



Vehicle insurance

that is right for you.

Car Insurance

Starting from ₹2094*



Bike Insurance

Starting from ₹538*




Vehicle registration number*

[Got a new vehicle](#)

Mobile number*

Email*

☐ I agree to the [terms and conditions](#)

☐ I want to receive updates on  WhatsApp

Get quote

[Retrieve quote](#) |

[Renew your ICICI Lombard policy](#)

About vehicle insurance

Vehicle insurance or motor insurance is meant for cars, two wheelers and other road vehicles. A motor package policy protects the insured vehicle against the damages caused due to accidents and natural disasters.

In addition to the own vehicle damage, motor vehicle insurance also provides the mandatory coverage for third-party liabilities.

Simply put, a comprehensive vehicle insurance allows for worry-free drives by curbing your vehicle repair expenses and helping you adhere to the law when on road.



Types of vehicle insurance coverage in India



Comprehensive motor insurance

A comprehensive vehicle insurance policy provides coverage against the third-party legal liabilities as well as the losses or damages to the insured vehicle during an accident or mishap. It covers the vehicle against natural and man-made disasters, including road accidents, fire, theft, earthquake, storm, flood etc.

Recommended for: Vehicle owners who want all-rounder protection



Standalone OD cover

Introduced by the IRDAI, the standalone Own Damage (OD) cover policies allow the vehicle owners to get coverage against the losses or damages caused to their vehicle due to natural or man-made disasters. This type of policy can be purchased by those who already have a third-party cover from a different or the same insurer.

Recommended for: Vehicle owners who want all-rounder protection for their vehicle.



Third-party motor insurance

Third-party motor insurance is mandatory in India as per the law. It protects the policyholder against legal liabilities arising due to an accident involving his/her vehicle. It means that in case an insured vehicle causes bodily injuries, death or property damage to a third-party, the insurer will take care of the legal liability.

Recommended for: As this doesn't cover the vehicle itself, only third party cover is not recommended for any vehicle. Even if you hardly take your vehicle out on the road, there's still risk of theft and parking damages. If you choose this type of policy, you'll have to pay for any damages to your vehicle yourself.

Compare ICICI Lombard motor insurance plans

Coverage and benefits	Comprehensive motor insurance	Standalone OD cover	Third-party motor insurance
Accidental damages	✓	✓	✗
Natural calamities	✓	✓	✗
Fire	✓	✓	✗
Theft	✓	✓	✗
Riot, strike & terrorist activities	✓	✓	✗
Damage in transit	✓	✓	✗
Third party property damage	✓	✗	✓
Third party injury	✓	✗	✓

Features and benefits of ICICI Lombard motor insurance



13600+ network garages##

- ✓ Hassle-free cashless repairs across India



IL Take Care app

- ✓ Instant policy issuance
- ✓ Quick claim settlement



Unique add-ons

- ✓ Buy add-ons to enhance your cover
- ✓ Reduce repair expenses



Customised covers

- ✓ Choose as per your usage and needs
- ✓ Affordable premium



No claim bonus transfer

- ✓ Avoid losing NCB, transfer it easily



Reliable customer support

- ✓ 300+ branches across India

✓ 24x7 call and chat assistance

What is covered by ICICI Lombard motor insurance?

Inclusions

Exclusions

Loss or damage due to natural disasters

Any damage to your vehicle due to natural disasters such as earthquakes, floods, cyclones and storms, rockslides and landslides, hailstorms, frosts etc. will be covered by us.

Personal accident cover

[A Personal Accident \(PA\) cover](#) of ₹15 lakh will be available for the registered owner-driver of the insured vehicle and an optional PA cover of ₹2 lakh will be available for co-passengers at extra premium.

Loss or damage against man-made disasters

Losses or damages to your insured vehicle caused due to man-made disasters including theft, fire, riot, strike, road accident, terrorist activity, and any damage caused during transit by road, rail, inland waterway, lift, elevator or air will be covered by us.

Third-party legal liability

We provide protection against legal liabilities arising due to an accident involving your vehicle, resulting in bodily injuries, death, or property damage to a third party.

Policy documents:

[Downloads](#)



Why should you buy motor vehicle insurance?



Adherence to law

It is mandatory by law to avail third-party insurance for all vehicles before they are allowed on road.



Escape traffic fines

As per the Motor Vehicles (Amended) Act of 2019, if you're caught driving an uninsured vehicle, you may have to pay a penalty of up to ₹2000 for the first instance and from second instance it may go up to ₹4000.



