

You're in control



Insurance



MOTORCYCLE INSURANCE

Ride with Confidence. Insure with AAR.

Why Choose AAR Motorcycle Insurance?

Your motorcycle is more than just a vehicle – it's your freedom and livelihood. At AAR, we offer tailor-made insurance solutions designed to protect your motorcycle and secure your peace of mind against unexpected events.

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Key Benefits

Comprehensive Coverage

- Protection against loss or damage to your motorcycle, its accessories, and spare parts.
- Indemnity options include cash payment, repairs, or replacement of damaged parts.
- Coverage extends to fire, theft, floods, typhoons, earthquakes, and other natural disasters.
- Coverage for damage to third-party property arising from vehicle use.

Third-Party Liability Protection

- Legal indemnity for bodily injury or death caused to third parties.
- Coverage for damage to third-party property arising from motorcycle use.

Special Extensions for Complete Protection

- Medical expenses for injuries to the insured, authorized riders, or passengers following an accident.
- Reimbursement of reasonable protection, recovery, and removal costs after an accident.
- Optional coverage for personal accident benefits, including helmet benefits and funeral expenses.
- Protection for employee's personal effects and coverage when the motorcycle is with a motor trader for repair.
- Loss of use cover reimbursing hire charges for alternative transport during repair periods.

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Important Features

Total Loss Settlements

- Indemnification based on market value of the motorcycle prior to loss or damage, including provisions for total loss claims.

Authorized Repairs

- Quick authorization for repairs up to a specified limit ensuring your motorcycle is back on the road promptly.

Strict Safety and Use Conditions

- Coverage applicable for social, domestic, pleasure, and business use. Excludes racing, competitions, hire, or commercial carriage.
- Anti-theft device requirements for theft cover eligibility.
- Policy active only when ridden by authorized riders holding valid licenses.

Customer Support & Claims

Efficient Claims Process

- Prompt accident notification ensures smooth processing (within 7 days for general claims, immediately for theft).
- Written consent required for any admission or payment ensuring transparent claim handling.



Dedicated Complaints Resolution

- Quick review of grievances with updates promised within 15 days and final feedback within 30 days.

Policy Benefits at a Glance

Benefit	Description
Comprehensive Damage Cover	Repairs, replacement, or cash settlement up to insured value
Third-Party Liability	Bodily injury and property damage protection
Medical Expenses	Immediate medical treatment expenses covered
Protection & Removal Costs	Covered reasonable costs after an accident
Personal Accident & Helmet Cover	Optional injury & helmet-related benefits
Loss of Use Reimbursement	Hire charges for alternative transport during repairs
Anti-Theft Device Requirement	Ensures safety and eligibility for theft claims
Funeral Benefit	Extended support in traumatic events
Employee's Personal Effects	Coverage for employees' belongings

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Secure Your Ride Today!

Choose AAR General Insurance for reliable motorcycle insurance that keeps you moving forward.

Contact Us Today

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