



Two Wheeler Standalone Own Damage Policy Prospectus

Note: This document is only a summary of the features of the Add-On Covers offered along with RahejaQBE General Insurance Two Wheeler Standalone Own Damage Policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

1. Road Side Assistance

Stranded in the middle of nowhere with a broken vehicle? With Road Side Assistance get assistance anywhere. Call us on 1800 102 7723.

Flat Tyre assistance, towing services, battery problem, On site repairs, fuel support etc. are some of the services provided under this cover.

However, these services will be offered on a best effort basis.

Limitations:

- The services will be provided on best effort basis, subject to regulation in force locally.
- Following are the exclusions and insurance will not cover them :
 - Act of God (including exceptional adverse weather conditions), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, act of terrorism, nuclear fission, strike, act(s) of omission/ commission by any concerned, government(s) or government agencies, judicial or quasi- judicial authorities.
 - Loss of or damage to luggage or other personal effects that might occur during the service performance.
- Vehicle should not be used for the purpose of racing, rallying, motor sports, or any instances where the vehicle is not being used/ driven in accordance with applicable laws and regulations.
- Any service not covered here, if provided shall be at your expenses.
- Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...how is carrying of horse and cattle possible in two wheeler), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, inflammable, hazardous goods etc. shall not be transported.
- You can avail these services for maximum of 4 times during the course of the policy period.
- We shall not be liable of any consequential damages arising out of repair on spot/ towing or any other Road Side Assistance services.

Information about our claims services

- The company's dedicated and experienced claims team aims to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The company's philosophy is to look for ways to pay valid claims in a fair & timely manner.
- Our claim service will:
 - Provide assistance in emergency situation
 - Where necessary, coordinate repair/ replacement of your vehicle parts, if damaged or lost.



- Keep you informed of the progress of your claim.
- The company will act efficiently to ensure you get back to normal as quickly as possible

In the event of claim

On the occurrence of any loss, within the scope of the Policy the Insured/Insured Person shall:

- In the event of a claim under the Policy the Insured/Insured Person may contact immediately any of the Company's Offices at the contact numbers as specified in the Schedule to the Policy.
- Intimation of claim can also be made to Raheja QBE Call centre at 1800-102-7723 or in writing at the nearest Offices or through the intermediary.
- Alternatively, you can also reach us at customercare@rahejaqbe.com
- You can report vehicle at network garage whereby claim registration shall be done by network garage itself.

Minimum Information Required

- Insured's Details
- Policy Number
- Loss Details such as
 - Date of Loss
 - Type of Loss
 - Loss Location
- Contact Details for communication
- Completed & Signed claim form along with supporting documents. Minimum documents required are as below:
 - Registration Certificate
 - Policy Copy
 - Driving License (if applicable)
 - Claim Form

The company reserves the right to call for additional documents if any depending on the circumstances and nature of claim.

If you feel you require further assistance, then you can write to our office at
Raheja QBE General Insurance Company Limited
Fulcrum, 501 & 502, A wing, 5th floor,
IA Project Road, Sahar Andheri East,
Mumbai- 400099

This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to Two Wheeler Standalone Own Damage Policy, please refer policy wordings.

INSURANCE IS THE SUBJECT MATTER OF SOLICITAION
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