Coverage against loss or damage

A motor package policy takes care of your expenses in case of any loss or damage to your vehicle arising due to theft, road accident or other natural and man-made disasters.



Personal accident cover

You will get a personal accident cover of ₹15 lakhs for yourself and an optional cover of ₹2 lakhs for the co-passengers travelling with you. This coverage is available at nominal additional premium.

6 Reasons to buy vehicle insurance from ICICI Lombard

- 1 Save up to 78% premium^
- 2 Instant online vehicle insurance policy

3 Cashless network garages across India

4 Instant claim approval on live video**

5 Vehicle pick up & drop arrangement

6 24x7 roadside assistance^^

Benefits of buying vehicle insurance online

➤ Instant vehicle insurance policy

All you have to do is- submit your vehicle details, contact information, choose the cover that suits your needs and make payment. You'll receive your ICICI Lombard motor insurance policy in your inbox immediately.

➤ Zero paperwork

Go paperless with online vehicle insurance and say good bye to scrambling through documents. All you need is a device with internet connectivity.

➤ Buy anything, anywhere

Branch too far away? Get free only late at night? You can find out all about our policies and buy a motor vehicle insurance online anytime from the comfort of your home.

➤ Review customer feedback

It's much easier to find important information about any insurance provider online. You can read what other customers are saying about their policies on their website.

➤ Easy comparison

Another benefit of buying vehicle insurance online is you can compare. Submit your vehicle details, get a quote from us, evaluate the policy features and add-ons, and accordingly pick a motor insurance cover from ICICI Lombard.

How to buy vehicle insurance online



Step 1

[Click here](#) and share your vehicle's registration no. and your contact details to get a quote.



Step 2

Evaluate the covers based on features and add-ons. Choose a suitable motor insurance policy for your vehicle.



Step 3

Make online payment and get your policy on email instantly.

Claim process of motor insurance

With digitisation, motor insurance claim processing is now possible on-the-go with our IL TakeCare app. Moreover, with emerging need for zero contact process, we have introduced a feature to survey the condition of your vehicle virtually through InstaSpect, our live feature on the IL TakeCare app.

Below are the steps to file a claim

Claim



Call our toll-free helpline number **1800 2666** or IL TakeCare app / ICICI Lombard website for assistance in case of an unfortunate accident / breakdown or for vehicle insurance claim intimation.



Inspection

Opt for video inspection/ physical inspection of your vehicle.



Approval

Get instant repair approval and track your claim status through our Claim Tracker.

You can avail 24x7 online assistance for your ICICI Lombard motor insurance policy through our toll free number. You can also visit the [customer support section](#) on our website.

Documents required to buy motor insurance online

To buy motor insurance online from ICICI Lombard, **No documents are required**. Simply choose your insurance type – [car insurance](#) or [two wheeler insurance](#) – and submit your vehicle details and contact number to get a quote.

Benefits of online vehicle insurance renewal

➤ Contactless policy renewal

Online motor insurance renewal is completely contactless. With us, you can opt for a fully digital renewal process every time.

➤ **Simple & quick renewal**

You can renew your vehicle insurance policy online in a matter of few clicks and receive the renewed policy copy instantly on email.

➤ **Easy customisation**

Want to modify your coverage at renewal? Check out your renewal notice online, make changes as per your needs, see the updated premium and make payment. It's that easy!

➤ **Transparent process**

You can find all the details about your motor insurance renewal upfront- premium break-up, coverage, add-ons, etc. Online renewal process makes it easy for you to be sure about your policy.

➤ **Safe process**

The transparency in information makes online vehicle policy renewal a safe process for you. Moreover, your online transaction goes through secured payment gateway to ensure that your information and financials are protected.



How to renew your motor insurance online

1

Visit the [motor insurance renewal](#) section on our website.

2

Enter your previous policy no. or registered mobile no.

3

Review your policy coverage and make payment.

Frequently asked questions about Motor insurance

What does motor insurance cover?



What is the period for which a motor policy is issued?



How can I cancel my claim?



What if I do not have a motor insurance policy?



- How is motor insurance premium calculated?

▼
- How is the Insured Declared Value (IDV) of my vehicle decided and how does it impact my coverage?


▼
- What are the turnaround times (TAT) for my insurance services?

▼
- What are the base products available, and how can I access their relevant policy documents?

