



PROSPECTUS – MOTOR INSURANCE - PRIVATE CAR LIABILITY ONLY– 3 YEARS

Your vehicle is one of your most prized possessions. With HDFC ERGO General Insurance Company Limited Motor Insurance policy, your vehicle is protected against any third party liability arising out of use of your insured vehicle. Traditional Motor Policy provides liability only for annual term HDFC ERGO General Insurance Company Limited motor insurance private car liability only policy provides cover to your prized possession for 3 years to suit your requirements. Save more on your insurance premium and stay worry free from annual renewals three years.

PRODUCT HIGHLIGHTS

- Liability only cover only for private car vehicles. No hassles of annual renewals.
- Toll free help line for any policy queries and claim intimation.
- Fair and transparent claim settlement.

ELIGIBILITY

The product will be offered to all Private cars eligible for insurance as per the erstwhile Indian Motor Tariff 2002.

WHAT IS COVERED

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 and / or any damage to property owned by third party

Personal Accident Cover to Owner Driver:

Cover for registered owner of the vehicle. Cover available for personal accident to unnamed passengers & named passengers up to Rs. 2 Lac.

WHAT IS NOT COVERED

1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein
 - a. being used otherwise than in accordance with the 'Limitations as to Use'
 - b. or
 - c. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause
2. The Company shall not be liable in respect of any claim arising out of contractual liability.
3. Except so far as in necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person

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who is indemnified under the policy or bodily injury sustained by such person arising out of and in the course of such employment.

4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.
5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim
6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

CANCELLATION & REFUND

The Company and/or Insured may cancel the Policy on the following grounds by sending seven days notice by recorded delivery to the address of The Company and/or Insured of the policy:

- a. Double Insurance
- b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss
- c. In the event the vehicle is sold and/or transferred

RENEWAL CLAUSE

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

Claims process

Claims process

All third party claims are processed basis the summon received from the court



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CLAIMS INTIMATION

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

Our contact details are as follows:

Contact us- 022 6158 2020/ 022 6234 6234

For claim amount greater than Rs 1 lakh, KYC documents as below are mandatory

- 1) PAN Card
- 2) Aadhar Card
- 3) Any other supporting document

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

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.

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.