



What will the policy reimburse?

Vehicle Damage (as per Motor Vehicle Act)

- Actual amount spent for repairs/replacement
- Damages to tyres (50% of replacement cost) plastic/rubber parts (50%), fibre glass components (30%) and glass parts (nil)
- Damages to other parts including wooden parts

Third Party Liability (as per Motor Vehicle Act)

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



Claim Process

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



Step 1

Lodge your claim by calling us at 1800 3009



Step 2

Submission of claims documents and vehicle inspection



Step 3

Liability Confirmation



Step 4

Vehicle Delivery

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

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

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



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

IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered & Corporate Office:

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

Corporate Identity Number: U66603MH2000PLC128300.

UIN: IRDAN103RP0011V02100001

UT: IRDAN103RP0011V02100001/A0004V01200910

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LiveSmart

RELIANCE

GENERAL
INSURANCE

Reliance Two Wheeler
Package Policy



RG1/MCOM/CO/MOT-03/BR/VER.1.0/021219

Instant
policy issuance at your
convenience. That's Smart!

LiveSmart



We recommend that you opt for a Third-Party Liability Cover for your bike, motorcycle or scooter because it is now compulsory to be taken as per the Motor Vehicles Act. It covers third-party property damage and provides liability for the third-party in case of injury or death.

We understand how important freedom is to bike owners. Hence, get complete freedom from the risks harrowing your two-wheeler such as theft, accident etc. Reliance Two-Wheeler Package policy provides you a complete Bikesurance. It is a comprehensive insurance policy that provides customised and cost effective solution for all types of two-wheelers. So ride high on your bike and leave all your worries behind.

The incredible benefits

that make the Reliance Two Wheeler Package Policy a smart choice:



Book policy online

Keeping your convenience in mind now you can book two-wheeler policy online in seconds



Get hassle-free settlement of your claims

We aim to make the claims process as smooth as possible for your convenience



Affordable premium and flexible payment plans

Our flexible payment plan enables you to choose payment terms and condition as per your convenience



Use cashless claims facility across our preferred 1372+ network garages

Our cashless claims facility enables you to experience a smooth claim processing at our 1372+ network garages.



Smart add-on

Nil Depreciation Cover^(U1)

Get rid of the 'depreciation factor' of your vehicle parts. At the time of claim, a major deduction could be charged based on the age and depreciated value of the vehicle or the parts that require replacement. Availing of this extra cover will widen the scope of your cover, provide you extra security and minimise your own expenses on the vehicle considerably. Applicable for maximum two claims during the policy period.



What does the policy cover?

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

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



What does the policy not cover?

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

- Normal wear-and-tear of the vehicle
- Mechanical and electrical breakdown
- Vehicle being used other than in accordance with the limitations as to use. For example, if you use your two-wheeler for remuneration purposes.
- Damage to / by person riding without a valid driving license
- Loss or damage caused while riding under the influence of alcohol or any other intoxicating substance
- Loss or damage due to depreciation of the vehicle's value
- Consequential loss - if the original damage causes subsequent damage / loss, only the original damage will be covered.
- Compulsory deductibles - a fixed amount that gets deducted at the time of the claim.