▼
- What criteria is considered to classify my Insured vehicle as a Total Loss, Constructive Total Loss, or Cash Loss?

▼

Reviews and ratings

4.5 

Our customers have rated us

Based on 832 reviews

Rajiv

ICICI Lombard has extremely great motor insurance policies. I recently opted for a car insurance policy and I am very glad I did. The features and benefits of this policy are great and it was exactly what I was looking for. Thank you ICICI Lombard for the awesome policy.

Farz

I was insur
I need
with
accid
ICICI

[Read all reviews](#)**Disclaimers:**

*The premium of ₹2094 apply to Motor Third Party Liability Insurance for private cars with cubic capacity of less than 1000 cc for a 1 year policy and may vary depending on the cubic capacity of the vehicle. The TP rates are provided by IRDAI and are subject to change as per the guidelines issued by authority from time to time.

#Premium of ₹538 apply to Motor Third Party Liability Insurance for two wheelers with cubic capacity of less than 75 cc for a 1 year policy and may vary depending on the cubic capacity of the vehicle. The TP rates are provided by IRDAI and are subject to change as per the guidelines issued by authority from time to time.

**Instant approval is subject to policy terms & conditions and type of loss/damage.

^Discounts has been calculated on the basis of the rates prescribed under erstwhile Indian Motor Tariff. Discount applicable only to the Own Damage section and discount may vary as per the vehicle make, model, RTO, age of the vehicle.

^^This is an add-on cover available by paying additional premium.

##As on 11 October, 2024

[Home](#) > [Motor Insurance](#)

ICICI Lombard General Insurance Company Limited,

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: customersupport@icicilombard.com

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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Group Cc



1800 2666 (Available 24 x 7)

WhatsApp us 



Over 4 crore customers have faith in us
because we care.

Car


Bike

Travel

Health

Business


Renewal



BIMAGYAAN
An Insurance Awareness Quiz

IRDAI invites you to participate in the Insurance Awareness Quiz on MyGov. Discover key insurance insights and the role played by IRDAI in safeguarding the interests of policyholders. Together, let's work towards insurance inclusion to achieve the milestone of "Insurance for All by 2047".

To participate log on to - www.mygov.in

 1st December - 31st December, 2024

Participation certificates for all participants and prizes to the top 100 winners

बीमिर्त ढररत की ओर बढ़ते कदम...

BIMA LO

INSURA
AN ALTERNATE GRIEV
RESOLVING GRIEVANCI

- FIRST approach your Ins
Broker with your griev
- If not satisfied, contact
as per the jurisdiction.

For more information about
please visit our website
complaint online th

**"TOGETHER
INSURANCE"**

Why choose ICICI Lombard?

Dependable

You can rely on us at all times.

Be it during large calamities like Odisha cyclone or minor accidents like a broken tail-light, we have always stood by our customers in time of need. We have repeatedly introduced industry-leading practices for nearly two decades . So, in times of trouble, be assured, we've got your back. We stand by our motto: **"Nibhaye Vaade"**.

Approachable

You've got a friend in us.

Value of insurance is realised when you make a claim. In your

hour of need, be it a major surgery or a broken car, you need more than just claim support. Our team comprises highly trained professionals and functional experts to guide you through the right course of action during emergencies. So, don't hesitate. Any questions you have or any help you need - just reach out to us.

We are available where you are.

➤ Call centre ➤ Chat ➤ 320+ branches

(As on December 31, 2024)

Transparent

We give you the power of clarity.

Insurance products are designed and priced through complicated mathematical models. But we strive to explain the extent of coverage to you in a simple manner. From policy issuance to claims, you can count on us for keeping it simple. We have always gone the extra mile to make things clear, right from pre-sales to claims support.

Our products

Car



Doorstep cashless
repair & claims process^H

Kms-based plans for
low mileage drivers

AI-backed instant
claims process

[Check price](#)

[Explore >](#)

Bike



Cashless garage
network

Option of long-term
policies

Service guarantee on
repairs^E

[Check price](#)

[Explore >](#)

Health



Personalised policies for
all budgets & ages

Cashless treatment at
any hospital^Q

Travel



Cashless hospitalisation
worldwide

Coverage for mild
sickness to
hospitalisation

Instant online policy

[Check price](#)

[Check price](#)

[Explore >](#)

[Explore >](#)

Experience insurance on the go with
our IL Take Care app.

