

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
	Policy Number	As per Policy Schedule	Policy Schedule
1.	Product Name	Reliance Two-Wheeler Policy - Standalone Own Damage	Policy Schedule
2.	Unique Identification Number (UIN) allotted by IRDAI	Base Product	IRDAN103RP0002V01201920
Add Ons UIN			
Nil depreciation		IRDAN103RP0002V01201920/A0022V02201920	
Consumable Expenses		IRDAN103RP0002V01201920/A0010V01202122	
Engine Protect		IRDAN103RP0002V01201920/A0011V01202122	
Return to Invoice		IRDAN103RP0002V01201920/A0003V01202223	
Assistance Cover		IRDAN103RP0002V01201920/A0062V01202223	
EMI Protect Cover		IRDAN103RP0002V01201920/A0025V02201920	
EV - Battery Protection Cover		IRDAN103RP0002V01201920/A0066V01202223	
EV - Motor Protect Cover		IRDAN103RP0002V01201920/A0065V01202223	
EV - Charger Cover		IRDAN103RP0002V01201920/A0067V01202223	
Daily Allowance Benefit Plus		IRDAN103RP0002V01201920/A0026V02201920	
Hospital Cash Cover		IRDAN103RP0002V01201920/A0008V01202122	
Voluntary Deductible		IRDAN103RP0002V01201920/A0016V01201920	
NCB Retention Cover		IRDAN103RP0002V01201920/A0024V01201920	
Helmet Cover	IRDAN103RP0002V01201920/A0019V02201920		
Replacement Lock Insurance	IRDAN103RP0002V01201920/A0018V01201920		
3.	Structure	Base Product	Indemnity
Nil depreciation		Indemnity	
Consumables Expenses		Indemnity	
Engine Protector		Indemnity	
Return to Invoice		Indemnity	
Assistance Cover		Indemnity/ Fixed Benefit	
EMI Protection Cover		Fixed Benefit	
EV - Battery Protection Cover		Indemnity	
EV - Motor Protect Cover		Indemnity	
EV - Vehicle Charger Cover		Fixed Benefit	
Daily Allowance benefit Plus		Fixed Benefit	
Hospital Cash Cover		Fixed Benefit	
Voluntary Deductible		Indemnity	
NCB Retention Cover		Indemnity	
Helmet Cover		Fixed Benefit	
Replacement Lock Insurance	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		Policy Wording - Section I	
		IDV Calculation: IDV as per Listed Selling Price Rs. _____			
		Policy Period	IDV		
		Policy Year 1	As per Policy Schedule		
		Policy Year 2	As per Policy Schedule		
		Policy Year 3	As per Policy Schedule		
		Policy Year 4	As per Policy Schedule		
6.	Policy Coverage	Section I - Loss of or damage to the vehicle Insured		Policy Wording - Section I	
Loss of or damage to the vehicle insured against					
1) By fire explosion self ignition or lightning;					
2) By burglary housebreaking or theft;					
3) By riot and strike;					
4) By earthquake (fire and shock damage);					
5) By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm or frost;					
6) By accidental external means;					
7) By malicious act;					
8) By terrorist activity;					
9) Whilst in transit by road, rail, inland-waterway, lift, elevator or air;					
10) By landslide rockslide.					
7.	Add-on Cover	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	Assistance Cover	Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown	
6	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
7	Daily allowance benefit Plus	Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for initial two eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days	As per policy schedule
8	Hospital Cash Cover	Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle.	As per policy schedule
9	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
10	NCB Retention Cover	This cover protects applicable earned No claim bonus, in the event of an own damage claim.	
11	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	
12	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	
13	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
14	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
15	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



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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 Policy - Standalone Own Damage. UIN No.: IRDAN103RP0002V01201920. RGI/MCOM/CO/RTWP-SAOD/CIS/Ver. 1.0/130924.

