

Prospectus

MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS

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UIN: IRDAN125RP0001V02201415

A) INTRODUCTION

Your vehicle is one of your most prized possessions. With HDFC ERGO's Motor Insurance, your vehicle is protected against any unforeseen circumstances. The HDFC ERGO provides the revision of pricing of private cars. It gives your car the much needed all round protection that gives you extensive coverage from damage or loss arising due to natural calamities, theft, accidents and fire.

The salient features of the add on cover are briefly stated hereunder. For further details on coverage, exclusions and conditions please refer to the policy wordings.

ELIGIBILITY

This product will be offered to registered private car owners.

INTEREST INSURED

Private cars

B) PRODUCT INFORMATION

Policy Tenure- Annual

WHAT IS COVERED

SECTION I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland- waterway lift elevator air;
- x. by landslide rockslide.

SECTION II - LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of
 - i) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
 - ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.

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3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply
5. The Company may at its own option
 - (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy
 - (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy

SECTION III: PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in.

Below mentioned add on covers shall be offered to Private Car package policy holders with 1 year policy duration.

Sr. No.	Add On Name	UIN
1	Zero Depreciation Claim	IRDAN125RP0001V02201415/A0021V01201415
2	Tyre secure for private car	IRDAN125RP0001V02201415/A0027V01201920
3	Loss of Personal Belongings	IRDAN125RP0001V02201415/A0023V01202122
4	No Claim Bonus Protection	IRDAN125RP0001V02201415/A0060V01202122
5	Emergency Assistance Cover	IRDAN125RP0001V02201415/A0067V01202122
6	EMI Protector	IRDAN125RP0001V02201415/A0066V01202122
7	Loss of Use / Downtime Protection	IRDAN125RP0001V02201415/A0068V01202122
8	Higher Protection and Removal Costs	IRDAN125RP0001V02201415/A0065V01202122
9	Voluntary Deductible	IRDAN125RP0001V02201415/A0062V01202122
10	Engine & Gear Box Protector	IRDAN125RP0001V02201415/A0064V01202122
11	Cost of Consumable Items	IRDAN125RP0001V02201415/A0063V01202122
12	Multi Vehicle Discount	IRDAN125RP0001V02201415/A0059V01202122
13	Pay As You Drive - Kilometer Benefit	IRDAN125RP0001V02201415/A0033V01202223
14	Battery, Charger and Accessories Cover	IRDAN125RP0001V02201415/A0026V01202324
15	Electric Motor Cover	IRDAN125RP0001V02201415/A0027V01202324

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16	Zero Depreciation Claim for Battery, Charger and Accessories Cover	IRDAN125RP0001V02201415/A0038V01202324
17	EMI Protector Plus	IRDAN125RP0001V02201415/A0002V01202324
18	Return to Invoice	IRDAN125RP0001V02201415/A0061V02202324
19	Enhanced Roadside Assistance Cover	IRDAN125RP0001V02201415/A0076V01202526
20	Pay As You Drive- Mileage Based	IRDAN125RP0001V02201415/A0078V01202526
21	Emergency Medical Expenses	IRDAN125RP0001V02201415/A0081V01202526

ADD ON COVERS:**1. LOSS OF USE - DOWN TIME PROTECTION**

The add on aims to indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the cost of alternate means of transport for Private Vehicles up to Rs. 500/- per day, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.

The Coverage is further limited for* the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

*The facility under this clause is limited for number of days till 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.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

2. MULTI VEHICLE DISCOUNT

This add on provides that a discount on own damage premium may be provided to insured owning multiple vehicles, this discount will be applicable from the second vehicle onwards and is available up to 20% over the own damage premium excluding premium for any add on cover. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In-case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

3. VOLUNTARY DEDUCTIBLE

If the insured opts for a voluntary deductible the add on provides a discount in own damage premium as per the below table:

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 2500	20% on the OD premium of the vehicle
Rs. 5000	25% on the OD premium of the vehicle

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Rs. 7500	30% on the OD premium of the vehicle
Rs. 15000	35% on the OD premium of the vehicle
Rs. 20000	40% on the OD premium of the vehicle
Rs. 25000	45% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

4. EMERGENCY ASSISTANCE

In the event of the Insured vehicle being disabled/immobilized the Insurer would provide the below mentioned services:

- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement
- h) Ambulance referral
- i) Medical evacuation
- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

5. NO CLAIM BONUS PROTECTION

This add on provides protection to existing No claim bonus available to customer. It provides that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under own damage section of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/earthquake/ AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during each policy year.

6. EMI PROTECTOR

In the event of the vehicle insured is kept in garage for accidental repairs for more than ____* days, Insurer will pay _____ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special Conditions

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).

