
		Year of manufacturing	As per Policy Schedule	
		Date of Registration	As per Policy Schedule	
5.	Sum Insured / Motor Insured Declared Value Scope	Basis of IDV: As per Standard Scale/Agreed value basis IDV Calculation: IDV as per Listed Selling Price Rs._____		Policy Wording - Section I
		<b>Policy Period</b>	<b>IDV</b>	
		Policy Year 1	As per Policy Schedule	
6.	Policy Coverage	<p><b>Section I - Loss of or damage to the vehicle Insured</b></p> <p>The Company will indemnify the Insured against loss or damage to the vehicle Insured hereunder and/or its accessories whilst thereon</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, cyclone, hailstorm or frost;</li> <li>6) By accidental external means;</li> <li>7) By malicious act;</li> <li>8) By terrorist activity;</li> <li>9) Whilst in transit by road, rail, inland-waterway, lift, elevator or air;</li> <li>10) By landslide rockslide.</li> </ol> <p><b>Section II – Liability to Third Parties:</b></p> <p>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>Policy Wording - Section I</p> <p>Policy Wording - Section II</p>



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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 Two-Wheeler Package Policy. UIN No.: IRDAN103RP0011V02100001. RGI/MCOM/CO/RTWPP/CIS/Ver. 1.0/130924.**

		<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:		Policy Wording - Section III																																								
		<table border="1"> <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%																															
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10	Total Cover	This Cover provides amount spent on registration fee, Octroi and/ or any other charges levied by the Government authority towards insured vehicle and the insurance premium in the event of Total loss or theft.	
11	Emergency Hotel Accommodation	A fixed amount will be reimbursed as Hotel expenses, if the insured vehicle meets with an accident at a location at least 200 Kilometers away from the address as provided in the Proposal Form	As per policy schedule
12	Voluntary Deductible	This cover Provides discount under the policy if the insured voluntary opt for deductible under section I (Own damage) of the base policy.	As per policy schedule
13	NCB Retention Cover	This cover protects applicable earned No claim bonus, in the event of an own damage claim.	
14	NCB One Step Down Cover	This Cover retain a portion of no claim discount in the event of one own damage claim.	
15	EV Battery Protection Cover	This cover pays for repair and or replacement of damaged lithium-ion battery and or Battery Management System (BMS), due to unexpected power surge, Mechanical shock, water ingress, uncontrolled electrochemical reactions	
16	EV - Motor Protect Cover	The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it	
17	EV - Charger Cover	This cover pays for repair and /or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule	As per policy schedule
18	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



		19	Replacement Lock Insurance	If the insured vehicle's keys be lost, damaged or destroyed, the company will pay the cost of replacing and recoding the locks and/ or keys of the same type and model. Company's liability towards the same will be restricted to one event and shall not exceed Rs. .... /- * during the policy period.	As per policy schedule		
		20	Additional Limit of TPPD	The Company will indemnify the Insured for an additional amount of Rs. .... ** for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured.	As per policy schedule		
<b>8.</b>	<b>Loss Participation</b>	<b>Section I</b>				<b>Section I</b>	
		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>					
		Voluntary Deductible		As per Opted amount			
		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			
		Assistance Cover		As per Section I of base Policy			
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		Emergency Hotel Accommodation		As per Section I of base Policy			
		NCB Retention Cover		As per Section I of base Policy			
		NCB one step down 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			
		Replacement Lock Insurance		As per Section I of base Policy			
		Additional Limit of TPPD		As per Section I of base Policy			

