

reliance

GENERAL  
INSURANCE

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Reliance  
Private Car  
Package Policy

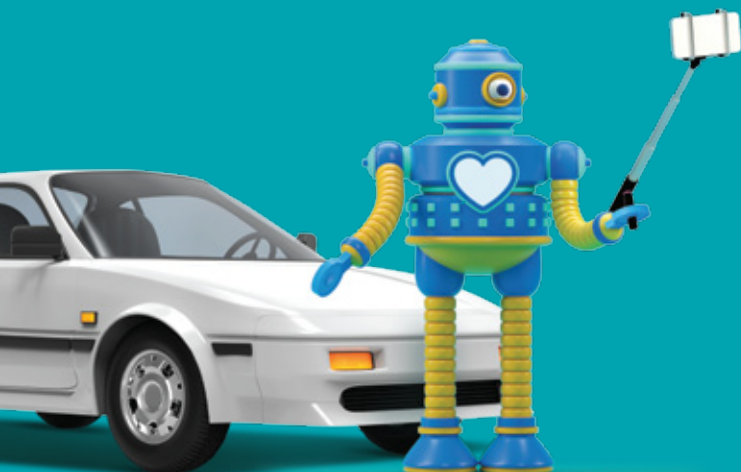
Scan, Pay And  
Strap In For  
A Secure Drive.

Tech+ ❤️ = *Live Smart*



With so many unforgettable memories attached to your car, it is easily one of your most important possessions. Your love for having a key-less entry tech-enabled car, and your pain while seeing a dent on your car, we understand both these feelings. That is why, we at Reliance General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your car needs.

**Reliance Private Car Package Policy is the new**  
*Live Smart with Tech +* ❤️



## Policy Covers Your Damage And Theirs

Reliance Private Car Package Policy protects and compensates against financial loss when your car suffers own-damage due to a variety\* of reasons; and for any liability arising towards third party in case of injury/death or harm to their property, when an accident occurs (as per Motor Vehicles Act\*\*)

## Variety Of Reasons That Cause The Loss\*

Loss or damage by accident, fire, lightning, self-ignition, explosion, burglary, house-breaking or theft. riot & strike, malicious act, terrorism, earthquake, flood, cyclone and inundation. Or while the car is in transit by rail, road, air, elevator and lift.

# 5 Things That Set Us Class Apart

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## One Tap Is All We Need!

Car Policies aren't tricky, they are simple, so should be the way you buy or renew them. All you need is your old policy and a camera in your phone to get a policy in under 60 seconds. Just scan, review and pay using the OCR technology-powered Reliance Selfi App.



## Your Policy. Your Choice. Your Add-ons.

We give you freedom to choose. A car insurance cover offers protection that is common to all cars, but the need of that protection keeps changing from where you stay to how much you drive. So, with us you get host of add-ons to opt depending on your choice and need.



## Closer From Wherever You Are.

With a vast network of 5000+ network garages we are closer from any part of the country you drive to. And the best part is that we offer cashless claims facility throughout, which means you can relax while your car is repaired, and we settle the claim directly with the garage.



## We're Just A Video Stream Away.

Stuck in the woods or on the hills with your car, just tap on your phone, open the Reliance Selfi App and Live Video Stream with us to get instant claim assistance. Oh Yes! Reliance Selfi App can be downloaded through Google Play Store or App Store.



## No Claim. Yes Bonus.

No claim during the policy year is definitely good news, both for your car and your insurance premium, because you get to accumulate up to 50% discount on your premium with NCB (No Claim Bonus). We also offer additional discounts if you're a member of a recognised Automobile Association.

**\*\*Act Liability (as per Motor Vehicle Act):** Death or bodily injury to third parties; Death or bodily injury to any person carried in the car, provided they are not the insured's employees and not carried for hire or reward; Third party property damage

# Add-On! Because You Need Them<sup>#</sup>

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## Full-on Protection With Nil Depreciation

When you make a claim in a comprehensive cover like this one, claim is paid after deducting the depreciation cost of the replaceable parts mostly the ones made of Glass, Fiber etc. A Nil Dep Cover or the Bumper-to-Bumper cover as it is popularly known as, saves you from this deduction and can fetch you the entire claim compensation. So, go for it if you have a new car or you're a new driver or just driving in a city with crazy traffic.



## Consumables Should Be Unmissable

A bunch of seemingly insignificant items can cause a huge dent in your pocket, like nuts, bolts, screws, washers, grease, lubricants, clips, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil. Phew! That's a long list, but is covered when you choose the Consumables Cover. Go for it if you have a new or premium car and can't want a hefty out-of-pocket expense.