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- d) Benefit available only once during each policy year
- e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions

- a) If spare parts are not available then those number of days would not be accounted for.
- b) This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)
- c) *30 days in case of one Equated Monthly Instalment Amount (EMI)
- d) *60 days in case of two Equated Monthly Installment Amount (EMI)
- e) *90 days in case of three Equated Monthly Installment Amount (EMI)

7. RETURN TO INVOICE

In the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions:

This covers excludes the following-

- a. In case of theft stolen vehicle is recovered within 90 days of theft.
- b. Final investigation report in case of theft claim is not issued by police authorities.

8. COST OF CONSUMABLE ITEMS

This add on extends the coverage in own damage section to cover expenses incurred by the Insured towards Consumable Items

For the purpose of this cover, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

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

9. ENGINE & GEAR BOX PROTECTOR

With this add on cover the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of Water ingression, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

- 1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.

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2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

Specific Conditions:

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingress.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

Your Obligations:

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not to be shifted till the survey is done.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

10. HIGHER PROTECTION AND REMOVAL COSTS

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided in the policy wordings) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

Private Car - Up to ` 15000/-

11. LOSS OF PERSONAL BELONGINGS

Loss of Personal Belonging aims to provide the cover to indemnify the cost of damage or theft of the personal belonging in the vehicle if the risk event is admissible for Claim under Own Damage Section of the Policy. Any damage to personal belonging happening due to the risk event which falls under exclusion under Own Damage section stands excluded.

Personal Belongings would mean Clothes, Bags, Shoes, Golf Kit, Mobile, Tablets, Laptops, Driving License and Registration Certificate.

12. TYRE SECURE

The add on aims to cover the replacement expenses as may be necessitated, arising out of accidental loss or damage to tyres and tubes only, with or without any damage to the insured vehicle, resulting into burst, bulge, cut, puncture, or damage.

in the event of accidental loss and/ damage of tyres and tubes only, the exclusion applicable under

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Section 1 (Own Damage) of Base policy which reads as below would stand deleted.

“The Company shall not be liable to make any payment in respect of-

Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.”

Both New & Old Tyre are covered under the scope of cover of this add on cover.

13. ZERO DEPRECIATION CLAIM

The add on aims to cover the cost of depreciation that is applicable under own damage cover. In the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion: This cover excludes tyres. Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

14. EMI PROTECTOR PLUS

The EMI Protector Plus cover pays up to 3 Equated Monthly Instalment Amount as per the policy schedule if the insured vehicle is kept in an authorized garage for a given number of days in case of accidental repairs as per the option selected.

You have the option to choose from 2 options for ‘EMI payment’ which is the maximum payable amount at the time of claim during the policy tenure –

- 50% of one EMI - If the insured vehicle is kept in garage for accidental repairs for more than 6 days
- Make your Own Plan - If the vehicle is kept in garage for accidental repairs, we will pay up to 3 EMI's as per the following table:

Sr. No.	Time Stamp	Payable
A.	After *___Days	1 EMI
B.	After 30 Days of "A"	2nd EMI
C.	After 60 Days of "A"	3rd EMI

*number of days mentioned in the policy schedule.

15. PAY AS YOU DRIVE – KILOMETER BENEFIT

This is a free of cost cover which rewards on driving less at the end of the policy tenure. Based on the actual usage of the Insured vehicle during the policy period, the insured can claim a % of the basic own damage premium paid during the policy period as benefit under this add-on cover. The payment of will be as per KM slab table mentioned in the Policy Schedule.

16. BATTERY, CHARGER AND ACCESSORIES COVER

On the payment of additional premium, the Company agrees to indemnify the Insured for the loss or damage to his/her Battery including Detachable Battery., Wall Box Charger, Standalone charger and charging accessories caused by perils insured under Own Damage section of the policy and from electrical and mechanical breakdown subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The maximum liability of the Company to indemnify the Insured shall be limited to the Sum Insured specified in the Policy Schedule against this cover.

Exclusions:

- i. Any loss or damage that results from neglect of the periodic maintenance as specified by

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- manufacturer or carried out at dealer/service center not authorized by the manufacturer.
- ii. Any loss or damage that results from manufacturing defects or operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer.
 - iii. Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacturer specification /configurations.
 - iv. Inconsequential aspects such as noises, vibrations, heating that could not lead to dismal function or performance
 - v. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
 - vi. Any Public and / or third party liability for bodily injury and/ or death and / or property damage arising out of detachable battery, wall mounted or standalone charger and/or charging accessories
 - vii. Any loss or damage if the charging station or accessories is used for charging any device other than the Insured Vehicle.
 - viii. Where charging accessories are used for commercial or Hire or Reward purpose.
 - ix. Any loss or damage to detachable battery arising out of the use other than the Insured Vehicle.
 - x. Any loss or damage due to normal wear and tear, improper usage or fitment of battery, charger or related accessories.
 - xi. Any loss or damage due to power outages, surges or dips, or any improper voltage or current supplied.

