

**HDFC
ERGO**

Take it easy!



**COMMERCIAL
VEHICLE INSURANCE**

Keeping your business on the move

In this dynamic age, our business needs to be on the move- ALWAYS! And this should be irrespective of the eventualities that occur in its day to day functioning. At **HDFC ERGO** it is our endeavour to assure you just that. Our commercial vehicles insurance brings to you specialised tailor-made features to suit your business requirements. With us you can be rest assured of an end-to-end automated process which ensures fast track claim settlement of your claim with minimal documentation. With us, your vehicle's insurance is in safe hands.

WHAT IS COVERED

- **Own damage to the vehicle caused by:**
 - Accidental external means
 - Burglary, housebreaking or theft
 - Fire, explosion, self ignition, lightning
 - Terrorism, riots, strike or malicious act
 - Transit by road, rail, inland waterway, lift
 - Earthquake, flood, storm, landslide, rockslide
- **Legal Liability for bodily injury and/ or damage to third party property damage arising out of the use of the vehicle**
- **In addition, your policy also includes:**

Reimbursement of towing charges upto ₹750, ₹1500 & ₹2,500 varies depending on the vehicle type in respect of any one accident

KEY SERVICE FEATURES

Simple Documentation for hassle free claims settlement

- Duly filled & signed claim form
- Driving license
- Registration book copy
- Copy of insurance certificate
- Load challan
- Route permit
- Fitness certificate
- FIR
- Tax paid receipt

PAYMENT ADVANCES

No need to raise money in a hurry to pay for your repairs. Advances upto 80% of insurer liability.

Spot Survey: To be carried within 6 hours, waived after 6 hours.

Avail **cashless claims** at all our associated garages / workshops.

Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234

WHAT IS NOT COVERED

- General aging, wear and 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)

KEY HIGHLIGHTS

- Comprehensive policy - provides a host of covers in a single policy
- A team of dedicated relationship managers at all locations to manage our strategic partnership
- Toll free helpline No. - For any product or claims queries
- Use of state of the art technology for claims & policy processing
- Cashless claims service at associated garages / workshops
- For non-cashless claims service, reimbursement within 7 working days on full and final receipt of claim documents
- Standardized quality service across the country

CLAIM PROCESS

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

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

Our contact details are as follows: Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234

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.

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

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 policy 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 prospectus or tables of 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.

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HDFC ERGO General Insurance Company Limited



1800 2666 400



hdfcergo.com



HDFC ERGO Mobile App

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234 | care@hdfcergo.com | www.hdfcergo.com. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: Motor Insurance - IRDAN125P0005V01200203. UID No. 3030.