

Anti Theft Device Discount – You are eligible for a discount in premium if your vehicle is installed with an anti theft device

Vehicle Confined to Premises – Discount in premium if the vehicle is being used within specific premises only

### Policy Exclusions

At Reliance General Insurance, we would like our policy to be as transparent as possible.

To ensure that you do not face any unpleasant surprises when making a claim, we would like you to know some of the major exclusions under the policy.

The policy excludes

- Consequential loss of any kind
- Depreciation, wear and tear
- Mechanical and electrical breakdown, failure or breakage
- When outside the scope of geographical coverage
- If the vehicle is being used other than in accordance with the 'limitations as to use' specified in the policy schedule
- Claim arising out of contractual liability
- War, invasion, act of foreign enemies, hostilities, etc
- War perils, nuclear perils and drunken driving

### Claim Procedure

At Reliance General Insurance, we ensure that the claim procedure is fast, transparent and hassle-free!

In the unfortunate event of a claim, please register the claim on our toll free number 3033 8282. A surveyor will be appointed immediately. The claim will be settled on a reimbursement basis within 7 working days of receipt and scrutiny of documents.

### About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and rural sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

### Some of our other products:

- Reliance Janata Personal Accident Policy
- Reliance Farmer Package Policy
- Reliance Cattle Insurance Policy
- Reliance SME Care Policy
- Reliance Shopkeeper's Package Policy
- Reliance HealthWise Policy
- Reliance Travel Care Insurance Policy
- Reliance Private Car Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Tractor Package Policy, please contact us.

 **1800 3002 8282** (toll free)  
**3989 8282** (local charges apply)

sms 'rural' to **55454**  
[www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**RELIANCE General Insurance**  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

**Reliance General Insurance Company Limited**  
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. MOT-04

# Reliance Tractor Package Policy

protects your valuable farm assets



**RELIANCE General Insurance**  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

## Welcome to Reliance General Insurance

Your tractor is one of the most important tools of your trade. You invest great care, time and effort to keep it in the best working condition so that your farming can run smoothly. Yet, there may be uncertain future eventualities that may affect this important asset. Eventualities that you may not have foreseen.

Knowing how important your tractor is to you, Reliance General Insurance has created the Tractor Package Policy. This policy provides a comprehensive cover to your tractor against a range of unexpected occurrences, such as fire, legal liability and personal accident, besides others.

### Key Advantages

- Instant policy issuance
- 24-hour helpline for emergency services
- 'No claim bonus' reward for claim free, timely policy renewals
- Availability of Additional discounts for
  - Installation of anti-theft device
  - Vehicle used within confined premises
- Hassle-free claim settlement
- Free towing charges up to Rs 2,500/-

### Scope of Cover

The policy coverage is spread across different sections as mentioned below:

#### Section I - Loss or Damage to the Insured Vehicle

Covers the insured against loss or damage to the insured vehicle and its accessories whilst thereon by

- Fire explosion, self ignition or lightning
- Burglary, housebreaking or theft
- Riot and strike
- Earthquake (fire and shock damage)

- Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost
- Accidental external means
- Malicious act
- Terrorist activity
- Whilst in transit by road, rail, inland, waterway, lift, elevator or air
- Landslide, rockslide

#### Section II - Liability to Third Parties

Covers the insured against all sums which the insured shall become legally liable to pay in respect of

- Death of or bodily injury to any person caused by, or arising out of the use (including the loading and/or unloading) of the vehicle
- Damage to property caused by the use (including the loading and/or unloading) of the vehicle

#### Section III - Towing Disabled Vehicles

Provides coverage when the insured vehicle is being used for the purpose of towing any one mechanically disabled vehicle.

#### Section IV – Personal Accident Cover for Owner-Driver

Provides compensation for the owner driver in an unfortunate event of death / disability due to accident involving the vehicle.

On payment of additional premium, the Policy also covers

- Trailer
- Electrical Accessories
- CNG/LPG Fuel Kit
- Fibre Glass Fuel Tank

### Depreciation

Depreciation for replacement of certain parts, is as follows:

- Damages to tyres, tubes, batteries, rubber, nylon, plastic parts and air bags - 50% of replacement cost
- Fibre glass components - 30% of replacement cost
- Rate of depreciation for all other parts, including wooden parts will be as per the following table

Age of vehicle	Rate of depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

### Factors Influencing Premium Calculation

The Policy premium is based on the following factors:

- Insured Declared Value
- Horse Power
- Vehicle Type – Make/Model
- Vehicle Age
- Geographical Zone
- Loadings and Discounts/No Claim Bonus

### Discounts

**No Claim Bonus (NCB)** – If you have not registered any claim in the previous year of insurance, you are eligible for a No Claim Bonus. This bonus accumulates over a period of time and is a percentage of discount in the premium. The discount can be as high as 50%. The other features of the NCB are

- NCB can be retained when you sell your tractor and subsequently transfer it to the new tractor
- You are entitled to full NCB even when you shift your insurance to Reliance General Insurance from any other insurance company