Special Condition:

Battery, charger and accessories should be compliant with the safety standard norms issued by Government of India.

17. ELECTRIC MOTOR COVER

On the payment of additional premium, the Company agrees to indemnify the Insured for loss or damage to the propulsion motor and/or its related Internal child parts of the Insured vehicle arising out of Water ingress and / or leakage of any oil or grease subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The Company will indemnify for the following:

- Repair/replacement of propulsion motor and related Internal child parts.
- Labour cost incurred to overhaul the damaged propulsion motor
- Other machining charges as prescribed by the manufacturer.

Customer Obligations:

1. Customer to follow all precautionary measures for a vehicle that is stopped or parked in a water-logged area for a considerable amount of time.

Specific Exclusions:

- i. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
- ii. Any consequential loss arising out of the loss or damage specified under this cover.

18. ZERO DEPRECIATION CLAIM FOR BATTERY, CHARGER AND ACCESSORIES COVER

The Company agrees to indemnify the Insured the amount of depreciation deducted on replacement

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of battery including detachable battery, charger or accessories or any of its damaged part/s under any partial own damage claim admissible under the Policy subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

19. ENHANCED ROADSIDE ASSISTANCE COVER

This add on cover offers various services that includes:

- a) Emergency Towing Assistance (Break-down)
- b) Towing on Accident
- c) On Site Minor Repairs
- d) Battery Drain
- e) Tyre problem / change
- f) Vehicle Extraction
- g) Fuel Delivery (up to 5 Litres)
- h) Chauffeur on Demand
- i) Ambulance service

Note: Please go through add on policy wording for more details.

20. PAY AS YOU DRIVE – MILEAGE BASED

This add on provides upfront discount on the premium for own damage cover based on the mileage limit opted by you at the inception of policy.

You must declare the actual Odometer reading (in KM) of the Insured Vehicle.

Below is the Mileage Slabs to be opted by You:

- 0 – 2500 km
- 2501 – 5000 km
- 5001 – 7500 km
- 7501 – 10000 km
- 10001 – 15000 km

Grace Km's

While it is recommended to top up the mileage before expiry, there are Grace Km's that are available after exhaustion of mileage limit opted by you, You must top up the mileage within this grace period to avoid discontinuation of own damage coverage under the policy. Grace Km's are mentioned in your policy schedule and available only once per policy year or part thereof.

Top Up Km's

You must top up if your chosen mileage is about to exhaust. The Top up can be done in multiple of 1000 kms.

It is advisable to top up for a mileage that lasts up to the expiry of policy year to avoid discontinuation of cover.

Unused Mileage

Any unused limit in the Available Mileage shall be carried forward to the next Policy Period upon claim free renewal.

Computation of Km's for cancellations:

For cancellation of policy, the refund will be made for remaining Km's on pro rata basis.

However, carry forwarded km's if any shall not be considered for refund calculation.

There shall be no refund for unused kilometer under the following circumstances:

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- a. A claim is reported under the policy and you opted for cancellation.
- b. Sale of the Insured Vehicle
- c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometers will expire at the end of policy tenure.

NOTE: For more details, please refer policy wordings.

21. EMERGENCY MEDICAL EXPENSES

This addon will indemnify the Insured to pay reasonable medical charges incurred by the insured and/or occupants for treatment of any bodily injury arising out of an accident in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured up to Sum Insured mentioned in policy schedule. The company will pay for hospitalization, day care and OPD treatment in any hospital, clinic and/or nursing home.

Special condition: An excess of ₹5000/- will be applicable for each claim under Emergency medical Expenses.

In addition to this the company will also pay for –

- a. **Medical Assistance Cover** -Company shall upon the request of insured provide, in any area through the network of the service provider share the contact details of ambulance provider/medical practitioner with the Insured.
- b. **Ambulance charges:** The company will reimburse ambulance charges up to 5% of sum insured, Maximum up to 20,000.
- c. **Supporting devices:** We will reimburse the cost of supporting devices including but not limited to wheelchair, crutches and artificial limbs which become necessary after the accident. We will pay up to 10% of sum insured maximum up to 20,000.
- d. **Daily Cash Benefit** - In event of insured and/or passenger(s) suffering from an accidental injury involving the insured vehicle leading to hospitalization, the company will pay a fixed daily amount as mentioned in policy schedule against this cover subject to applicable Time Excess.

