

# **Comprehensive Two Wheeler Insurance**

Comprehensive Two Wheeler Insurance Cover protects your two wheeler against own damages like theft, fire accidents, road accidents, natural calamities and also takes care of third party damages/losses.

## **Benefits**



### SAFEGUARD YOUR VEHICLE **AGAINST DAMAGES**

Protects against damages due to accidents, theft, natural calamities like floods, earthquake and social perils like riots, strike, terrorism.



#### **UNLIMITED LIABILITY** FOR THIRD PARTY (TP) **PERSONAL DAMAGE**

Compensates if the vehicle accidentally injures any person or results in their death.



### **COMPENSATION FOR** THIRD PARTY PROPERTY **DAMAGE**

Compensates if the vehicle accidentally damages other's property which the owner is liable to pay.



#### **COMPULSORY PERSONAL ACCIDENT FOR OWNER-DRIVER**

Financial support in case of disablement/death due to accident while driving, travelling, mounting or dismounting from the vehicle.



#### **NO CLAIM BONUS**

Discount on renewal premium for no-claims in the last policy year.

## What is covered?

- Fire explosion, self-ignition or lightning Burglary, housebreaking or theft Riot and strike
- Road accidents
   Earthquake (fire and shock damage)
   Malicious acts
   Terrorist activity
- Natural calamities like flood, typhoon, hurricane, storm, cyclone
   Landslide/rockslide
- Whilst in transit by road, rail, air, inland waterway or elevator













# Add-on covers for additional protection







And many more.

## What is predominantly not covered?

- Consequential loss
   Wear and tear
   Mechanical/electrical breakdown
   Failures/breakages
- Damage due to influence of intoxicating liquor or drugs And others.

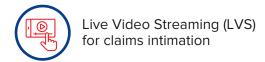
## **Claim Process**

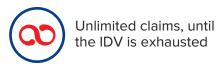


# Why Chola MS?





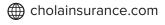


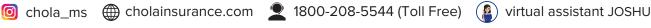


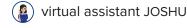
## Reach us at:

🔽 customercare@cholams.murugappa.com f CholaMSInsurance 🔰 @cholams









#### Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Cor Regd. Office: Dare House, 2, N.S.C Bose Road, Chennai - 600 001. India T: +91-44-4044 5400 | F: +91-44-4044 5550 | E: customercare@cholams.murugappa.com

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\*SMS charges as applicable

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind

of risk relating to lives or properly 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: (2) 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 CÍN: Ú66030TN2001PLC047977 | IRDÁ Regn. No.123 | UIN: IRDAN123P0002V02100001 | CMS/MOTOR/COMP2WH/ENG/2360/MAR2020