8.	Loss Participation	Section I		Section I
		Compulsory Deductible	Rs. 100 /- for each claim	
		Additional Compulsory Deductible	Rs. (as per Policy Schedule)	
		Voluntary deductible	Rs. (as per Policy Schedule)	
		Add-ons		
		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	
		EMI Protection Cover	As per Section I of base Policy	
		EV- Battery Protection Cover	As per Section I of base Policy	
		EV- Motor Protect Cover	As per Section I of base Policy	
		EV- Charger 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			
NCB Retention 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			
9.	Exclusions	Base Product Exclusion		Policy Wording - Exclusions
		Base Product	<ol style="list-style-type: none"> 1) Consequential loss, depreciation, wear & tear, mechanical & electrical breakdown, failures breaks. 2) Any loss incurred outside the geographical area as stated in the policy schedule. 3) A claim arising out of contractual liability. 4) If the vehicle is used other than in accordance with the "Limitations as to use". 5) If the vehicle is being driven by driver other than a driver stated in "driver clause". 6) Any loss arising out of ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste. 7) Any accidental loss directly or indirectly arising from nuclear weapon material. 8) Any loss arising, the act of foreign enemies, hostilities or war like operation, civil war, mutiny rebellion, military, or usurped power. 9) Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes. 10) Loss or damage arising out of modifications not approved by manufacturers/RTO 	
		Addon Products		
		Engine Protect	<ol style="list-style-type: none"> 1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance. 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. 3. Cost of lubricants in case of loss due to leakage and flushing of consumables 4. Any claim where the repair has been carried out without prior approval from Company 	



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		EMI Protect Cover	<ol style="list-style-type: none"> 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. 2. Where the vehicle is stolen or in total loss. 3. Where the auto loan availed of is in excess of the Insured's declared value (IDV) of the vehicle. 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. 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. 	
		Return To Invoice	<ol style="list-style-type: none"> 1. The total loss/ CTL and theft claim is not valid and admissible under Section I of the policy. 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. 3. Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to Us. 4. Covered vehicle is imported. 	
		Hospital Cash Cover	<ol style="list-style-type: none"> 1. Any claim related to a sickness, disease, or medical disorder not directly consequential to the accident. 2. Any claim towards psychosomatic disorders of any kind, whether caused or accentuated by the accident or otherwise. 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. 4. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity. 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. 	
		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"> 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. 2) Insured Vehicle 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. 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. 	



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Reliance Two-Wheeler Policy - Standalone Own Damage. UIN No.: IRDAN103RP0002V01201920. RGI/MCOM/CO/RTWP-SAOD/CIS/Ver. 1.0/130924.

		EV - Motor Protect Cover	<ol style="list-style-type: none"> 1. Wear and tear damages. 2. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance preventive maintenance. 3. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines 4. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. 5. Any costs relating to servicing, maintenance, adjustment or tuning. 6. Any claim where the repair has been carried out without prior approval from the Company. 7. Damages due to running the vehicle beyond the authorized carrying weight or passengers or capacity. 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 	
		EV - Battery Protect	<ol style="list-style-type: none"> 1. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipment, spare parts, consumables like coolants. 2. Damages resulting from failure to follow the manufacturers' instructions whilst charging, parking, and riding the vehicle. 3. Any loss after the vehicle has been serviced in an unauthorized service garage or center. Handling of the equipment by unauthorized service personnel. 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). 5. Damages resulting from attempted or actual physical access or dislodgment of the battery or BMS by anyone apart from the authorized personnel. 6. Damages resulting from failure to use the latest software version as prescribed by the Manufacturer. 7. Damages resulting from any attempted or actual Theft of Battery 8. Damages resulting from any wear and tear of the battery, cable and wires 9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines. 10. Any damages due to extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer. 11. Damages resulting due to fully discharged Battery not plugged in within 24 hours of such discharge. 12. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery. 13. Any claim where the repair has been carried out without prior approval from the Company. 	



EV – Charger Cover	<ol style="list-style-type: none"> 1. Damages resulting from failure to use vehicle manufacturers recommended and genuine charging equipment and spare parts. 2. Damages resulting from failure to follow the manufacturers' instructions of Use. 3. Damages resulting from handling of the equipment by unauthorized service personnel. 4. Any Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of preventive maintenance. 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. 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. 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. 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. 9. Damages resulting from any tampering with the EV charger or charging infrastructure. 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. 11. Any loss or damage sustained before or during installation and/or reinstallation of the Insured EV Charger. 12. Any aesthetic defects but not limited to dents, scratches on painted polished or enameled surfaces 13. Any loss or damages due to cyber events. 14. Any Loss of damage due to Wilful Act or Wilful Negligence of the Insured or his representative 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. 16. Loss or damage where the insured EV Charger is used for commercial, business, industrial, educational, rental or for-profit generation purposes. 17. Any claim where the repair has been carried out without prior approval from the Company
Nil Depreciation	<p>Same as per Section I of base policy. No indemnity shall be granted to total loss/ constructive total loss or Theft claims</p>
Consumables Expenses	<ol style="list-style-type: none"> 1. Any Consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy. 2. If there is no valid and admissible claim under section I (Own Damage) of the policy. 3. If the insured vehicle is not repaired at an Authorized garage