9.	Exclusions	Base Product Exclusion	Policy Wording - Exclusions
		<p><b>Base Product</b></p> <ol style="list-style-type: none"> <li>Consequential loss, depreciation, wear &amp; tear, mechanical &amp; electrical breakdown, failures breaks.</li> <li>Any loss incurred outside the geographical area as stated in the policy schedule.</li> <li>A claim arising out of contractual liability.</li> <li>If the vehicle is used other than in accordance with the "Limitations as to use".</li> <li>If the vehicle is being driven by driver other than a driver stated in "driver clause".</li> <li>Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.</li> <li>Any accidental loss directly or indirectly arising from nuclear weapon material.</li> <li>Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power.</li> <li>Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.</li> <li>Loss or damage arising out of modifications not approved by manufacturers/RTO</li> </ol>	
		<p><b>Addon Products</b></p> <p><b>Engine Protector</b></p> <ol style="list-style-type: none"> <li>Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.</li> <li>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>Cost of lubricants in case of loss due to leakage and flushing of consumables</li> <li>Any claim where the repair has been carried out without prior approval from Company</li> </ol>	
		<p><b>EMI Protection Cover</b></p> <ol style="list-style-type: none"> <li>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>Where the vehicle is stolen or in total loss.</li> <li>Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle.</li> <li>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>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>	
		<p><b>Return To Invoice</b></p> <ol style="list-style-type: none"> <li>The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy.</li> <li>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>Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us.</li> <li>Covered vehicle is imported.</li> </ol>	



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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>
NCB Retention Cover	If repair claim amount is or greater than 25 % of the value of IDV.
Assistance Cover	<ol style="list-style-type: none"> <li>1. These services shall not be provided / limited provision may happen under following conditions: Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned Government(s), or government agencies, judicial or quasi-judicial authorities.</li> <li>2) <b>Insured Vehicle</b> should not be used for the purpose of racing, rallying, motor - sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.</li> <li>3) Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise, perishable goods, research, and scientific equipment, building equipment, furniture, etc. shall not be transported.</li> </ol>
EV - Motor Protect	<ol style="list-style-type: none"> <li>1. Wear and tear damages.</li> <li>2. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance.</li> <li>3. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines</li> <li>4. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.</li> <li>5. Any costs relating to servicing, maintenance, adjustment or tuning.</li> <li>6. Any claim where the repair has been carried out without prior approval from the Company.</li> <li>7. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity.</li> <li>8. Any aggravation of loss or damage including corrosion due to delay in intimation to the Company and or retrieving the vehicle from waterlogged area</li> </ol>



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**Reliance Two-Wheeler Package Policy. UIN No.: IRDAN103RP0011V02100001. RGI/MCOM/CO/RTWPP/CIS/Ver. 1.0/130924.**

<p>EV - Battery Protect</p>	<ol style="list-style-type: none"> <li>1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants.</li> <li>2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle.</li> <li>3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel.</li> <li>4. Any damages due to charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer).</li> <li>5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel.</li> <li>6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer.</li> <li>7. Damages resulting from any attempted or actual Theft of Battery</li> <li>8. Damages resulting from any wear and tear of the battery, cable and wires</li> <li>9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.</li> <li>10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer.</li> <li>11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge.</li> <li>12. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.</li> <li>13. Any claim where the repair has been carried out without prior approval from the Company.</li> </ol>
<p>EV – Charger Cover</p>	<ol style="list-style-type: none"> <li>1. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts.</li> <li>2. Damages resulting from failure to follow the manufacturers' instructions of Use.</li> <li>3. Damages resulting from handling of the equipment by unauthorized service personnel.</li> <li>4. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance.</li> <li>5. Any damages due to extra installation of electric equipment apart from the already installed electric equipment done or provided by manufacturer is out of the scope of this coverage. Any costs relating to servicing, maintenance, adjustment or tuning.</li> <li>6. Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not.</li> <li>7. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the Insured Electric Vehicle charger.</li> <li>8. Loss of or damage to rented or hired equipment for which the insured is responsible either by law or under a lease and/or maintenance agreement.</li> </ol>



