


**HDFC  
ERGO**

**GIVE YOUR CAR  
THE SECURITY  
IT DESERVES WITH  
HDFC ERGO.**

MOTOR INSURANCE





**HDFC ERGO Comprehensive Car Insurance** gives your car the much needed all round protection that gives you extensive coverage from damages or loss arising due to natural calamities, theft, accidents and fires.

## Benefits



Premium at ₹2,551 per year\*



24x7 emergency roadside assistance\*\*



Overnight repair service™



AI enabled tool for smooth claim processing



Access to 6,700+ cashless garages^



## What is covered

### Own damage to the vehicle caused by:



Accident  
(external means)



Burglary, housebreaking  
or theft



Fire, explosion,  
self-ignition, lighting



Terrorism, riots, strike  
or malicious act



Transit by road, rail,  
inland waterway, lift



Earthquake, flood, storm,  
landslide, rockslide



Personal accident cover for registered owner of the  
vehicle.

## Third Party Legal Liability:

Provides cover for any legal liability arising out of the use of the vehicle for:



Accidental death / injury to any third party



Any damage to property owned by third party

### Your Policy also includes:

Reimbursement of towing charges up to ₹1500 (Cars) or actual, whichever is lower in respect of any one accident.

### Exclusions

#### Own damage to the vehicle caused by:

- »» General aging, wear and tear
- »» Damage by a person driving without a valid license
- »» Mechanical or electrical breakdown, failure
- »» Damage by a person driving under the influence of liquor or drugs
- »» Depreciation, any consequential loss
- »» Loss/damage attributable to war, mutiny, nuclear risks
- »» Damage to tyres and tubes, unless damaged during an accident
- »» Loss/damage outside India

## No Claim Bonus

As an incentive for you to drive carefully, if no claim is made or pending during the preceding year(s), you get a discount.

Period of Insurance	% of discount on own damage premium in the preceding year
Preceding year	0%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

In short, you can trust HDFC ERGO to get you back in the driver's seat quickly. We provide you with not just comprehensive insurance, but also comprehensive assistance whenever you need it.



## Why choose HDFC ERGO



Family of 1.52+ crore happy customers\*



24x7 call centre servicing



Quick and easy claim settlement

## Contact us



Visit [www.hdfcergo.com](http://www.hdfcergo.com)