Policy purchase, claim initiation, policy renewal, mobile self-
inspection for expired policy - we've got all you need at your
fingertips.

[Know more](#)

Download the IL Take Care app

#GameOfLife

The game of life is more unpredictable than ever. But now, be prepared for what comes next with our insurance plans.

Game Of Life | ICICI Lombard | Health | Motor ...



PMFBY

The PMFBY was launched in 2016 and replaces all the prevailing yield insurance schemes in India. The scheme has extended coverage under localized risks, post-harvest losses etc. and aims at adoption of technology for the purpose of yield estimation. Through increased farmer awareness and low farmer premium rates the scheme aims at increasing the crop insurance penetration in India.

Fraud awareness

Dear Policyholders,

All claims are processed as per the respective policy terms & conditions. For money for processing claim please do not pay, report it to us on fraud

A happy you, makes a happy us.



Krishna Patel

Bought the ICICI Lombard travel insurance for my urgent this summer. I got my policy certificate within minutes. follow, digital purchase process. Good work!

Awards & recognition



Voted General Insurance Superbrand by Consumers

Being awarded as a Superbrand is a testimony of our customer-centric approach in providing insurance solutions, while delivering on our promise.



Triple Accolades at FICCI Awards

Our 'AI-enabled vehicle inception facility' won us the FICCI Awards in the 'Most Innovative Insurance Offerings' category.

[More awards](#)

Products



PMFBY



Services



IL TakeCare app



Legal



Info Center



About Us



Others



ICICI Lombard General Insurance Com

ICICI Lombard House, 414, Veer Savarkar Marg, Near
Prabhadevi, Mumbai - 400025.

Reg. No.115

Email:

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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Group Companies



1800 2666 (Available 24 x 7)

WhatsApp us 

Up to

93% OFF

on two-wheeler policies!



AI-backed claims for quick processing

Vehicle registration number

[Got a new vehicle](#)[What is this?](#)

Mobile number

Get quote

[Retrieve quote](#)I agree to the [terms and conditions](#)I want to receive updates on  WhatsApp

English ▼

[Renew your ICICI Lombard policy](#)

Why do our customers love us?

ICICI Lombard is synonymous with trust and reliability. Our bike insurance is a top choice among customers for several reasons. Here's what our customers appreciate most:

6400+ cashless garages^B
for prompt service

Instant claim approval

via the IL Take Care app

24x7 customer support

for all your queries

What is bike insurance?

For many, a two-wheeler is not just a mode of transport it's a way of life. Whether you ride for convenience or passion, having a solid online insurance plan can ensure that your bike is protected from accidents, theft, and unforeseen damages. ICICI Lombard's online two-wheeler insurance policies offer comprehensive coverage, including third-party liability protection and personal accident benefits. With instant policy issuance, seamless online renewals, and access to a network of cashless garages, safeguarding your ride has never been easier. Don't let unexpected events put a dent in your plans ride smart, stay covered, and enjoy the road ahead with confidence.



Why choose ICICI Lombard Bike Insurance?

Choosing ICICI Lombard bike insurance offers the following benefits:



Instant policy issuance

Our bike insurance provides instant online policy issuance, ensuring you get coverage without delays.



24X7 roadside assistance

Our bike insurance offers 24x7 roadside assistance, ensuring help is available whenever and wherever your bike breaks down.



Digital claims inspection

We offer a seamless digital claims inspection process, allowing you to easily submit claims online hassle-free.

What are the different types of bike insurance policies?



Comprehensive bike insurance

Comprehensive bike insurance is a type of two-wheeler insurance plan that offers holistic protection for your bike. It covers third-party liabilities and own damages. This policy offers financial protection in the event your bike gets damaged due to accidents, theft, fire, natural disasters, or vandalism. Comprehensive bike insurance offers 360-degree protection, thus offering peace of mind on the road.

Who is it suitable for?

A comprehensive bike insurance policy is for anyone who owns a bike. Whether you are a new bike owner or have an old bike, you can buy this insurance policy.

What does it cover?

It covers third-party liabilities, own damage and the damage your bike suffers from accidents, theft, vandalism, etc.



Standalone own damage bike insurance

A standalone own-damage bike insurance policy covers damage to your bike due to theft, accident, fire, natural disasters, or man-made calamities. Unlike third-party insurance, which only protects against damage to others, this policy focuses on your bike's repair or replacement costs.

Who is it suitable for?

