

Customer Information Sheet

PRIVATE CAR MOTOR ADD ON COVERS

Description is illustrative and not exhaustive

Sr. No.	TITLE	DESCRIPTION	Policy Clause Number
1	Product Name	<ol style="list-style-type: none"> <li data-bbox="362 373 882 480"> 1. CONSUMABLES COVER IRDAN125RP0001V02201415/A0001V01202425 IRDAN125RP0008V01201819/A0011V01202425 IRDAN125RP0001V01201920/A0021V01202425 <li data-bbox="362 496 882 603"> 2. NIL DEPRECIATION COVER IRDAN125RP0001V02201415/A0002V01202425 IRDAN125RP0008V01201819/A0012V01202425 IRDAN125RP0001V01201920/A0022V01202425 <li data-bbox="362 619 882 726"> 3. ENGINE PROTECT IRDAN125RP0001V02201415/A0003V01202425 IRDAN125RP0008V01201819/A0013V01202425 IRDAN125RP0001V01201920/A0023V01202425 <li data-bbox="362 742 882 849"> 4. KEY PROTECT IRDAN125RP0001V02201415/A0004V01202425 IRDAN125RP0008V01201819/A0014V01202425 IRDAN125RP0001V01201920/A0024V01202425 <li data-bbox="362 865 882 971"> 5. RETURN TO INVOICE COVER IRDAN125RP0001V02201415/A0005V01202425 IRDAN125RP0008V01201819/A0015V01202425 IRDAN125RP0001V01201920/A0025V01202425 <li data-bbox="362 987 882 1094"> 6. TYRE AND ALLOY COVER IRDAN125RP0001V02201415/A0006V01202425 IRDAN125RP0008V01201819/A0016V01202425 IRDAN125RP0001V01201920/A0026V01202425 <li data-bbox="362 1110 882 1217"> 7. PERSONAL BELONGINGS COVER IRDAN125RP0001V02201415/A0007V01202425 IRDAN125RP0008V01201819/A0017V01202425 IRDAN125RP0001V01201920/A0027V01202425 <li data-bbox="362 1233 882 1340"> 8. INCONVENIENCE COVER IRDAN125RP0001V02201415/A0008V01202425 IRDAN125RP0008V01201819/A0018V01202425 IRDAN125RP0001V01201920/A0028V01202425 <li data-bbox="362 1356 882 1463"> 9. EMI COVER IRDAN125RP0001V02201415/A0009V01202425 IRDAN125RP0008V01201819/A0019V01202425 IRDAN125RP0001V01201920/A0029V01202425 	

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		<p>10. BATTERY COVER IRDAN125RP0001V02201415/A0010V01202425 IRDAN125RP0008V01201819/A0020V01202425 IRDAN125RP0001V01201920/A0030V01202425</p>	
2	What am I covered for:	<p>Under the current scenario, the coverage provided under Standard Motor Insurance Policy and other applicable add on covers insured vehicle damage and lives of insured travelling in the vehicle. With add-ons we intend to provide enhanced coverage to our customers. Various covers offered under this Policy are:</p> <ol style="list-style-type: none"> 1. CONSUMABLES COVER- Extends the Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the policy. 2. NIL DEPRECIATION COVER – Indemnifies depreciation on replacement of parts for Partial Loss Claims. 3. ENGINE PROTECT - indemnifies for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicle's under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle. 4. KEY PROTECT - indemnifies the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period. 5. RETURN TO INVOICE COVER - Pays the On Road Price of the Insured Car, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim. 6. TYRE AND ALLOY COVER - Pays for repair and/or replacement of tyres damaged due to cut, burst, bulge or continuous running under deflated/ inflated condition. We also undertakes to pay for replacement of standalone tyre/alloy/rim if damaged or deformed. 	As per policy wordings

