



**Liberty**  
General Insurance™

**Prospectus**

**& Sales Literature**

**Standalone Motor Third Party policy  
for Two Wheelers (Long term)**

**UIN- IRDAN150RP0005V01201415**

## Prospectus

### Two Wheeler Liability Policy-5 Years

The Policy covers your vehicle which is used for social, pleasure, domestic purposes as well as for professional purposes.

#### **Scope of Cover:**

The policy cover the following contingencies:

1. Liability for third party injury/death, third party property and liability to driver (other than paid driver).
2. On payment of appropriate additional premium, Personal Accident cover for drivers, insured or any named person, unnamed passengers can also be taken.

#### **Basis of indemnity**

The policy pays as follows:

#### **Act Liability**

- Death or bodily injury to third parties - As per Motor Vehicles Act
- Death or bodily injury to any person carried in the vehicle provided they are not Insured's employees and not carried for hire or reward - As per Motor Vehicles Act
- Third party property damage - up to Rs 1,00,000/-
- All costs and expenses incurred with Company's written consent

#### **Policy tenure**

- Two years
- Three years

#### **Exclusions**

This policy excludes the following:

- Consequential loss;
- 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

#### **General Note:**

The details furnished above do not constitute the entire terms, conditions and exclusions of the Policy. For further details on the above Policy, please visit the nearest office of the Company. The Company's executives will be pleased; to furnish further details.