

additional discount in the premium.

Association Discounts:

If you are affiliated to or a member of any recognised Automobile Association in India, you are eligible to avail of an additional discount in the premium.

What the Reliance Private Car Insurance Policy excludes

- Consequential loss
- Depreciation, wear and tear
- Mechanical and electrical breakdown, failure or breakage
- When 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

In case of claims

- Lodge your claim with our Insurance Agent/Closest Office
- Take your car to any of our cashless garages for repair
- Submit required documents to the surveyor who will visit you within 24 hrs of the claim being lodged with us
- If you opt for cashless facility, get your car repaired by our Company authorised garage. Our Company will settle the repair bills directly to the garage upto the amount payable as per the policy
- In case you do not opt for cashless facility, you have to pay for the repair charges. You can then submit the bills and claim form to the Surveyor / Company for settlement

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HealthWise Policy
- Reliance Shopkeeper's Package Policy
- Reliance HomeProtect Policy
- Reliance Office Package Policy
- Reliance Personal Accident Insurance Policy
- Reliance Overseas Travel Care Insurance Policy
- Reliance Family Value Package Policy
- Reliance Industry Care Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Private Car Insurance Policy, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'motor' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. MOT-02

Reliance Private Car Insurance Policy

ensure a smooth drive,
every time.



RELIANCE
General Insurance
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Welcome to Reliance General Insurance

Enjoy the drive, minus the worries

For car owners like you, there's nothing more enjoyable than being behind the wheel, going on a long drive and leaving all your worries behind. However, you never know when unpredictable events like theft, accident or other calamities can affect your precious car and play spoil sport.

Thankfully, with the Reliance Private Car Policy, you can continue to enjoy memorable moments on the road, along with your near and dear ones and keep cruising along in life.

What does the Reliance Private Car Insurance Policy cover

- **Vehicle Damage**
 - a. Loss or damage by accident, fire, lightning, self-ignition, explosion, burglary, house-breaking or theft
 - b. Riot & strike, malicious act, terrorism, earthquake, flood, cyclone and inundation
 - c. Whilst in transit by rail, road, air, elevator and lift
- **Liability for third party injury/death, third party property & liability to paid driver (as per Motor Vehicle Act)**
- **Add-on covers**
 - a. Loss/damage to electrical/electronic accessories
 - b. Personal accident cover for drivers, insured or any named person, unnamed passengers

The Reliance Advantage

- Immediate Policy issuance
- Cashless facility at network garages for hassle-free claim processing
- Reimbursement of towing charges upto Rs. 1,500
- Survey within 8 working hours

Cashless facility:

In order to provide better service and convenience to you, Reliance General Insurance offers cashless settlement, for the accident claims of your car. Opting for this facility, you would be required to get your car repaired from our authorised garages spread all over the country. As the name suggests, you don't need to pay for the repair cost of your car which is allowable under the Policy. This will be settled directly with the garage by us. Any amount of repair cost in excess of allowable cost only needs to be paid by you at the time of delivery of the car after repairs. So, no more hassle of settling bills upfront and waiting for reimbursements.

What will the Reliance Private Car Insurance Policy reimburse

Vehicle Damage (as per Motor Vehicle Act)

- Actual amount spent for repairs/replacement
- Damages to tyres (50% of replacement cost)
plastic/rubber parts (50%), fibre glass components (30%), and glass parts (nil)
- Damages to other parts including wooden parts
- In case of total loss, market value at the time of loss or sum insured, whichever is less (Subject to compulsory excess)

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
- All other costs & expenses incurred with Company's written consent

Factors influencing premium calculation

Reliance Private Car Insurance Policy premium is as per Motor Tariff, and it depends on the following factors:

- Insured Declared Value
- Cubic capacity
- Vehicle Type-Make/Model
- Vehicle Age
- Geographical Zone
- Loadings and Discounts/No Claim Bonus

Discounts & Loading

No Claim Bonus:

If you have not registered any claim in the previous year of insurance, you are eligible for a No Claim Bonus. This Bonus keeps on accumulating over a period of time which is a certain percentage of discount in the premium. The discount can go as high as 50%.

- You can retain the No Claim Bonus of your sold car and transfer it to your new car
- You can enjoy full benefit of No Claim Bonus, even when you shift from any insurance company to Reliance General Insurance

Voluntary Excess:

You may opt for a higher voluntary deductible over and above the compulsory deductible, which will entitle you for