

## HDFC ERGO General Insurance Company Limited

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# HDFC ERGO

*Take it easy!*

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN : U68030MH2007PLC177117. UIN: Motor Insurance - IRDAN125P0005V01200203. IRKDA1 Reg. No. 146. Printing Code=MT18R0026/Sept18. UID No. 620

## MOTOR INSURANCE: PRIVATE CAR

# HDFC ERGO

*Take it easy!*

Comprehensive cover for your vehicle



Your vehicle is one of your most prized possessions. With HDFC ERGO Motor Insurance, your vehicle is protected against any unforeseen circumstances. Now, you can be rest assured of hassle-free service, backed by a network spanning 6000+ authorized workshops and end to end automated process which ensures fast track claim settlement. it ensures you to get back in driver's seat quickly, no matter what happens to your vehicle.

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## WHAT IS COVERED

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### 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. You can also opt for a personal accident cover for passengers as well as paid drivers.

### 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.

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## WHAT IS NOT COVERED

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- 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

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## NO CLAIM BONUS

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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
Preceding Year	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

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## PRODUCT HIGHLIGHTS

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- Estimate approval in 24 hours of vehicle reaching garage.
- Cashless claim service\* at authorized network garages.
- Toll-free help line for any policy queries and claims intimation.
- Value-added services like towing / ambulance / claim assistance, on a best-effort basis.
- Hassle free claim settlement.

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

\* Condition apply

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

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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 subsection 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 ₹10 Lakhs.