		Voluntary Deductible	Same as per Section I of base policy	
		Daily Allowance Benefit	<ol style="list-style-type: none"> 1. If Insured vehicle required to be in authorized garage less than 2 days for repairs. 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. 3. This add on cover shall not be payable in case of Total Loss / Constructive Total loss. 4. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage. 5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage. 	
		Replacement Lock	Same as per Section I of base policy	
		Helmet Cover	<ol style="list-style-type: none"> 1. Shall not be available for theft claims 2. Shall not be available for damage caused by deterioration, wear & tear 3. Deductible of 5% of Sum Insured of Helmet shall be applicable to this cover for each and every claim. 	
10.	Special Conditions and warranties (if any)	Base Product	As per Policy Schedule	
		For Add On Products		
		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"> 1. In case of water damage, there is evidence of the insured vehicle being submerged or stopped in a waterlogged area. 2. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly. 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. 4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area. 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 	
		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	
		EMI Protection Cover	Same as per Section I of base policy	
Hospital Cash Cover	Same as per Section I of base policy			



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		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
		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
11.	Admissibility of claim	Admissibility of claim	<ol style="list-style-type: none"> 1) The claim must be in accordance with the terms and conditions of the insurance policy. 2) The policyholder must have paid the premium amount due. 3) The claim must be for accidental damage or loss, not for wear and tear or maintenance-related issues. 4) The policyholder must inform the insurer about the claim within the specified time frame. 5) 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). 6) The insurer may conduct an investigation to assess the claim's validity.
		Denial of Claim	<ol style="list-style-type: none"> 1) Claim can be denied due to misdeclaration, misrepresentation, Fraud, and non-disclosure of material facts. 2) Inadequate or missing supporting documents 3) Pre-existing damages before policy inception date or prior to the incident. 4) Unapproved repair – repair done without the insurers survey & approval. 5) The policyholders negligence or contribution to the incident. 6) Policy lapse : claims filed after the policy has expired or lapsed. 7) Vehicle modification: unapproved vehicle modifications that affects the vehicle performance or safety. 8) Driver's violation: If the vehicle is being driven by driver other than a driver stated in "driver clause". 9) Claims related to normal wear & tear, maintenance, or aging of the vehicle.



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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.	Policy Servicing - Claim Intimation and Processing	<p>Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at rgicl.services@relianceada.com.</p> <p>For any Claim related queries please contact us on - Call centre no: 022 4890 3009 (Paid) Email: rgicl.services@relianceada.com</p> <p>For Cashless Process:</p> <ol style="list-style-type: none"> Register claim by calling (022)-48903009(paid) Visit to our network garages for vehicle repair. Survey of the vehicle & submission of claim documents Liability confirmation Vehicle delivery <p>Claim TAT</p> <table border="1"> <tr> <td>Appointment of Surveyor</td> <td>24 hours from the date of claim intimation</td> </tr> <tr> <td>Receipt of surveyor report</td> <td>15 days from the date appointment of the surveyor</td> </tr> <tr> <td>Settlement of claim</td> <td>7 days from the date of receipt of Surveyor report</td> </tr> </table> <p>Escalation Matrix: For any Claim related queries please contact us on - Call centre no – 022 4890 3009 (Paid) Email – rgicl.services@relianceada.com</p>	Appointment of Surveyor	24 hours from the date of claim intimation	Receipt of surveyor report	15 days from the date appointment of the surveyor	Settlement of claim	7 days from the date of receipt of Surveyor report
Appointment of Surveyor	24 hours from the date of claim intimation							
Receipt of surveyor report	15 days from the date appointment of the surveyor							
Settlement of claim	7 days from the date of receipt of Surveyor report							
13.	Grievance Redressal and Policyholders Protection	<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"> Call us on phone number: +91 22 4890 3009 or writing email at: rgicl.services@relianceada.com Visiting any of our nearest branches https://rgi-locator.oppspot.com/?Searchby=branch&sourcesystem=website&phonenumber=&emailid=#/ You may also write to us at: Reliance General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 <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 rgicl.grievances@relianceada.com</p> <p>Details of our Grievance Redressal Officers is available at - https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf</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 rgicl.headgrievances@relianceada.com</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 https://ciains.co.in/ombudsman.</p> <p>Grievances can also be registered at IRDAI's Bima Bharosa Portal (https://bimabharosa.irdai.gov.in/) or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in 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.</p>						
14.	Obligations of the Policyholder	<ol style="list-style-type: none"> Please disclose all the essential information of the risk before buying a Policy. In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. Non-disclosure of material information may affect the claim settlement. 						

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 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>)



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.

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