

# MOTOR INSURANCE

**HDFC  
ERGO**

GENERAL INSURANCE

Har pal apke saath



## EMERGENCY ASSISTANCE COVER

- Emergency assistance services for the following:
  - On site minor repair
  - Battery jump start
  - Duplicate key
  - Tyre change
  - Locked/Lost keys
  - Fuel delivery
  - Emptying of the Fuel type
  - Towing and Removal of the covered vehicle



## COST OF CONSUMABLE ITEMS:

Covers 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

### Conditions

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

### Key Benefits

- Relieves you of the additional expenditure incurred

Add-on Vs. Plan	Silver Plan	Gold Plan	Platinum Plan	Titanium Plan
Zero Depreciation	✓	✓	✓	✓
Loss of Use / Down Time Protection	x	✓	x	x
Engine and Gear Box	x	x	✓	✓
No Claim Bonus Protection	x	x	✓	✓
Cost of Consumables	x	x	x	✓



For details please refer policy wordings

Toll-free: 1800 2 700 700 | Visit: [www.hdfcergo.com](http://www.hdfcergo.com) | sms 'MOTOR' to 9999 700 700

HDFC ERGO General Insurance Company Limited, 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai 400 059. Insurance is the subject matter of solicitation. IRDA Reg. No. 125 UID No. 856

For more details on risk factors, terms and conditions, please read the policy brochure before concluding the sale.

You have invested your precious time in analyzing every detail before buying your dream car, now ensure the protection of your prized possession with the best comprehensive insurance plan from HDFC ERGO. This plan is carefully designed to provide optimum coverage and no surprises! You can opt for the Motor Insurance Add-on plan which enhances your coverage for better protection, in addition to your standard motor insurance policy for motor vehicles to:

- Provide added security and complete peace of mind
- Minimizes out-of-pocket expenses
- Widens the existing scope of cover

#### LOSS OF USE / DOWN TIME PROTECTION

The policy reimburses a daily benefit towards the cost of alternate means of transport for the duration the insured vehicle is repaired or replaced, subject to following limits:

- Upto Rs. 500/- per day for private cars
- Maximum 5 days for partial loss and 15 days for total loss / theft claims
- Coverage may be availed up to three times for partial loss claim and once for a total loss / theft claim during the entire policy tenure

#### **Key Benefits**

- No compromise on the mode of travel
- No additional expenditure due to loss of use of vehicle caused by damage

#### **Conditions**

- The claim will be admitted under the own damage section of the policy
- The facility under this clause is limited to the number of days 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
- The benefit under this clause will be offered only if the insured vehicle is kept in the garage for more than 24 hours

## ADD – ON COVERS



#### ZERO DEPRECIATION CLAIM

The policy pays the full claim without any deduction for depreciation (excludes Tyres and Batteries) applicable on the own damage section. However, depreciation for parts excluded under India Motor Tariff is payable.

#### **Key Benefits**

- Minimum “Out of Pocket Expenses”
- No concern about categorization of parts



#### ENGINE AND GEAR BOX PROTECTOR

Covers consequential damages to the internal child parts of the engine and /or gearbox 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 lubricating oil due to accidental means

#### **Key Benefits**

- No worries of driving your vehicle through water logged area
- Covers expenditure incurred due to damage to internal Engine and Gear box parts

#### **Conditions**

The claim will be admitted under the own damage section of the policy.



#### NO CLAIM BONUS PROTECTIONS

Retain the “No Claim Bonus” earned on the policy regardless of a claim on the vehicle

#### **Key Benefits**

- Substantial saving in premium
- Benefit of NCB even if claim is registered

#### **Conditions**

- Can avail benefit only up to a maximum limit of 3 claims on policy
- Subject to occurrence of the following contingencies under a claim:
  - Damages to Windshield Glass
  - Loss to parked vehicle by external means
  - Loss to parked vehicle due to flood, earthquake, AOG perils