

**HD  
FC  
ERGO**

*Take it easy!*



**PRIVATE CAR  
INSURANCE**

Insure your vehicle  
against unforeseen events

Your vehicle is one of your most prized possessions. With **HDFC ERGO Motor Insurance**, your vehicle is protected against any unforeseen circumstances. Now, you can be rest assured of hassle-free service, backed by a network spanning 6800+ authorized workshops and end to end automated process which ensures fast track claim settlement. It ensures you to get back in driver's seat quickly, no matter what happens to your vehicle.

## FEATURES



Customise the policy with add-ons as per your needs



Round the clock support for Roadside Assistance services



24x7 Customer Support



6800+ Cashless Garages



No capping on the number of claims in Zero Depreciation Claim

## WHAT IS COVERED

### Own damage to the vehicle caused by:

- Accident external means
- Burglary, housebreaking or theft
- Fire, explosion, self-ignition, lighting
- Terrorism, riots, strike or malicious act
- Transit by road, rail, inland waterway, lift
- Earthquake, flood, storm, landslide, rockslide

**Personal accident** cover for registered owner of the vehicle. You can also opt for a personal accident cover for passengers as well as paid drivers.

### Third Party Legal Liability:

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

## Your Policy also includes:

Reimbursement of towing charges up to ₹1500 (Cars) or actual, whichever is lower in respect of any one accident.

### WHAT IS NOT COVERED

- General aging, wear and tear
- Damage by a person driving without a valid license
- Mechanical or electrical breakdown, failure
- Damage by a person driving under the influence of liquor or drugs
- Depreciation, any consequential loss
- Loss/damage attributable to war, mutiny, nuclear risks
- Damage to tyres and tubes, unless damaged during an accident
- Loss/damage outside India

### NO CLAIM BONUS

As an incentive for you to drive carefully, if no claim is made or pending during the preceding year(s), you get a discount.

Period of Insurance	% of Discount on own damage premium Preceding Year
Preceding year	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

In short, you can trust HDFC ERGO to get you back in the driver's seat quickly. Because we provide you with not just comprehensive insurance but also comprehensive assistance, whenever you need it.

\*Terms & Conditions apply

### 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 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.
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-Pricing Revision- Private Cars - IRDAN125RP0001V02201415 | Zero Depreciation Claim (Private cars) - Revision - IRDAN125A0021V01201415. UID No. 3007.