



**BAJAJ GENERAL**

## **LIABILITY ONLY POLICY FOR TWO-WHEELERS - 5 YEARS**

**This policy provides financial protection to two-wheeler owners against third-party liabilities arising from accidental bodily injury, death, or property damage caused by the insured vehicle. It ensures compliance with motor vehicle laws while safeguarding individuals from legal claims for an extended five-year period.**

## Key Features



### Personal Accident Cover for Owner-Driver:

Compensation for accidental death or disability sustained by the owner-driver.



### Third-Party Property Damage Protection:

Covers liability for damage to third-party property.



### Legal Defense Costs:

Pays for expenses incurred in defending liability claims.



### Third-Party Bodily Injury & Death Coverage:

Indemnifies against liability for injuries or loss of life due to accidents involving the insured vehicle.

## Scope of Coverage

- Covers third-party liability claims arising from insured vehicle-related accidents.
- Provides indemnification for legal obligations and related expenses.
- Compensation for accidental injury, disability, or death of the owner-driver.
- Legal representation in liability-related proceedings.

## Personal Accident Cover for Owner-Driver



### Death Benefit:

Compensation up to the insured limit.



### Eligibility:

Applicable only if the owner-driver holds a valid driving license.



### Permanent Disability:

Covers loss of limbs, sight, or total disability.

## Exclusions

### The policy does not cover:

- ⊗ Contractual Liabilities arising from special agreements.
- ⊗ Damage to Insured's Own Vehicle or Property.
- ⊗ War, Nuclear Risks & Civil Unrest.
- ⊗ Driving Under Influence resulting in accidents or losses.