This policy is suitable for anybody who owns a bike and has an active third-party insurance policy.

What does it cover?

This bike insurance policy covers damages to your bike caused by accidents and other natural calamities.



Third-party bike insurance

Third-party bike insurance offers protection if your bike is involved in damages caused to a third party. It helps cover legal liabilities arising due to such damages.

Who is it suitable for?

This insurance policy is mandatory for anyone who owns a bike. It's the legal requirement for riding on Indian roads.

What does it cover?

This insurance plan covers damages or injuries caused to a third party by your bike.

What is Covered by ICICI Lombard Two-wheeler Insurance Policy?

ICICI Lombard's two-wheeler insurance policy covers:

Loss or damage to your two wheeler due to natural disasters

Our two-wheeler insurance policy covers losses or damages suffered by your bike due to lightning, earthquakes, typhoons, frost, landslides, etc.

Personal accident cover

We offer a personal accident cover of Rs 15 lakh for the two-wheeler owner. You can also buy this cover for your co-passenger with an additional premium.

Third-party legal liability

Our two-wheeler insurance policy offers protection against third-party accidents and damages caused by your bike to a third party.

This is an indicative list of inclusions and exclusions. For the full list, please refer to the policy wordings.

Policy documents:

[Downloads](#)



Key features of two-wheeler insurance policy



Liability coverage

Offers financial protection against damages or injuries caused to third parties in an accident where you and your bike are at fault.



Own damage coverage

It provides you with a financial cushion in the event your bike suffers damages from accidents, fire, theft, natural disasters, etc.



Personal accident cover

Offers financial support in case you, the rider, suffer accidental injury while riding your bike. Also, it provides a payout in case of accidental death.



Add-on covers^G

Add-on covers, which require an additional premium, help fortify the base policy's coverage. Common add-on covers include engine protection, zero depreciation, roadside assistance, etc.



No claim bonus

Rewards you with either a discount in premiums or increased coverage for every claim-free year.



Cashless network garages

These are authorised repair centres where you can repair your damaged bike without paying upfront.

Reasons to buy bike insurance online

Multiple reasons make buying bike insurance online a compelling proposition. These include:

1 Convenience

Compare different plans and purchase insurance at your comfort

2 24X7 availability

Buy anytime, any day from anywhere

3 Quick process

Usually faster than traditional methods, where you can complete the process in just a few clicks

4 User-friendly tools

Get calculators and tools to understand the coverage needed and the costs

5 Instant policy issuance

Get policy documents immediately upon premium payment

Why should you buy a bike insurance online from ICICI Lombard?



Instant online policy on email

Get the convenience of receiving your policy instantly via email. This seamless process ensures immediate access to your coverage without any delays. Just fill in details about yourself and your bike, make the payment, and you are done.



No paperwork

Get comprehensive coverage for your bike in just a few clicks without cumbersome paperwork. Check premiums online for the right coverage and customise your policy on the go.



Allows smooth renewal online

You can renew your policy online with a few clicks from anywhere, anytime. Just enter the policy details and renew your plan instantly.



Digital claims process

Say goodbye to endless physical visits to the office. Simply log in to our IL Take Care app, file your claim digitally, and receive instant repair approval through InstaSpect.



Round the clock claims assistance

Our 24/7 claim assistance makes the claim process hassle-free. Contact us anytime at 1800 2666 for prompt support.

How to choose the right two w insurance policy?

Choosing the right bike insurance policy is a culmination of several factors. Keeping in mind the following factors can help you choose the right policy:

Assess your needs: Find out what coverage you need. Consider if you want protection for third-party liabilities, own damage, or both.

Compare plans: Look at different policies from multiple insurers. Compare coverage, premiums, and benefits.

Check coverage: Make sure your policy has a robust coverage against various risks.

Read the fine print: Understand the policy's terms, conditions, and exclusions, if any. Look out for any limits or deductibles.

Check the claims process: Make sure the claim process is straightforward and easy.



How to Effectively Compare Bike Insurance Premium?

Comparing bike insurance premiums is essential to finding the optimum coverage for your needs at the most affordable price.

1

Premium break-up

It provides a detailed view of how your bike insurance premium is divided among various components, such as coverage, taxes, and add-ons.

2

Own damage premium

Find the break up of your own damage premium covering your bike. The own damage premium is the cost you pay to cover the repair or replacement of your bike if damaged due to accidents, vandalism or natural disasters.

