

Ride with total protection.



Standalone Own Damage Two Wheeler Insurance

Standalone Own Damage Cover protects your two wheeler against damages due to natural or manmade risks. As per new government rules, for vehicles purchased on or after 1st September 2018, Third Party Cover is mandatory for 5 years making it flexible for the customers to buy Own Damage Cover for their vehicles up to 5 years from the insurer of their choice.

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.



NO CLAIM BONUS

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

What is covered?



THEFT OF BIKE



FIRE ACCIDENTS



ROAD ACCIDENTS



NATURAL CALAMITIES

Like floods, earthquakes storms and more.



MAN-MADE RISKS

Like riots, strikes, malicious acts and more

Add-on covers for additional protection



Zero depreciation



Engine protect



Roadside assistance

And many more.



Add-on covers for additional protection



Zero depreciation



Engine protect



Roadside assistance

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



Theft/Accident
(Own Damage
& Third Party)



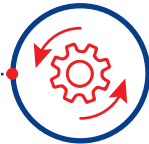
Call us at
1800-208-5544 or
register your claim online



Surveyor visits
the spot/garage



Settlement



Policy claim process



Verification of documents

Why Chola MS?



Network of
cashless garages



Live Video Streaming (LVS)
for claims intimation







Quick &
hassle-free
claims



Unlimited claims, until
the IDV is exhausted

Reach us at:

✉ customercare@cholams.murugappa.com  CholaMSInsurance  @cholams

 chola_ms  cholainsurance.com  1800-208-5544 (Toll Free)  virtual assistant JOSHU

Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)
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

Trade Logo displayed above belongs to CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (formerly TI Financial Holdings Limited) and Mitsui Sumitomo Insurance Company Limited and used by Chola MS under License.

Motor Private 2-Wheeler Package Policy

*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 property 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.

CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | UIN: IRDAN123P0002V02100001 | CMS/MOTOR/ST2WH/ENG/2362/MAR2020