

**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 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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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.

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC LTD and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U68630MH2007PLC177117. UIN: HDE-MO-P16-77-V01-15-16. Product Code: HEGICR007#Sept17. IRD:XI Reg.No.146-UIDNo. 1639.

**HDFC ERGO General Insurance Company Limited**

(Formerly HDFC General Insurance Limited from Sept, 14, 2016 and L&T General Insurance Company Limited upto Sept, 13, 2016).

Registered & Corporate Office: 1<sup>st</sup> Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Fax: 91-22-6638 3699

 Toll-free: 1800 2666 400 (Accessible from India only)

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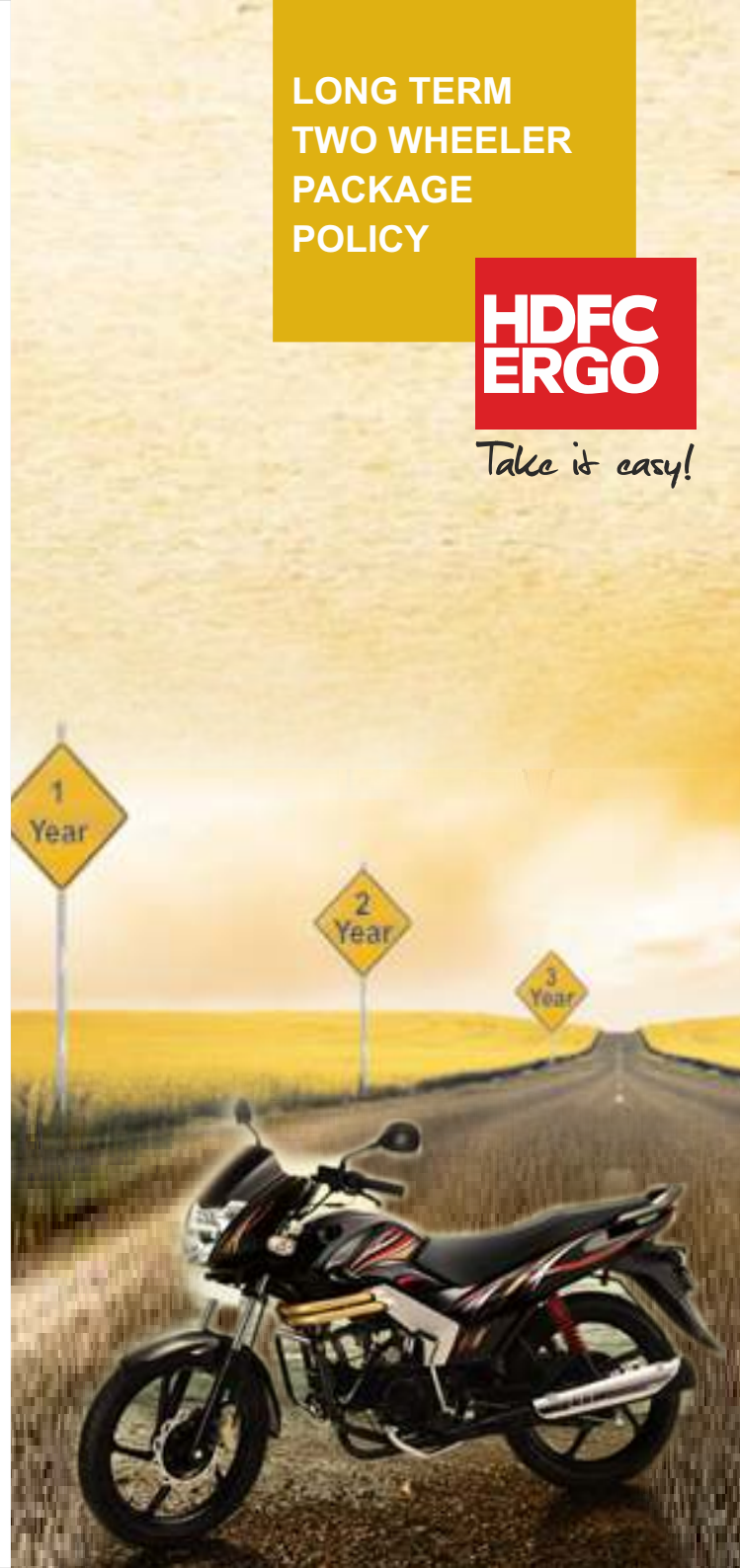
**HDFC  
ERGO**

*Take it easy!*

**LONG TERM  
TWO WHEELER  
PACKAGE  
POLICY**

**HDFC  
ERGO**

*Take it easy!*



Your vehicle is one of your most prized possessions. With HDFC ERGO's Motor Insurance, your vehicle is protected against any unforeseen circumstances. Traditional Motor Policy provides cover for annual term. HDFC ERGO's 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.

### PRODUCT HIGHLIGHTS

- Comprehensive cover with two and three year option.
- Protection of No Claim Bonus.
- Protection from annual increase in Third Party premium
- No hassles of annual renewals.
- Estimate approval in 24 hours of vehicle reaching garage.
- Cashless claim service at authorized network garages.
- Toll free help line for any policy queries and claim intimation.
- Fair and transparent claim settlement.

### 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 party

#### Your policy also includes:

Reimbursement of towing charges up to ₹ 300 or actuals, whichever is lower.

### 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 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.

### CLAIMS INTIMATION

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

Our contact details are as follows: - Toll Free Helpline 1800 2 700 700

**DISCLAIMER:** THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.