3

Third-party premium

Third-party premium is the cost you pay towards your policy for availing third-party legal liability coverage.

4

Personal accident premium

It's the premium you pay to obtain personal accident coverage, which provides you with a financial cushion in case you suffer an injury while riding your bike.

5

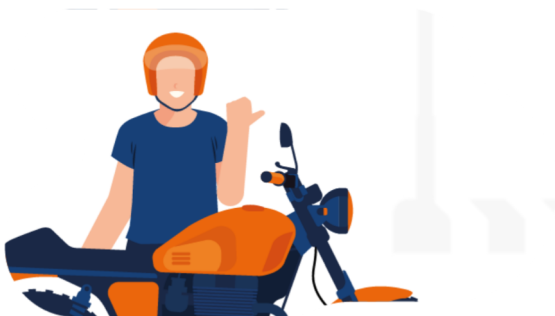
Add-on premium

Find out the premium breakup for your chosen add-ons in the policy. Add-ons offer an extra layer of protection on top of your base policy.

Why is bike insurance necessary?

Bike insurance is necessary for several reasons. The Motor Vehicles Act in India makes it mandatory for every bike owner to have at least a third-party insurance policy. The penalty for not having bike insurance is Rs 2000 or imprisonment for up to three years.

Also, having a bike insurance plan helps you cover the costs incurred on repairing or replacing your bike due to various risks, natural or man-made. It gives you peace of mind as you know you are financially and legally protected.



ICICI Lombard two-wheeler insurance policy add-on benefits^G

Here are some add-ons you can add to your two-wheeler insurance policy from ICICI Lombard, along with their benefits:



Roadside assistance cover

Stay ahead of unexpected breakdowns or accidents with our roadside assistance cover. Whether your two-wheeler experiences a flat tyre, needs a battery jump-start, requires towing, or minor repairs, this add-on has you covered. It also includes support for hotel stays and cab rides, ensuring you're never stranded.



Zero depreciation cover

This add-on ensures you get the total claim amount without an depreciation of your bike's parts. Usually, when you make a claim, the company deducts a certain percentage of the claim amount based on the depreciation of the bike's parts, which reduces the payout. However, with a [zero depreciation cover in bike](#), you get the entire cost of replacing damaged parts without factoring in depreciation.

That said, this add-on applies only if your claim is for loss or damage to the vehicle. It does not cover claims for total loss or constructive total loss of the bike.

How to buy two-wheeler insurance online?

Purchasing two-wheeler insurance online is a relatively easy process. All you need to do is:

- 1 Enter [here](#) all the necessary details like your mobile no, email ID, bike registration number, registration year etc.

- 2 Choose the plan that best fits your requirement

- 3 Customise the plan by editing your coverage, selecting add-ons, deductibles, etc

- 4 Pay premium through net banking, debit/credit cards, UPI, etc

- 5 You get the policy soft copy over email

What is NCB in bike insurance?

NCB is the acronym for **No Claim Bonus**. It is a reward your insurer offers you for not making any claims during the policy period. Each claim-free year allows you to earn a discount on the premium for the next policy renewal. This helps bring down your bike insurance's cost.

What is IDV in bike insurance?

IDV, or **insured declared value in bike insurance**, is the maximum amount your insurer will pay if your bike is stolen or completely damaged beyond repair. It is your bike's current market value,

excluding depreciation. In simple terms, it's the amount you will get if your bike is lost or destroyed.

What impacts the insured's declared value (IDV)?

Several factors impact the bike's IDV, including:

Bike's age: As your bike gets older, its value depreciates. The older the bike, the lower its IDV.

Bike's make and model: Premium bikes or models with higher market demand typically have a higher IDV than regular bikes.

Depreciation: Your bike's value depreciates yearly based on a standard depreciation rate. The older the bike, the higher the depreciation, which lowers the IDV.



What is zero depreciation in bike insurance?

You might know that at the time of settling your claim for damages to y insurance company deducts the depreciation value on your bike or scooter's parts. The zero depreciation add-on offsets such depreciation at the time of a claim. This add-on is available at nominal extra premium.

How to calculate two-wheeler insurance premium online?

