HDFC ERGO

Take it easy!

LONG TERM TWO WHEELER PACKAGE POLICY

Insure your two wheeler against unforeseen events

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Your vehicle is one of your most prized possessions. With **HDFC ERGO Motor Insurance**, your vehicle is protected against any unforeseen circumstances. Traditional Motor Policy provides cover for annual term. **HDFC ERGO Long Term Two Wheeler Policy** provides cover to your prized possession for multiple years to suit your requirements. Now, you can stay worry free from annual renewals up to three years. Our service is backed by authorized workshops across India and end to end automated process which ensures fast track claim settlement. It ensures you to get back to driver's seat quickly, no matter what happens to your vehicle.

KEY FEATURES

- NCB discount remains protector for multiple years
- Option for buying 2 or 3 years long term insurance in a single transaction
- Hassle-free claim settlement with 1,400+ Cashless Garages*
- 24x7 Claims Assistance and Customer Support
- No hassles of annual renewals

ELIGIBILITY

The product is being offered to all Two Wheeler vehicle owners. You have option to purchase policy for a period of two years or three years.

WHAT IS COVERED

Own damage to the vehicle caused by:

- Accident external means
- Burglary, housebreaking or theft
- Fire, explosion, self-ignition, lighting
- Terrorism, riots, strike or malicious act
- Transit by road, rail, inland waterway, lift
- Earthquake, flood, storm, landslide, rockslide

Personal accident cover for registered owner of the vehicle. You can also opt for a personal accident cover for passengers as well as paid drivers.

Third Party Legal Liability:

Provides cover for any legal liability arising out of the use of the vehicle for:

- Accidental death / injury to any third party
- Any damage to property owned by third part

Your policy also includes:

Reimbursement of towing charges up to ₹300 or actual, whichever is lower in respect of any one accident.

WHAT IS NOT COVERED

- General aging, wear and tear
- Damage by a person driving without a valid license
- Mechanical or electrical breakdown, failure
- Damage by a person driving under the influence of liquor or drugs
- Depreciation, any consequential loss
- Loss/damage attributable to war, mutiny, nuclear risks
- Damage to tyres and tubes, unless damaged during an accident
- Loss/damage outside India

NO CLAIM BONUS PROTECTION

NCB will remain protected during the policy period, if the insured registers own damage partial loss claim during the policy term, there will be no additional recovery of No Claim Bonus. However, after completing the full term of the policy, the insured will be eligible for No Claim Bonus on renewal for every completed and consecutive, claim free period of 12 months as per the erstwhile Indian Motor Tariff 2002. The below tables illustrate the NCB eligibility at renewal for a long term two wheeler package policy.

Two year Long Term Policy		
NCB at entry	**Claims registered**	**NCB eligibility at renewal**
0%	No Claims made during entire policy term	25%
0%	Claims made during 0 to 12 months, but no claims during 12 to 24 months	20%
0%	Claims made during 12 to 24 months	0%

Three year Long Term Policy		
NCB at entry	**Claims registered**	**NCB eligibility at renewal**
0%	No Claims made during entire policy term	35%
0%	Claims made during 0 to 12 months, but no claims during 12 to 24 months	25%
0%	Claims made during 12 to 24 months, but no claims during 24 to 36 months	20%
0%	Claims made during 24 to 36 months	0%

In case of total loss due to theft or constructive total loss the NCB would not be applicable as the vehicle & policy ceases to exist.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - 1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CLAIM PROCESS

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows: Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234

DISCLAIMER: The above detail contains only an indication of cover offered. Please read the policy document for a detailed Terms and Conditions of the coverage and the exclusions relating thereto.

PROHIBITION OF REBATES (SECTION 41 of Insurance Act, 1938 as amended)

1. 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 policy 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 prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹10 Lakhs.

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*Figure as on 5th February 2021. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: Long Term Two Wheeler Insurance Policy-Package Policy - HDE-MO-P16-77-V01-15-16. UID: 7450.