

### MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS

#### 1. LOSS OF USE - DOWN TIME PROTECTION

(UIN - IRDAN125RP0001V02201415/A0068V01202122)

In consideration of the payment of additional premium of Rs.\* paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, the Insurer will indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the cost of alternate means of transport for Private Vehicles up to Rs. 5000/- per day, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.

The Coverage is further limited for\* the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

\*The facility under this clause is limited for number of days till the insured vehicle is repaired or replaced or up to 5 days for partial loss or up to 15 days for total loss whichever earlier.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 2. MULTI VEHICLE DISCOUNT

(UIN - IRDAN125RP0001V02201415/A0059V01202122)

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over the base own damage rates, applicable may be provided to an Insured owning multiple vehicles, as declared by the Insured and vehicles may be added in this policy as an endorsement or independently as identified by the same owner. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

Subject otherwise to the terms conditions limitations and

exceptions of this Policy.

#### 3. VOLUNTARY DEDUCTIBLE

(UIN - IRDAN125RP0001V02201415/A0062V01202122)

It is declared and agreed that the insured having opted for a deductible of Rs.\_\_\_\_\_ \* a reduction in Rs.\_\_\_\_\_ \* under section 1 of the policy.

VOLUNTARY DEDUCTIBLE	Discount
Rs. 2500	20% on the OD premium of the vehicle
Rs. 5000	25% on the OD premium of the vehicle
Rs. 7500	30% on the OD premium of the vehicle
Rs. 15000	35% on the OD premium of the vehicle
Rs. 20000	40% on the OD premium of the vehicle
Rs. 25000	45% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 4. EMERGENCY ASSISTANCE COVER

(UIN - IRDAN125RP0001V02201415/A0067V01202122)

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, in the event of the Insured vehicle being disabled/immobilized due to Loss or Damage covered under section 1 of the policy, the Insurer would provide the below mentioned services:

- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement
- h) Ambulance referral
- i) Medical evacuation

- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 5. NO CLAIM BONUS PROTECTION

**(UIN - IRDAN125RP0001V02201415/A0060V01202122)**

In consideration of the payment of additional premium of Rs. \_\_\_\_\_ \* paid by the Insured and realized by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/ earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during the course of policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 6. EMI PROTECTOR

**(UIN - IRDAN125RP0001V02201415/A0066V01202122)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than \* days, Insurer will pay \_\_\_\_\_ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special conditions:-

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- d) Benefit available only once during each policy year
- e) Benefit amount would be payable in insured's name

subject to NOC from financier as specified in policy schedule.

- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions

- 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)

\*30 days in case of one Equated Monthly Installment Amount (EMI)

\*60 days in case of two Equated Monthly Installment Amount (EMI)

\*90 days in case of three Equated Monthly Installment Amount (EMI)

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 7. RETURN TO INVOICE

**(UIN - IRDAN125RP0001V02201415/A0061V01202122)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers excludes the following-

- 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.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

#### 8. COST OF CONSUMABLE ITEMS

**(UIN - IRDAN125RP0001V02201415/A0063V01202122)**

In consideration of the payment of additional premium paid of ₹ \_\_\_\_\_ by the Insured an realize by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

## 9. ENGINE & GEAR BOX PROTECTOR

**(UIN - IRDAN125RP0001V02201415/A0064V01202122)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of :Water ingress, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

Specific Conditions:

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingress.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

Your Obligations:

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the survey is done.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

## 10. HIGHER PROTECTION AND REMOVAL COSTS

**(IRDAN125RP0001V02201415/A0065V01202122)**

In consideration of the payment of additional premium of Rs\_\_\_\_\_ paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

Private Car - Up to Rs 15000/-

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

## 11. ZERO DEPRECIATION CLAIM

**(IRDAN125RP0001V02201415/A0021V01201415)**

In consideration of the payment of additional premium of Rs. \_ paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

**Exclusion:**

This cover excludes the following parts,

- a) Tyres
- b) Batteries

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

**Contact Details for Grievance, Ombudsman**

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

- Call Centre - 021-6234 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 Ltd.

D-301,3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West),  
Mumbai – 400078, Maharashtra

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, Maharashtra

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 below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

**Ombudsman Details**

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
<b>AHMEDABAD - Shri Kuldip Singh</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.

**NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES**

Office Details	Jurisdiction of Office Union Territory, District
<p><b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Orissa.
<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
<p><b>DELHI - Shri Sudhir Krishna</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahudurgarh
<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p><b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.
<p><b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363</p>	Rajasthan.
<p><b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry

<p><b>KOLKATA - Shri P. K. Rath</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>States of West Bengal, Sikkim and Union Territories of Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW - Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>
<p><b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane</p>
<p><b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120 - 2514250 / 2514252 / 2514253 Email: bimalokpal.patna@cioins.co.in</p>	<p>State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shaml, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE - Shri Vinay Sah</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>