Thanks to online calculators, you can easily calculate premiums online. To calculate premiums online:

- 1 Enter [here](#) all the necessary details like your mobile no, email ID, bike registration number, registration year etc.
- 2 Choose the insurance you want to buy
- 3 Submit all data, and you will know premiums instantly

Factors affecting two-wheeler insurance premium

A host of factors affect two-wheeler insurance premiums, including:

Bike's age and model - New bikes and high-end models have higher premiums

Engine capacity - Bikes with high engine capacity command higher premiums

Coverage type - Comprehensive insurance costs more than third-party insurance

Add-ons chosen - More the number of add-ons, the higher the premium

Security features - Higher security features lower the premium

Location - Areas with higher traffic can lead to increased premium

Claim history - Frequent claims can lead to higher premiums

How to save on bike insurance premium?

There are several ways you can cut down on your bike insurance premiums. Some of them are:



Claiming NCB benefit

Being a responsible driver reduces the chances of making a claim and availing of the benefits of [No Claims Bonus \(NCB\) in bike insurance](#). Use it to your advantage to save on premiums.



Installing safety devices

Installing safety devices reduces the risk of theft. They act as deterrents, ensuring better bike security and thus helping you lower premiums.



Compare plans

Comparing different bike insurance plans allows you to find the best coverage at an attractive price.

How to claim two-wheeler insurance online?

Claiming two-wheeler insurance online is a breeze. All you need to do is:

- 1 Call 1800 2666 to inform us about your claim. Alternatively, you can log in to the IL TakeCare app and make a claim
- 2 Provide live video streaming of your damaged bike to our claims manager in the IL TakeCare app
- 3 Post inspection and provided that the documents are in order, our claims manager will provide an immediate repair approval

- 4 Take your bike to the network garage that's closest to your home along with the said documents

- 5 Relax as we settle your claim with the garage, post which you can pick up your bike

Tips for seamless claims experience of your two-wheeler insurance?

Claim calmly

It's as easy as 1 – 2 – 3



Call 1800 2666 or log in to IL Take Care app and raise a claim.



Drop off your damaged bike to the nearest network garage where surveyor evaluates the damages and approves the claim.



Sit back and relax at home while we get your repaired bike delivered to you.

What's more, you get quality assurance** on the repairs done at the network garage and get home pick-up and drop of your bike at selected locations.

How to renew a two-wheeler insurance policy?

You can quickly renew your two-wheeler insurance policy online in a few clicks. All you need to do is:

- 1** Visit the website of your insurer and check the bike renewal page
- 2** Fill up the required details, including your vehicle number, existing policy details, etc
- 3** Make the required payment online to renew your policy

How to renew an expired two-wheeler insurance policy?

Failing to renew a two-wheeler insurance policy within the due date results in its expiry. You can renew your lapsed / expired two-wheeler insurance policy online. To do so:

Visit the insurer's website and provide your expired policy and vehicle registration details for renewal

Opt for the desired coverage type and pay the premium

Your policy gets renewed upon premium payment

However, note that your insurer may inspect your bike before policy renewal due to a break in coverage.



Bike insurance price for different wheelers

Bike insurance plans don't have a fixed price. They depend on various factors, including coverage amount and the engine's cubic capacity. Also, in the case of comprehensive coverage, several other factors, like the bike's make and model, claims history, location, etc., play a vital role. Therefore, it's difficult to predict the exact cost of a comprehensive policy. That said, the cost of a third-party insurance plan is uniform and depends on the bike's cubic capacity. The table shows the price of third-party bike insurance plans for FY 22-23 for different bikes.

Bike's cubic capacity	Third-party insurance policy price
Less than 75 CC	₹538
75 to 150 CC	₹714
150 - 350 CC	₹1,366
Greater than 350 CC	₹2,804

Compare ICICI Lombard two-wheeler insurance policies

The table helps you compare various bike insurance policies offered by ICICI Lombard on various features, which will help you make an informed choice:

Features	Two-wheeler vehicle package policy	Standalone own damage two-wheeler insurance	Third-party two-wheeler vehicle insurance
Own vehicle damage	✓	✓	✗

Theft	✓	✓	✗
NCB: Up to 50% bonus for not making a claim in the previous year	✓	✓	✗
Add-ons ^G	✓	✓	✗
Damage to surrounding property	✓	✗	✓
₹15 lakhs personal accident coverage for registered owner	✓	✗	✓
Claim settlement at network garages	✓	✓	✗
Digital inspection on IL Take Care app using InstaSpect	✓	✓	✓

Two wheeler insurance blog articles

Best Bikes Under ₹60,000

This article lists affordable and high-mileage bikes under ₹60,000, including options like TVS XL 100 and Hero HF Deluxe, ideal for budget-conscious commuters.

