

4. Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.
5. Any loss or damage to accessories unless specifically covered in the policy.
6. Other exclusions as listed in the policy wordings

Summary

This leaflet is only a brief summary of our Two Wheeler Long Term Package Policy. For details of the coverage and exclusions, please refer to the policy terms and conditions (Policy Wordings).

Disclaimer

Insurance is the subject matter of solicitation. Two Wheeler Long Term Package Policy is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Two Wheeler Long Term Package Policy Insurance product of Royal Sundaram is approved by IRDAI.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 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 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 penalty which may extend to ten lakh rupees.

Royal Sundaram IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
UIN No - IRDANI02P0002V01201617



Royal Sundaram General Insurance Co. Limited.
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002



1860 425 0000



royalsundaram.in



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Royal Sundaram
General Insurance

Two Wheeler Long Term Package Policy



Enjoy your **3 year** *Insurance* ride with us

Call **1860 425 0000**
Visit **royalsundaram.in**

Life is a beautiful journey and when you spend more than 7% of it riding your bike, a lot is at stake. We at Royal Sundaram promise to protect you, always. Our 'two wheeler long term package policy' offers the best bike insurance which is easy and convenient to buy, simple to understand and gives best value for your hard earned money. The best part of this amazing product is its long term benefit that spans across **3 years**.

Unique Features of Long Term Package Policy:

1. **One time payment** - for a long term insurance.
2. **Convenience** - not to face the hassles of renewing your policy each year.
3. **Protection of No claim bonus** - in case of one claim during the tenure of the policy.
4. **Protection from inflation** - no need to pay any extra premium even if there is an increase in third party premium during the course of the policy period.
5. **Easy to keep record** - only one policy document will be issued for the entire policy period of 2/3 years.

Scope of Cover

Section 1: Own Damage

We will cover the accidental loss or damage to your two wheeler caused by any of the following

Fire, explosion, self ignition, lightening, burglary housebreaking or theft, riot and strike, earthquake (fire and shock damage), flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, accidental external means, malicious act, terrorist activity, whilst in transit by road rail inland-waterway lift elevator or air, landslide or rockslide.

Section 2: Liability to Third Parties

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

- 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.

- Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.

Section 3: Personal Accident Cover

In the unfortunate event of death and or permanent total disability of owner-driver arising out of an accident while traveling on your two wheeler, we will pay the specified Sum Insured to you/ your legal heir. You can also opt for a personal accident cover for passengers as well as paid drivers.

Note: This policy is applicable for vehicle age up to 10 years as on date.

Cancellation during the currency (2/3 years) of the policy with refund of premium (as per the terms / provisions) is available. Please contact us for complete details.

Discounts towards voluntary deductible, anti theft device, automobile association membership, side car attachment, vehicle modified for disabled persons are available. Please contact us for further detail.

Claims Procedure

- Call us immediately **1860 425 0000** for vehicle damage/ third party damage in the event of an accident.
- If any injury, death, third party property damage, burglary, theft, house breaking, damage due to malicious act, riot, strike and terrorist activity inform to the nearby police station immediately.
- **Simple documentation** - please submit dully filled-in Claim Form, Registration Certificate (RC) and Driving License (DL).
- **Log on to www.royalsundaram.in** for policy terms and conditions and claim form.

Deductible under section 1 of the policy: Please refer the policy schedule.

Major Exclusions

1. Any loss or damage caused outside the geographical area.
2. Any loss or damage arising out of your two wheeler
 - a. Not being used as per the limitations to use.
 - b. Being driven by any person other than a driver as stated in the driver's clause.
3. Any consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.