



Motor Insurance

Comprehensive cover for your vehicle

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Your vehicle is one of your most prized possessions. With HDFC ERGO's 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 1600+ 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.

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 Rs. 1500 (Cars) or actual, whichever is lower.



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
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Loss/damage attributable to war, mutiny, nuclear risks

- Damage to tyres and tubes unless the vehicle is damaged during an accident
- Loss/damage outside India

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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	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

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PRODUCT HIGHLIGHTS

- Estimate approval in 24 hours of vehicle reaching garage
- Cashless claim service* at authorized network garages
- Toll-free help line for any policy queries and claims intimation
- Value-added services like towing / ambulance / claim assistance, on a best-effort basis.
- Hassle free claim settlement.

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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.

* Conditions apply

For details, kindly refer to [Policy Wordings](#).

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HDFC ERGO General Insurance Company Limited

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Disclaimer: Please read the Terms & conditions before concluding the sale. Insurance is the subject matter of solicitation.
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