03 Apr 2025

Upcoming Bikes Under ₹4.5 Lakhs

This article covers premium bikes priced under ₹4.5 lakh launching in 2024, focusing on models like Royal Enfield Classic 650 and KTM Enduro, catering to diverse biking needs.

03 Apr 2025

How Scooter Clutch Works

A scooter clutch transfers power from the engine to the wheels, enabling smooth riding. Using a centrifugal clutch and CVT system, it adjusts speed without manual gear shifting, making scooters easy to ride. The clutch engages and disengages automatically based on acceleration and braking.

01 Apr 2025

Read more articles

Additional frequently asked questions about bike insurance

In case I change my job and location, what happens to my two-wheeler insurance policy? ▼

Once the break-in inspection request is raised online, how long does it take to get the policy? ▼

What are the documents required to buy a bike insurar ▼

Can I take insurance policies from 2 different companies for the same vehicle at the same time? ▼

What if I do not have a motor insurance policy? ▼

How is motor insurance premium calculated? ▼

How is the Insured Declared Value (IDV) of my vehicle decided and how does it impact my coverage? ▼

What are the turnaround times (TAT) for my insurance services? ▼

What are the base products available, and how can I access their relevant policy documents? ▼

What criteria is considered to classify my Insured vehicle as a Total Loss, Constructive Total Loss, or Cash Loss? ▼

Check premium now

Enter two wheeler registration no.

Proceed

Reviews and ratings

4.6



Our customers have rated us
Based on 423 reviews

Manoranjana Maity

My interaction with the ICICI Lombard team was nothing short of excellent. They guided me perfectly through the complexities of the process of buying two wheeler insurance and responded to all my queries like experts. I am happy with the way it went.

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Read all reviews

Popular Searches

- Health Insurance
- Travel Insurance
- Vehicle Insurance
- Car Insurance
- Marine Insurance
- Fire Insurance
- Group Health Insurance
- WC Policy
- Bike Insurance Blogs
- Comprehensive Bike Insurance
- IDV in Bike insurance
- No claim bonus in Bike insurance
- Cashless Bike insurance
- Honda Activa Insurance
- Hero Bike Insurance
- Royal Enfield Bike Insurance
- TVS Bike Insurance
- Yamaha Bike Insurance
- Bajaj Bike Insurance
- Suzuki Bike Insurance
- Hero Splendor Insurance
- Suzuki Access Insurance
- Honda Shine Insurance
- Honda Unicorn Insurance
- Bajaj Pulsar Bike Insurance



Product	Product Code	UIN no.
Two Wheeler Vehicle Package Policy (Tenure 1, 2 and 3 years)	3005	IRDAN115RP0015V05201415
Standalone third party long term two wheeler insurance policy	3005/A	IRDAN115RP0016V01201415
Two wheeler vehicle liability policy	3005	IRDAN115RP0016V01200102
Stand-alone own damage two wheeler insurance policy	3005/O	IRDAN115RP0002V02201920
Bundled two wheeler policy	3005	IRDAN115RP0019V01202122

[Disclaimers](#)

Home > Motor Insurance > Two Wheeler Insurance

ICICI Lombard General Insurance Company Limited,

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: customersupport@icicilombard.com

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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Group Companies



1800 2666 (Available 24 x 7)

WhatsApp us



‘Single Owner Multiple Vehicle’

Motor Insurance

Convenience of securing all vehicles
under single policy

To know more [click here](#)

Full name^{*}

Mobile no^{*}

Email^{*}

I agree to the Terms and Conditions

Proceed

What is a Motor Floater add-on

Our Motor Floater add-on allows you to insure your two-wheelers and private cars under one policy so that you can have just one renewal date after 12 months

Why should you choose a Motor Floater policy?



One set of insurance policy document to keep track of



Take the stress out of shopping for multiple policies each year



Pool family member's vehicles in



Set individual sub-limits/IDV for each vehicle in the policy

How does it work?

The total premium is calculated by applying the appropriate rate against the individual Sum Insured.

With every claim, the total Sum Insured of the policy reduces.

Total SI is the sum of all individual vehicle IDVs.

The sub-limit of each insured vehicle depends on individual IDV.

The policy start date for vehicles is defined separately, as per the expiry of existing OD cover.

Midterm inclusion of vehicles can be done by paying a pro-rata premium for that individual vehicle.

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