



PROSPECTUS

Two-Wheeler Add-on Covers

Add-on covers are optional benefits that can be added to a standard Two-wheeler insurance policy for an additional premium, offering enhanced protection. At Royal Sundaram, we provide the following add-on covers to give you wider and more comprehensive coverage for your bike/scooter:

Depreciation Waiver Clause

Get full reimbursement for replaced parts without depreciation deduction during partial loss claims. Ideal for new and old bikes, ensuring maximum claim value.

Engine Protector Cover

Protects your bike's engine, gearbox, and internal parts from water ingress or oil leakage due to accidents.

Return to Invoice Cover

In case of total loss or theft, get the full invoice value of your bike, including registration charges, road tax, and insurance cost (as per plan). Ensures complete financial protection.

Roadside Assistance Cover

Enjoy 24x7 emergency help for breakdowns, flat tyres, battery jump-start, fuel delivery, towing, and more. Includes key support and referral services for legal and medical assistance. Available nationwide assistance support. A must-have for hassle-free rides and peace of mind.

Enhanced PA Cover

Provides higher personal accident coverage for owner-driver, and pillion rider. Covers death and permanent disability up to enhanced limits upto 50 lacs (including mandatory 15 lacs owner driver cover). Offered in multiples of ₹1 lakh. Essential for comprehensive protection on every ride.

Disclaimer: This document is designed to give a brief overview of coverages, exclusions and policy conditions. For detailed Terms and Conditions, please visit our website :

www.royalsundaram.in. UIN Nos: Two Wheeler Package Policy – UIN IRDAN102RP0001V02200607, Bundled Two-Wheeler Long Term Policy – UIN IRDAN102RP0006V02201819, Stand-alone Motor Own Damage Policy - Two Wheeler- UIN IRDAN102RP0002V02201920, Two Wheeler Long Term Package Policy – UIN IRDAN102RP0002V02201617, Two Wheeler Long Term Package Policy - IRDAN102RP0002V02201617