## Engine Is The Soul, Guard It.

Whether you stay in a heavy-rainfall region or the one that's flood prone, water isn't a great friend to your car engine. Go for an Engine Protection Cover to compensate for expenses incurred while fixing the indirect damage done by water ingress or leakage of lubricating oil leading to loss or damage to- Engine Parts, Differential Parts and Gear Box Parts.



## Keys Can't Be Put Under Locks

Let's be honest, we have all misplaced or lost our car keys at some point in our lives. While we cannot find your keys for you, we can certainly cover the expenses you incur while repairing or replacing your car keys and/or locks and/or the lock set. Don't take a chance, go for the Key Protect Cover if you drive a car that has an automatic car key or lock set, replacing these is quite expensive.





### Car Halts But Not The EMI

Sometimes damages take time to heal, not just for us but for the car too. While your car is under repair at an authorized service centre for more than 30 days, we solve for your running car loan EMI's. Yes, with the EMI Protection Cover we pay up to 3 EMI's of your car's loan.



### Making A Claim, Yet Want NCB

Don't like seeing your car with the minutest damage and opt to claim for it, then this add-on is for you. Choose NCB Retention Cover and retain your NCB even if you make a claim during the policy year. You can opt for only one claim in the policy.



### Accidents Can Leave Dents

No matter how safe one drives, accidents are an unwelcome occurrence, and we can only try to safeguard oneself and family from the loss. The Personal Accident cover will insure in case of an accidental death and permanent total disablement. Choose this if you drive extensively and are the only earning member of your family.

You can choose your add-ons from these offerings\*#

<b>Motor Secure Plus</b>	Nil Depreciation + Engine Protect + Consumable Cover
<b>Motor Secure Premium</b>	Motor Secure Plus + Key Protect Cover

\*#Refer to our policy wording on our website for more details or ask our insurance advisor

#Terms & Conditions Apply

# We Deliver What We Promise

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## Instant Policy Issuance

Wherever you are we will issue your policies instantly. Just visit our website or tap on Reliance Selfi or just ring our advisor. We're good to get you one, in under 60 seconds.



## Claim Survey Within 48 Hours

We'll call you for a claim survey within 48 hours of you intimating us the claim.



## Real-Time Claim Tracking

You don't need to chase us, just open the Reliance Selfi App and get a real-time status of your claim anytime.



## Car Towing On Us

When you pay to get your broken-down car towed, we reimburse the towing charges for up to ₹1500.

\*Refer to our Policy Wording on our website for more details or ask our insurance advisor



# Policy Covers Everything But This

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At Reliance General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Consequential loss
- Depreciation, wear and tear
- Mechanical and electrical breakdown, failure or breakage
- When your vehicle is used outside the geographical area
- When used contrary to limitation as to use
- Driven by a person other than the driver stated in driver's clause
- War perils, nuclear perils and drunken driving

## Easy Steps To Claim

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Intimate your claim by immediately calling us at 1800 3009 or use the Reliance Selfi App



Take your car to any of the garages for repair.

**For Cashless claims** - Get your car repaired by our company authorised 5000+ network garages. We will settle the repair bills directly with the garage up to the amount payable

**For Reimbursement claims** - If you choose to opt for a garage of your choice, you can pay for the repair charges and then submit the repair bills and receipt to us for settlement



Submit necessary documents to surveyor / RGI and then proceed for repairs as per assessment provided by surveyor/RGI



Once car is repaired and invoice is submitted to RGI, accordingly RGI confirms liability and vehicle delivery

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

 Website	reliancegeneral.co.in
 Call	1800 3009 (Toll Free) 022-4890 3009 (Paid)
 WhatsApp	74004 22200

### Contact our Insurance Advisor

Need the BroBot Speed.  
Go digital with us



#### 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.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

#### 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.

Reliance Private Car Package Policy UIN: IRDAN103RP0010V02100001.

Nil Depreciation for Private Car UIN: IRDAN103RP0010V02100001/A0006V01201314.

Engine Protector for Private Car UIN: IRDAN103RP0010V02100001/A0009V01201314. Key Protect cover for Private Car UIN: IRDAN103RP0010V02100001/A0008V01201314.

Consumable Expenses for Private Car UIN:

IRDAN103RP0010V02100001/A0007V01201314.

NCB Retention Cover for Private Car UIN: IRDAN103RP0010V02100001/A0012V02200910.

EMI Protection for Private Car UIN: IRDAN103RP0010V02100001/A0006V01201415.

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An ISO 9001:2015  
Certified Company