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		<p>7. PERSONAL BELONGINGS COVER - Indemnifies upto the Sum Insured of Rs. 50,000/-, for the theft/loss/damage of personal belongings including electronics (Like Laptop, mobile phones etc.) on account of damage to or theft from Insured's Car.</p> <p>8. INCONVENIENCE COVER - Pays a daily allowance of Rs. 1000/- to the Insured for each and every completed day for which the Insured's vehicle is under repair in a garage, due to loss/damage to the vehicle on account of a peril covered under the Policy.</p> <p>9. EMI COVER - Pays the Equated Monthly Instalment (EMI) payable by the insured to the financier of the vehicle recorded in policy schedule for the period insured vehicle is in the workshop for repair due to an accident.</p> <p>10. BATTERY COVER - Indemnifies for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle.</p> <p>You may choose any number of add-ons available for your base policy.</p>	
3	What are the major exclusions in the policy:	<p>Exclusions applicable to Engine Protect:</p> <p>i. Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.</p> <p>ii. Any claims related to loss or damage due to normal wear and tear.</p> <hr/> <p>Exclusions applicable to Key Protect:</p> <p>i. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.</p> <p>ii. Any loss or damage to the lock or lockset prior to the loss or theft of keys.</p> <p>iii. Any loss or damage covered under the manufacturer's warranty.</p>	As per policy wordings

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		<p>iv. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.</p> <p>v. Any consequential losses.</p> <p>Exclusions applicable to Tyre And Alloy Cover:</p> <p>i. Cost of replacement to be restricted to Toyota recommended Genuine Parts / Specifications (Tyre/Alloy/Rim).</p> <p>ii. For vehicle age greater than 1 year (when cover is availed for the first time) any loss or damage within first 15 days of inception of the policy.</p> <p>iii. Any loss or damage occurred prior to inception of the policy.</p> <p>iv. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.</p> <p>v. Minor damage or scratch not affecting the functioning of Tyre/Alloy/Rim.</p> <p>Exclusions applicable to Personal Belongings Cover:</p> <p>i. Any loss in open top or convertible cars unless the belongings are kept in locked boot</p> <p>ii. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.</p> <p>iii. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.</p> <p>iv. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident.</p> <p>v. Any claim intimated to the company after 30 days of such loss.</p> <p>Exclusions applicable to EMI Cover:</p> <p>i. If the vehicle has undergone Total loss or Theft is reported.</p> <p>ii. Company shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of loss.</p>	

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		<p>iii. Company shall not be liable to pay in case Auto Loan is closed (already paid) by Insured prior to the date of loss during the Policy period.</p> <p>iv. Any other consequential loss or charges associated with the loan payment such as late payment charges, prepayment charges or other documentation charges.</p> <p>Exclusions applicable to Battery Cover:</p> <p>i. Any Claim Where The Subject Matter Of Claims Is Covered Under Any Other Type Of Insurance Policy With Any Other Insurer Or Manufacturer's Warranty Including Recall Campaign Or Under Any Other Such Packages At The Same Time.</p> <p>ii. Any Claim Which Is Intimated To The Company After 30 Days Of The Happening Of Loss Or Damage.</p> <p>iii. Any Claim Where The Repair Has Been Carried Out Without Prior Approval From The Company</p> <p>iv. Any Claims Related To Loss Or Damage Due To Wear And Tear</p> <p>v. Any Claim Where Charging Is Not Done As Per The Guidelines Of OEM (Original Equipment Manufacturer)</p> <p>vi. Any Claim Where Battery Is Already Dead Due Untimely Charging Or Any Other Purpose.</p>	
4	Waiting Periods	Not applicable	
5	Payment Basis	Same as Base Policy	
6	Premium Payment Option	Same as Base Policy	
7	Renewal Conditions	Same as Base Policy	
8	Cancellation	Benefits cannot be on standalone basis and can be cancelled subject to cancellation of the Policy by the Insured.	
9	How to Claim	Same as Base Policy	

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10	Policy Servicing / Grievance / Complaints	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> • Our 24X7 Toll free number 022-62346234 / 0120-62346234 from any Landline & Mobile. • For lodging a complaint online, email us at customer service desk at care@hdfcergo.com. • Contact Details for Senior Citizens: 022 6242 6226 Email ID : seniorcitizen@hdfcergo.com <p>Escalation Level 1 : grievance@hdfcergo.com Escalation Level 2 : cgo@hdfcergo.com Escalation Level 3 : Approach Ombudsman Offices (Addresses attached as Annexure)</p>	
11	Insured's Rights	You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect.	
12	Insured's Obligations	Disclosure of material facts sought to be declared on the Proposal Form.	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			