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		<ol style="list-style-type: none"> <li>9. Damages resulting from any tampering with the EV charger or charging infrastructure.</li> <li>10. Any loss or damage to the charger due to malfunctioning of battery or part of it and/ or due to innate chemical nature of battery and/or its constituents and related assembly parts.</li> <li>11. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger.</li> <li>12. Any aesthetic defects but not limited to dents, scratches on painted polished or enameled surfaces</li> <li>13. Any loss or damages due to cyber events.</li> <li>14. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative</li> <li>15. Losses due to replacement of any consumable item of the EV Charger including but not limited to batteries (including rechargeable), bulbs (including projector bulbs), tapes, fuses, cartridges, replaceable fluids or application software including data storage media or materials which are designed to be consumed during the life of the Insured EV Charger.</li> <li>16. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes.</li> <li>17. Any claim where the repair has been carried out without prior approval from the Company</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>
	Consumables Expenses	<ol style="list-style-type: none"> <li>1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.</li> <li>2. If there is no valid and admissible claim under section I (Own Damage) of the policy.</li> <li>3. If the insured vehicle is not repaired at an Authorized garage</li> </ol>
	Total Cover	Same as per Section I of base policy
	Emergency Hotel Accommodation	<ol style="list-style-type: none"> <li>1. If insured vehicle travelled less than 200Km from the address as provided in proposal form.</li> <li>2. Other exclusions Same as per Section I of base product.</li> </ol>
	Voluntary Deductible	Same as per Section I of base policy
	Daily Allowance Benefit	<ol style="list-style-type: none"> <li>1. If Insured vehicle required to be in authorized garage less than 3 days for repairs.</li> <li>2. 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>3. This add on cover shall not be payable in case of Total Loss / Constructive Total loss.</li> <li>4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.</li> <li>5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.</li> </ol>
	NCB One Step Down Cover	Same as per Section I of base policy
	Replacement Lock	Same as per Section I of base policy



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		Daily Allowance Benefit Plus	<ol style="list-style-type: none"> <li>1. If Insured vehicle required to be in authorized garage less than 2 days for repairs.</li> <li>2. 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>3. This add on cover shall not be payable in case of Total Loss / Constructive Total loss.</li> <li>4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.</li> <li>5. 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>1. Shall not be available for theft claims</li> <li>2. Shall not be available for damage caused by deterioration, wear &amp; tear</li> <li>3. Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim.</li> </ol>
		Additional Limit of TPPD	Same as per Section I of base policy
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>1. In case of water damage, there is evidence of the insured vehicle being submerged or stopped in a waterlogged area.</li> <li>2. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.</li> <li>3. 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>4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.</li> <li>5. 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	Same as per Section I of base policy
		Daily Allowance Benefit Plus	Same as per Section I of base policy
		Assistance Cover	Same as per Section I of base policy
		NCB Retention Cover	Same as per Section I of base policy
NCB one step down	Same as per Section I of base policy		
EMI Protection Cover	Same as per Section I of base policy		



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		Emergency Hotel Accommodation	Same as per Section I of base policy
		Hospital Cash Cover	Same as per Section I of base policy
		EV - Battery Protection Cover	Same as per Section I of base policy
		EV - Motor Protect Cover	Same as per Section I of base policy
		EV - Charger Cover	Same as per Section I of base policy
		Total Cover	Same as per Section I of base policy
		Replacement Lock	Same as per Section I of base policy
		Voluntary Deductible	Same as per Section I of base policy
		Helmet Cover	Same as per Section I of base policy
		Additional Limit of TPPD	Same as per Section I of base policy
<b>11.</b>	<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, misrepresentation, 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>



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### Procedure to be followed in case of TL/CTL & Theft Claim

#### A. Total Loss

1. Intimate the claim immediately after the loss to the Insurance company.
2. Survey will be done and the case will get declared Total loss based on the nature and extent of damage and estimated liability.
3. Insured needs to submit all the relevant documents to the Company.
4. Case shall be referred to salvage buyer for salvage valuation/quotation.
5. Insured to get the Registration Certificate cancellation of the Insured Vehicle done and confirm the same to the Company
6. Insured will be given the option to retain the wreck and accept a Cashless settlement (being the IDV less than the assessed value of Salvage based on quotes).
7. Based on the Insured's consent the Company shall proceed with the claim settlement.