Special condition:

1. The cover is available only for insured/or occupants' whilst mounting and dismounting from or traveling in the Insured Vehicle, maximum up to the registered seating capacity.
2. The sum insured is on reducing basis and cannot be reinstated ie. the sum insured shall get reduced to the extent of claim amount paid. The sum insured mentioned in the policy schedule/certificate of insurance is the maximum aggregate liability payable for all occupants except for daily cash benefit where the daily cash amount is applicable for each occupant individually.
3. There should be an admissible own damage claim to initiate a claim under this cover.
4. Any claim related to an occupant shall be payable only with the approval of the Insured named in the Policy and will be paid directly to the injured occupant or his/her legal representative(s) whose receipt shall be a full discharge
5. Claim must be reported within 7 days from the date of the accident.
6. If the claim is reported after specified period, submission of a copy of intimation to local authority where accident has happened will be required.

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Specific Exclusions-

1. intentional self- injury, suicide or attempted suicide, physical defect or infirmity or;
2. an accident happening whilst such person is under the influence of intoxicating liquor or drugs;
3. any expenses related a sickness, disease, or medical disorder not directly consequential to accident;
4. any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise;
5. any physiotherapy treatment;
6. any expense not supported by an original and valid bill/receipt and related prescription of the attending medical practitioner/Hospital/ Nursing Home;
7. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council;
8. Any expense related to Injury suffered whilst engaged in adventurous sports;
9. Any claim arising out of, attributable to, or connected with any Pre-Existing Disease;
10. Any expenses if the treatment is started after 5 days from the date of accident.

General Exclusions applicable to whole policy

Own damage to the vehicle caused by:

- General aging,
- wear and tear Damage by a person driving without a valid license
- Mechanical or electrical breakdown, failure
- 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

For detail list please refer to policy wording.

No Claim Bonus

Period of Insurance	% of discount on own damage premium in the preceding year
Preceding year	0%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

Excess/ Deductibles

No Deductible

Condition of Average/ Underinsurance

Not Applicable

C) Cancellation Clause: -

The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of

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7 days to the Insured. The Company shall refund the proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

The above mentioned add on covers cannot be cancelled on standalone basis by the insured. It can be cancelled subject to cancellation of base policy by the insured on seven days' notice by recorded delivery, provided no claim has arisen during the currency of the add on cover.

Under no circumstances can the company cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.

Claim Process**A) Claims Intimation**

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

Our contact details are as follows: -

022-6234-6234/ 022 6158 2020

B) Survey of Loss

1. Surveyor is assigned on immediate basis and in any case within 24 hours of the receipt of intimation from the insured.
2. The Claim details are intimated to surveyor. All the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor are sent to the insured by letter, email or any other electronic form immediately after the appointment of the surveyor.
3. The Surveyor will co-ordinate with the Insured and if the vehicle is already in the workshop, surveyor will visit the workshop within 4 working hours of Intimation. Surveyor shall inform the insured of the essential documents and other requirements that the insured should submit in support of the claim. Where documents are available in public domain or with a public authority, the surveyor shall obtain them.
 - a) Claim Form
 - b) Registration Certificate
 - c) Driving License
 - d) Policy Copy
 - e) Estimate of Repairs
 - f) AML Documents (if required)
 - g) Job Card Copy (in case of Add-on cover taken for loss of use).
4. The Surveyor assesses the loss based and shares an interim report with the Company within the shortest time but not later than 7 days from the date of first appointment.
5. If the insured is unable to furnish all the particulars required by the surveyor or where the surveyor does not receive the full cooperation of the insured, the surveyor shall inform the Company about the delay they may result in the assessment of the claim. Insured shall be intimated about the delay by the Company or the surveyor.
6. The surveyor shall submit a report with within 15 days to the Company. In case of any exception in terms or circumstances or any difficulty associated with replacement/reinstatement, the surveyor can seek for an extension from the Company for submission of his report.
7. Once the final survey report is furnished with all required information/documents that are relevant and necessary for settlement of claim, the Company settle the claim.

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8. In case, the claim is rejected, the Company shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.
9. Salvage/ Wreck: In case of partial loss, the insured will not be responsible for disposal of salvage. The insured shall be paid his/ her claim amount.
10. Surveyor based on the assessment and repair invoice provides the liability in system. On receipt of the survey report, as the case may be, an HDFC ERGO shall within a period of 7days offer a settlement of the claim to the insured.

GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 022 6158 2020 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@hdfcergo.com
Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management system - <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

Prospectus

MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS

You may also refer Our website www.hdfcergo.com , <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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 ten lakh rupees.

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Motor Insurance- Pricing Revision Private Cars** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Motor Insurance- Pricing Revision Private Cars** from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.