

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- Fire, explosion, self ignition or lightning.
- Burglary, housebreaking or theft
- All act of God perils like earthquake, flood, cyclone etc
- Accidental external means, terrorism, riot and strike

Liability to Third Parties:

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

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- Damage by a person driving without a valid license
- Damage by a person driving under the influence of liquor or drugs
- Loss/damage attributable to war, mutiny, nuclear risks
- Damage to tyres and tubes, unless damaged during an accident
- Usage on hire & reward (applicable for all classes except public commercial vehicles)
- Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

- No objection letter from the previous insured
- Form 29/30, Sale Deed OR transferred RC copy. In case of smart card, RTO transfer fee paid receipt.
- Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
- NOC from Financier, if applicable.
- Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
- Break-in loading >45 days (if applicable)

Additional Documents

- Incase of death of Insured - a. Death Certificate b. Legal heir certificate
- Incase of Employer to Employee transfer - a. Letter from Employer

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

For Changes related to registration of vehicle or vehicle details like

- Correction in registration number/ location / address
- Correction in vehicle make & model/ cubic capacity/ seating capacity/ engine & chassis number/manufacture year

To make above changes, you need following documents:

- Request letter for the change
- Policy copy
- Registration Certificate copy /Invoice Copy for change in vehicle details
- Cheque for additional premium if applicable

For addition of electrical and non electrical accessories, CNG & LPG Kit:

- Request letter for the change
- Policy copy
- Invoice copy (mandatory where value of accessory exceeds ₹20,000/-)
- Endorsed Registration Certificate Copy (For CNG/LPG kit)
- Cheque for additional premium

E mail or Call us for additional premium details & send relevant documents copy to our customer service office

For Change of financier details (Hypothecation/Lease/Hire-Purchase)

- Request letter for the change
- Policy copy
- Endorsed Registration Certificate copy
- NOC from financier OR form 35 duly signed and stamped by financier

For any endorsements on your policy you can contact us through any of the below mentioned modes:

E mail us at : care@hdfcergo.com OR Call Toll-free: 1800 2 700 700 (Accessible from India only)
OR Fax your request at: 022 6638 3669 OR Raise a service request on Insurance Portfolio Organizer (IPO) from www.hdfcergo.com

HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Call our customer care Toll-free 1800-2-700-700 (Accessible from India only) if the vehicle meets with an accident and provide your policy number for reference and register the claim
- Alternatively, you can visit and register on IPO (available on website/Download IPO app on your smart phone) by providing personal details, link your policy and register your claim under "Claims" tab

Please keep the following details handy while intimating a claim

- Policy No.
- Registration details/ RC copy
- Drivers details at the time of accident including driving license number
- FIR on a case to case basis
- Repair estimate

WHAT IS THE CLAIM PROCESS?

- If your vehicle can be driven, take it to the nearest dealer / garage.
- Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
- If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
- If the garage is outside our network, you would have to get the claim reimbursed subsequently.

CLAIMS DOCUMENTS - For ACCIDENTAL DAMAGE TO INSURED VEHICLE

- Duly filled and signed claim form & satisfaction voucher
- Registration Certificate (RC)
- Driving license of the person driving at the time of the accident
- Policy copy , original repair estimate, repair invoice
- Payment receipt for non-cashless claims
- Original repair invoice for cashless claims
- AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- Form 35 & original NOC from financier incase of total loss where payment is made to insured
- A copy of police FIR/panchnama is required for TP injury / death / property damage

Additional documents required for commercial vehicles:

- Spot survey
- Load challan
- Fitness certificate
- Route permit

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- Duly filled and signed claim form & discharge voucher (after loss settlement)
- Original Registration Certificate (RC)
- Original policy copy
- Copy of FIR lodged at the nearest police station
- All original keys & vehicle invoice copy
- No trace report confirming that the stolen vehicle is not traceable
- Original NOC from financier incase of hypothecation / HPA
- Intimation to RTO for theft of vehicle
- Duly signed RTO transfer papers (Form 26, 28,29,30,35)
- RC extract with stolen remark from the concerned RTO after the loss
- AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: In cases of Theft of New Vehicle, claims would not be admissible if there is a GAP of more than 10 days from date of invoice of vehicle to the Proposal date.

WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter?

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

- Visit www.hdfcergo.com to renew instantly online
- SMS "RENEW <POLICY NO> " to 9999 700700
- Visit our nearest branch / your agent
- Send a copy of the renewal notice along with premium cheque to our branch office /Corporate office
- Call our toll free number 1800 2 700 700 (Accessible from India only)

HOW TO CONTACT US?

Call Toll-free	:1800 2 700 700 (Accessible from India only)
Fax	:022 6638 3669
E-Mail	:care@hdfcergo.com
Write to us at (Customer service office)	:HDFC ERGO General Insurance Company Limited 6 th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059
IPO	:Raise a service request on Insurance Portfolio Organiser (IPO)

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- Access to FAQs and downloads

* supports smart phone based on Blackberry, iPhone, Windows 8 & Android platform.

Send SMS <IPO> to 9999700700 to download Mobile App

This document is a summary of the benefits offered. The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the policy wordings.

In case of any conflict between this document and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.