

# BASIC COVERAGES



## Accidental Damage

It provides coverage for the damages caused to the insured vehicle in case of an accident or collision.



## Riots

It can cause damage to your vehicle, including the engine, windshield, and more. As a result insurance provides coverage for all damages caused due to riots.



## Burglary

If someone illegally and forcefully steal your vehicle then the company provides coverage for the loss.



## Natural Calamities

Damage to your car caused by natural calamities like earthquakes, floods, hailstorms, etc, will be covered by your policy.



## Terrorism

If your car gets damaged by the terrorist attacks, you will get covered and company will pay for the damages.



## Transit Damage

In case you transport your vehicle through waterways, roadways, airways or railways. If the vehicle gets damaged in transit, your insurance policy will cover the cost of repair.



## Malicious Damage

This coverage pays for the repair or replacement of damaged parts when an unknown person/vehicle incurs damages to the parked vehicle.



## Theft

A coverage for theft that compensates you in the event of an insured vehicle being stolen or lost.



## Fire Damage

You will be covered for damages caused by fire, lightning and explosions if your car gets damaged by these factors.



## Third-Party Damage

It covers physical injuries, damages to the vehicle/property, and death.



## Rodent Cover

Expenses for repairing and replacing electric wires or any other car accessories damaged by rodent bites are covered.



## Land and Rock sliding

Damages sustained by vehicle due to land and rock slide will also be covered by the your motor

# ADD ON COVERS

## (Only Available with additional Premium)



### Zero Depreciation Cover

It covers the amount of depreciation deducted on the value of parts replaced under the own damage claim of the policy.



### Engine Secure

It provides coverage for repair and replacement expenses for the loss or damage to internal parts of the engine and gear box



### Consumable Expenses

It cover the cost of the consumables in your insured car that are lost and have to be replaced due to an accident.



### Tyre Secure

It covers the expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes.



### Roadside assistance

It benefits you not only in case of an accident but even during Breakdowns or if you run out of Fuel or in case of a Flat Tyre. It is also beneficial in case your keys get locked inside the car.



### Return to Invoice(RTI)

It covers the financial shortfall between the vehicle IDV and the purchase price of the vehicle in the event of your vehicle being a total loss / Constructive Total Loss by an accident or stolen.



### Key Replacement Cover

This covers the cost of replacing your locks and keys if the vehicle is broken into or the keys are lost or stolen.



### Loss of personal belongings

It reimburses the cost of lost personal belongings if the owner left them behind in the car and they got lost or stolen.



### Repair of Glass, Fibre, Plastic, and Rubber Parts

A claim for only glass/plastic/rubber/fibre parts where you opt for repairs rather than replacement, will not affect your No Claim Bonus eligibility at the time of renewal.



### Emergency Transport and Hotel expense

In the event of an accident outside of the city limit then it provides pay for overnight stay expenses in a hotel and travel charges to go back home.



# CLAIMS ADVANTAGE

## Cashless Facility

You do not have to pay upfront for vehicle damage at the garage. The company will settle the claim on behalf of the owner only in the preferred network garages.



## Windshield Expert

Your insurance company will pay directly for the repair or replacement of your damaged windshield.



## Towing Facility

In case of a breakdown, the insurance provider will reimburse the cost of towing your car to a network garage.



## Free Pickup

A free pick-up facility is provided from your door to the garage if your car is damaged and cannot be moved.



## 24X7 Service availability

Customers can register a claim any time 24hrs, 7 days a week, from anywhere in India.

