



Ref: IRDAI/NL/CIR/MOT/112/07/2019

Dated: 11th July, 2019

**ALL GENERAL INSURERS (OTHER THAN STAND-ALONE HEALTH INSURERS
AND SPECIALISED INSURERS)**

**Re: Clarification: Issuing Long Term Motor Products- private car and two-
wheelers**

As per the Circular Ref: IRDA/NL/CIR/MOT/137/08/2018 dated 28th August, 2018 on implementation of the Directions of the Hon'ble Supreme Court of India in the matter of WP No.295/2012 of Shri.S.Rajaseekaran vs Union of India and Ors., all general Insurers shall offer three-year Motor Third Party Insurance cover for new cars and five-year Motor Third Party Insurance policies for new two-wheelers.

It is hereby reiterated that long term motor product permitted under para 2(i), 5 (i) shall be offered only to **new private cars and new two-wheelers**. These products **shall not be offered** for renewal of existing policies or for old vehicles.

However, Long Term Two Wheeler Insurance Policy being issued for three-years as permitted vide circular ref IRDA/NL/CIR/MOTP/192/08/2014 dated 4th August, 2014 may continue to be offered for renewal.

(T. L. Alamelu)
Member (Non-life)