

Special Conditions applicable:

- a) For any claim to become payable under this add-on, it should be admitted under Own Damage Section of the Policy.
- b) All such costs to be supported with proper bills/invoices only from Garages authorized by the company.
- c) Such repairs to be undertaken within three (3) days of date of loss.

Exclusions:

- i) Expenses under this add on in an event of a Total/ Constructive Total Loss.
- ii) Labour Cost plus Service Tax in respect to such consumables.
- iii) Repairs/Labour bills from Local Garages against insured items.

Gap Value Cover (UIN: IRDAN150A0007V01201516)

Company agree to pay the “difference amount” between the amount received under Own Damage (OD) Section i.e. Insured Declared Value (IDV) less deductibles under the policy AND price as per purchase invoice OR the current Replacement Value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/Constructive Total Loss (CTL) of the vehicle. It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.

Maximum liability to the company is limited to the sum insured mentioned in the policy schedule.

Special Conditions applicable to this benefit:

- a) The Total Theft or Total loss/Constructive Total Loss of the vehicle should be admissible under Own Damage Section of the policy.
- b) Insured should be the first registered owner of the vehicle as per RTO records.

Roadside Assistance Cover (UIN: IRDAN150A0001V01201516)

In case of breakdown of the insured vehicle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Period through the authorized vendor. The services provided under the Roadside Assistance are as under:

Sr No	Featured Benefits	Inclusion
1	Breakdown support over phone	Yes
2	Minor repair (onsite only)	Upto 50 Kms
3	Arrangement of emergency fuel (petrol only) in case the vehicle runs out of fuel (Cost of Fuel shall be paid by insured on the spot)	Upto 50 Kms
4	Flat Tyre Support	Upto 50 Kms
5	Assistance in case of lost keys	Upto 50 Kms
6	Transfer/Towing due to major breakdowns	Upto 25 Kms
7	Alternative Transport assistance to the nearest safe location for the passengers of the vehicle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot)	Yes

Special Conditions:

- a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- b) This assistance service shall get initiated based on specific request by the insured.
- c) Below service can be availed only once during the policy period:
 - Assistance in case of lost keys
 - Arrangement of emergency fuel in case the vehicle runs out of fuel

Exclusion:

- 1) Road Side Assistance other than authorised vendor.
- 2) It does not cover the expenses towards replacement of any parts and fuel cost.

Engine Safe Cover (UIN: IRDAN150A0008V01201516)

Its cover the consequential damage to the internal child parts of the engine of the Insured Vehicle arising out of water ingresson/leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the company will compensate insured for the following:

- a) Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
- b) Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
- c) Labour cost incurred by insured to overhaul the damaged engine and gear box

Conditions:

- a) Claims made by insured against Company under ‘Engine Safe’ are subject to the conditions set forth under the Motor Insurance Policy.
- b) Claims made by insured against company under ‘Engine Safe’ would be admissible if:
 - There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingresson
 - There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
 - The loss or damage is not payable under Motor Insurance Policy.
- c) In case of transfer of ownership of the Insured Vehicle, the cover under ‘Engine Safe' shall expire.

Exclusion:

- 1) Loss or Damage covered under manufacturer’s warranty or part of manufacturer’s recall
- 2) Loss or Damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

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For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

Responsibility is our policy

IRDA Registration No. 150 CIN : U66000MH2010PLC209656
UIN : IRDAN150P0001V01201213 ARN : ADVT/2018/March/04
www.libertyinsurance.in



Two Wheeler Package Policy





We put you in the driver’s seat, not just while you ride your bike or scooter, but while choosing your Two Wheeler Insurance

Who we are

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group.

We are here to provide personal and commercial insurance products and services to cater to our customer’s ever-changing needs. Above all, we are here to continue the 100-year-old journey of responsible insurance.

Enjoy the drive, minus the worries.

Two Wheeler Package Policy

What is covered (Inclusions)

Own Damage to the vehicle insured caused by:

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

- 1) For all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags: 50%
- 2) For fibre glass components: 30%
- 3) For all parts made of glass: Nil
- 4) For Painting: 50% on the material cost of total painting charges.

The IDV of the vehicle is to be fixed on the basis of manufacturer's listed selling price of the brand and model of the vehicle proposed for insurance at the commencement of insurance/renewal and adjusted for depreciation as per the following schedule.

The schedule of age-wise depreciation as shown below is applicable for the Purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

The Schedule of Depreciation for Fixing IDV of the Vehicle	
Age of Vehicle	% of Depreciation for Fixing IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the ‘Market Value’ throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

Additional Covers

Insured can also opt for additional covers for Loss or damage to electrical/Non-electrical accessories. PA Cover for drivers, insured or any named person, unnamed passengers.

Personal Accident cover for Registered Owner of the vehicle (applicable to Individual Owners only)

Your Policy also includes:

Reimbursement of towing charges up to maximum of Rs. 300/- or actual whichever is lower.

Liability towards third party arising out of:

- Accidental death/Injury to third party/Paid Driver
- Damage to property owned by third party - up to Rs. 100000/-

What is Not Covered (Exclusions)

- Wear and tear, mechanical or electrical break down, failure or breakage
- Damage by a person driving with invalid driving license or under the influence of alcohol/drugs
- Depreciation, any consequential loss.
- Claims arising out of contractual liability
- Loss/damage due to War, civil war, mutiny, nuclear perils etc.
- Damage to tyres and tubes unless the vehicle is damaged during an accident.
- Use of vehicle otherwise than in accordance with ‘limitations as to use’ (e.g. private car being used as a taxi)
- Loss/damage outside India.

No Claim Bonus

If no claim is made or pending during the preceding year(s) of Insurance, you are eligible for a No Claim Bonus.

Period of Insurance	% of Discount on Own damage Premium
Preceding year	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

Fast, Fair and Hassle free claim procedure

Enjoy hassle free claim settlement process with Liberty. Comprehensive support through our dedicated and experienced claims team aims to deliver fast and fair claim services for settlement of your claims.

Key Features

Optional Add on’s

Depreciation Cover (UIN: IRDAN150A0013V01201213)

It covers Depreciation amount deducted on the value of parts replaced as a result of admissible claim under Own Damage Section (Section I) of policy.

Conditions:

- 1) Insured Vehicle should be repaired at any of Company’s authorized Garage.

Exclusions:

- 1) It does not cover the claims in which vehicle is not repaired at any of the Company’s authorized Garage.

Consumables Cover (UIN: IRDAN150A0016V01201213)

Its cover expenses incurred towards “those items or substances of specific use which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle” arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the basic Two Wheeler Package Policy.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioners gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.

