

TWO WHEELER INSURANCE POLICY



**Secure your ride. Stay legal.
Stay protected.**

Protect it!



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Synergy Insurance Broking Pvt. Ltd.
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
CIN: U7414MH2001PTC131966

Why Buy Two-Wheeler Insurance?

- ✓ Legally required for third-party cover
- ✓ Affordable protection against loss or damage
- ✓ Helps in resale value and financing
- ✓ Renew easily online in minutes



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Helps in resale value and financing



Affordable protection against loss or damage



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WHAT DOES IT COVER

Third-Party Liability Only (Mandatory)



Covers **legal liability** for:

- Injury or death to a third party
- Damage to third-party property (up to ₹1 lakh)

☐ **Mandatory under the Motor Vehicles Act, 1988**

Comprehensive Policy (Recommended)


Includes:


Third-party liability +


Own Damage (OD) cover for damage to your two-wheeler due to:


- ✓ Accidents/collisions
- ✓ Fire or explosion
- ✓ Theft or burglary
- ✓ Natural disasters (flood, earthquake, cyclone)
- ✓ Riots, strikes, vandalism
- ✓ Transit via rail/road/water


Popular Add-ons (Extras You Can Choose)


 **Zero Depreciation**
Get full claim without part deductions

 **Roadside Help**
Get towing, fuel, or quick fixes if your vehicle breaks down.

 **Consumables Cover**
Covers small parts like oil, nuts, and bolts used in repairs.

 **Engine Protection**
Protects your engine from water damage or leaks.

 **Return to Invoice**
Get full car value (with tax & registration) if stolen or totaled.

 **NCB Protection**
Keeps your No Claim Bonus even if you make 1 claim.

Key Features

- ❑ **IDV (Insured Declared Value):** Market value of your bike
- ❑ **Premium depends on:**
 - Bike make, model, age, and zone
 - Cubic capacity (cc)
 - Add-ons and claim history
- ❑ **Policy Term:**
 - 1 year (renewable annually)
 - 5-year long-term policy for new bikes (for Third-Party, as mandated by IRDAI)

Major Exclusions

- Normal wear & tear
- Electrical/mechanical breakdowns
- Riding without a valid license
- Drunk driving or drug influence
- Commercial use (unless covered by a separate policy)
- War or nuclear risks

Example

- Your 150cc bike is stolen from outside your home. With a comprehensive policy, the insurer pays the **IDV (e.g., ₹90,000)** after applicable deductions, saving you a major financial hit.