Call us on 022 6242 6242

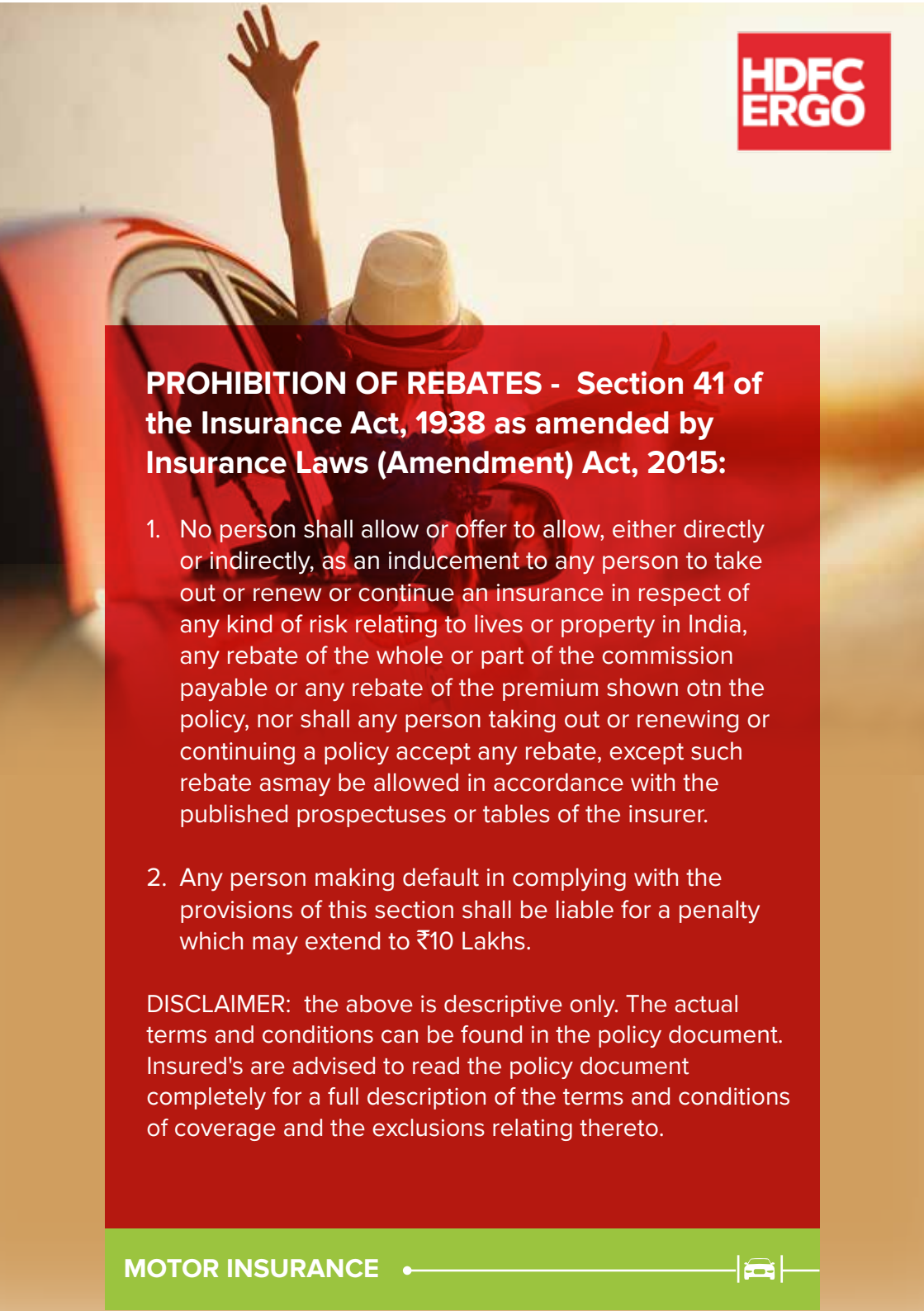


Send us a "Hi" on WhatsApp number  
8169 500 500



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on





## **PROHIBITION OF REBATES - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹10 Lakhs.

**DISCLAIMER:** the above is descriptive only. The actual terms and conditions can be found in the policy document. Insured's are advised to read the policy document completely for a full description of the terms and conditions of coverage and the exclusions relating thereto.



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**For more details, log on to [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 022 6242 6242**

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Terms and Conditions apply. \*The premium of Rs. 2,551 (excluding taxes) is for a Maruti Alto with 50% No Claim Bonus and basic TP premium. IDV is Rs. 1 lakh. RTO Zone B. ^The count of four wheeler cashless garages as on 1st January 2023 is 6761. ®Figures as on January 2023. \*\*Additional premium will be charged for add-on covers. ~Overnight motor repair service for minor damages made available to HDFC ERGO Policyholders, subject to extent of damage, bandwidth of the motor garages empanelled especially for the services in selected 16 cities and the requirement to appoint surveyor, etc. The Company shall be liable to settle the claim basis of the terms and conditions of the policy document for the concerned vehicle. Up to 3 panels or Rs. 20,000- whichever is higher. Available across 16 cities (Mumbai, Nagpur, Pune, Surat, Vadodara, Ahmedabad, Delhi, Gurugram, Jaipur, Hyderabad, Chennai, Bangalore, Kolkata, Kanpur, Madurai, Coimbatore). HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. UIN: Motor Insurance- Pricing Revision- Private Cars - IRDAN125RP0001V02201415 | Engine & Gear Box Protector - Add-on cover for Private Car Package Policy - Annual - IRDAN125RP0001V02201415/A0064V01202122 | Emergency Assistance Cover - Add-on cover for Private Car Policy - Bundled - IRDAN125RP0008V01201819/A0030V01201819. UID No. 10998.