



**Private Car Motor Add On Covers**

**Introduction**

This prospectus gives basic information about Motor Add-ons – Return to Invoice, EMI Protector Plus and Zero Depreciation Claim that you can purchase from HDFC ERGO.

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.

Return to Invoice – the revised add on will allow the insured to be insured for additional costs such as insurance costs, change in vehicle’s market value, subsidies etc.

Zero Depreciation Claim – the revised add on will now cover batteries also from applicable depreciation.

EMI Protector Plus- new add on cover that provides additional coverage options to insured for payment of insured’s EMIs in event of admissible partial loss to the insured vehicle whilst being repaired in a garage.

**Target**

Private car policy holders having annual package, bundled or standalone policy.

**Coverage**

**Return to Invoice**

The revised Return to Invoice cover pays the difference between “claim amount receivable” and “Invoice Value” as selected by the insured in case of a total loss / constructive total loss (TL/CTL) claim or theft claim. The ‘Invoice Value’ can include ex-showroom price, registration charges, road tax, insurance premium and any other expenses as defined by the Company and chosen by the insured. Any damage happened due to the risk event which falls under exclusion under Own Damage section stands excluded.

*For the purpose of this cover; the ‘Invoice Value’ means the sum of Ex showroom price, registration charges, road tax, insurance premium and any other expenses as notified by the Company.*

**EMI Protector Plus**

The EMI Protector Plus cover pays up to 3 Equated Monthly Instalment Amount as per the policy schedule if the insured vehicle is kept in an authorized garage for a given number of days in case of accidental repairs as per the option selected.

**Zero Depreciation Claim**

The revised Zero Depreciation Claim now covers depreciation applicable on the insured vehicle including it’s battery, in event of partial loss.

**Sum Insured**

**Return to Invoice**

You have the option to choose from available 3 options for ‘Invoice Value’ which is the maximum payable amount at the time of claim during the policy tenure.

- Purchase Invoice
- New Invoice Value on date of Insurance
- New Invoice value as on date of loss

**EMI Protector Plus**

You have the option to choose from 2 options for ‘EMI payment’ which is the maximum payable amount at the time of claim during the policy tenure

- **50% of one EMI** - If the insured vehicle is kept in garage for accidental repairs for more than 6 days
- **Make your Own Plan** - If the vehicle is kept in garage for accidental repairs, we will pay up to 3 EMI’s as per the following table:

Sr. No.	Time Stamp	Payable
A.	After * ___Days	1 EMI
B.	After 30 Days of “A”	2nd EMI
C.	After 60 Days of “A”	3rd EMI

\*number of days mentioned in the policy schedule.

**Zero Depreciation Claim**

Base Policy Sum Insured applicable.

**General Exclusions**

This cover excludes the following for:

**Return to Invoice**

- A. In case of theft, stolen vehicle is recovered within 90 days of theft.
- B. Final Investigation Report in case of theft claim is not issued by police authorities.
- C. Cost of any external electrical/electronic and non-electrical/electronic accessories including bi-fuel kit which is not insured under this policy.

**EMI Protector Plus**

- A. If spare parts are not available, then those number of days would not be accounted for.
- B. This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)
- C. We will not pay if delay in vehicle repair is due to non-cooperation by you/your authorized person
- D. We will not pay for any charges or penalty appearing in the EMI schedule

**Zero Depreciation Claim**

- A. This cover excludes tyres.

**CONTACT US**

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows:

**Grievance Redressal Procedure**

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 0120-6234 6234 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,  
HDFC ERGO General Insurance Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West) Mumbai-400078,**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the company at the following address

**To the Chief Grievance Officer  
HDFC ERGO General Insurance Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West) Mumbai-400078,  
e-mail: cgo@hdfcergo.com**

You may also approach the nearest Insurance Ombudsman for resolution, if - your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned in the policy document:

**Disclaimer: THE ABOVE INFORMATION IS FOR DESCRIPTIVE PURPOSE ONLY. PLEASE REFER YOUR POLICY DOCUMENT OR OUR WEBSITE WW.HDFCERGO.COM FOR THE ACTUAL TERMS AND CONDITIONS. INSUREDS ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING**



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**THERETO."TRADE LOGO DISPLAYED ABOVE BELONGS TO HDFC LTD AND ERGO INTERNATIONAL AG AND USED BY HDFC ERGO GENERAL INSURANCE COMPANY UNDER LICENSE."**

### **INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES**

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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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 ten lakh rupees.