#### B. Constructive Total Loss (CTL):

1. Intimate the claim immediately after the loss to the company.
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.
3. Insured to submit all the relevant documents to the Company.
4. Case shall be referred to the Salvage buyer for Salvage valuation/quotation.
5. Insured will be informed about the salvage value and given the option for Cashless Settlement (being the IDV less than the assessed value of Salvage based on quotes) for the Insured's consideration & consent.
6. Based on the Insured's consent Insurance the Company shall proceed with the claim settlement.

#### C. Theft:

- a. Intimate the claim immediately after the loss to the Company.
- 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.	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at <a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a>.</p> <p><b>For any Claim related queries please contact us on -</b>  Call centre no: 022 4890 3009 (Paid)  Email: <a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a></p> <p><b>For Cashless Process:</b></p> <ol style="list-style-type: none"> <li>Register claim by calling (022)-48903009(paid)</li> <li>Visit to our network garages for vehicle repair.</li> <li>Survey of the vehicle &amp; submission of claim documents</li> <li>Liability confirmation</li> <li>Vehicle delivery</li> </ol> <p><b>Claim TAT</b></p> <table border="1"> <tr> <td>Allocation of Surveyor</td> <td>&lt;=24 hours from report of claim</td> </tr> <tr> <td>Survey report submission to Insurer</td> <td>&lt;= 15days of Surveyors allocation.</td> </tr> <tr> <td>The Insurer shall decide on the claim</td> <td>Within 7days of receipt of the survey report.</td> </tr> </table> <p><b>Escalation Matrix:</b>  For any Claim related queries please contact us on -  Call centre no – 022 4890 3009 (Paid)  Email – <a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a></p>	Allocation of Surveyor	<=24 hours from report of claim	Survey report submission to Insurer	<= 15days of Surveyors allocation.	The Insurer shall decide on the claim	Within 7days of receipt of the survey report.
Allocation of Surveyor	<=24 hours from report of claim							
Survey report submission to Insurer	<= 15days of Surveyors allocation.							
The Insurer shall decide on the claim	Within 7days of receipt of the survey report.							
13.	<b>Grievance Redressal and Policyholders Protection</b>	<p>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:</p> <ul style="list-style-type: none"> <li>Call us on phone number: +91 22 4890 3009 or writing email at: <a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a></li> <li>Visiting any of our nearest branches <a href="https://rgi-locator.oppspot.com/?Searchby=branch&amp;sourcesystem=website&amp;phonenumber=&amp;emailid=#/">https://rgi-locator.oppspot.com/?Searchby=branch&amp;sourcesystem=website&amp;phonenumber=&amp;emailid=#/</a></li> <li>You may also write 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><b>Escalation level 1:</b>  In case the insured is not satisfied with the response received from one of the above mentioned touch points or there is a delay, the insured may contact grievance officer at <a href="mailto:rgicl.grievances@relianceada.com">rgicl.grievances@relianceada.com</a></p> <p><b>Escalation level 2:</b>  If the insured is not satisfied with the response received from escalation level 1, he/she may approach the Head of Grievance at <a href="mailto:rgicl.headgrievances@relianceada.com">rgicl.headgrievances@relianceada.com</a>  If the insured is not satisfied with the response received from above mentioned touchpoints, he/she may approach the 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>Details of Grievance Redressal Officer of the Insurer</b>  <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><b>Bima Bharosa Portal</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Ombudsman (Please provide contact details, Toll free number and email)</b>  <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a>.</p>						
14.	<b>Obligations of the Policyholder</b>	<ol style="list-style-type: none"> <li>Please disclose all the essential information of the risk before buying a Policy.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ol>						



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**Declaration by the Policyholder;**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:**

For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. (<https://www.reliancegeneral.co.in/insurance/aboutus/downloadsus/downloads.aspx>)



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