



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

MOTOR

INSURANCE

**Powered for Drives That  
Never Slow You Down**

**IndusInd Private Car  
Package Policy**



With so many unforgettable memories attached to your car, it is easily one of your most important possessions. Your love for having a key-less entry tech-enabled car, and your pain while seeing a dent on your car, we understand both these feelings. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your car needs.

## **IndusInd Private Car Package Policy – where advanced solutions meet genuine trust.**



### **Policy Covers Your Damage And Theirs**

IndusInd Private Car Package Policy protects and compensates against financial loss when your car suffers own-damage due to a variety of reasons\*; and for any liability arising towards third party in case of injury/death or harm to their property, when an accident occurs (as per Motor Vehicles Act\*\*)

#### **\*Variety Of Reasons That Cause The Loss**

Loss or damage by accident, fire, lightning, self-ignition, explosion, burglary, house-breaking or theft, riot & strike, malicious act, terrorism, earthquake, flood, cyclone and inundation. Or while the car is in transit by rail, road, air, elevator and lift.

# 5 Things That Set Us Class Apart

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## One Tap Is All We Need!

Car Policies aren't tricky, they are simple, so should be the way you buy or renew them. All you need is your old policy and a camera in your phone to get a policy in under 60 seconds. Just scan, review and pay using the OCR technology-powered IndusInd Insurance App.



## Your Policy. Your Choice. Your Add-ons.

We give you freedom to choose. A car insurance cover offers protection that is common to all cars, but the need of that protection keeps changing from where you stay to how much you drive. So, with us you get host of add-ons to opt depending on your choice and need.



## Closer From Wherever You Are.

With a vast network of 10000+ network garages we are closer from any part of the country you drive to. And the best part is that we offer cashless claims facility throughout, which means you can relax while your car is repaired, and we settle the claim directly with the garage.



## We're Just A Video Stream Away.

Stuck in the woods or on the hills with your car, just tap on your phone, open the IndusInd Insurance App and Live Video Stream with us to get instant claim assistance. Oh Yes! IndusInd Insurance App can be downloaded through Google Play Store or App Store.



## No Claim? We'll Say Yes To Bonus.

No claim during the policy year is definitely good news, both for your car and your insurance premium, because you get to accumulate up to 50% discount on your premium with NCB (No Claim Bonus). We also offer additional discounts if you're a member of a recognised Automobile Association.

**\*\*Act Liability (as per Motor Vehicle Act):** Death or bodily injury to third parties; Death or bodily injury to any person carried in the car, provided they are not the insured's employees and not carried for hire or reward; Third party property damage

# Add-On! Because You Need Them

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## You Pay For The Kms You Drive

If you think the premium you pay for your car insurance is much higher than the use age of your vehicle, well then, we have some good news for you. You now opt for the Limit Sure-Pay as you drive add-on cover where you can choose to pay for just the number of kms you want to drive. You can even top up the kms incase you've exhausted it within a policy year or carry forward the excess unused kms to the next year or even redeem it for a discount on your car insurance premium at the time of renewal. Wonderrrrful isn't it!



## Full-on Protection With Nil Depreciation

When you make a claim under a comprehensive cover, the claim amount is often reduced by the depreciation of parts such as glass, fiber, etc. A Nil Depreciation (Bumper-to-Bumper) Cover helps you avoid these deductions, ensuring full compensation for your claim. Opt for it if you have a new car, are a new driver, or drive frequently in cities with heavy traffic.



## Consumables Should Be Unmissable

A bunch of seemingly insignificant items can cause a huge dent in your pocket, like nuts, bolts, screws, washers, grease, lubricants, clips, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil. Phew! That's a long list, but is covered when you choose the Consumables Cover. Go for it if you have a new or premium car and can't want a hefty out-of-pocket expense.



## Engine Is The Soul, Guard It.

Whether you stay in a heavy-rainfall region or the one that's flood prone, water isn't a great friend to your car engine. Go for an Engine Protection Cover to compensate for expenses incurred while fixing the indirect damage done by water ingression or leakage of lubricating oil leading to loss or damage to- Engine Parts, Differential Parts and Gear Box Parts.



## Keys Can't Be Put Under Locks

Let's be honest - we've all misplaced or lost our car keys at some point. While we can't find your keys for you, we can certainly cover the cost of repairing or replacing your car keys, locks, and/or the lock set. Don't take a chance-go for the Key Protect Cover if your car uses automatic keys or a lock set, as replacements for these can be quite expensive.



### **Car Halts But Not The EMI**

Sometimes damages take time to heal, not just for us but for the car too. While your car is under repair at an authorized service centre for more than 30 days, we solve for your running car loan EMIs. Yes, with the EMI Protection Cover we pay up to 3 EMIs (as per the plan opted) of your car's loan.



### **Making A Claim, Yet Want NCB**

Don't like seeing your car with the minutest damage and opt to claim for it, then this add-on is for you. Choose NCB Retention Cover and retain your NCB even if you make a claim during the policy year. You can opt for only one claim in the policy.



### **Daily Hospital Cash When You Need It The Most**

If an accident leaves you hospitalised, the last thing you need is financial stress. Daily Hospital Cash provides coverage according to your selected plan. It also covers unnamed passengers, provided the hospitalisation lasts a minimum of 24 consecutive hours. Additionally, a convalescence benefit becomes payable after 7 days of hospitalisation. Yes! we're with you in your tough times.



### **IndusInd Preferred Network – Our Customer Is King!**

With the IndusInd Preferred Network Garage Benefit Add-on, enjoy an additional 10% discount on your OD premium#, priority service, cashless claim settlement, and access to an extensive network of garages across Pan-India. Plus, benefit from 24x7 claim registration and a hassle-free experience-because your convenience is always our top priority.

#If the insured opts to repair the damaged vehicle outside the Preferred Network Garage, the preferred deductible i.e.. 10% of claim amount subject to minimum of ₹3000/- will be applied to the admissible claim amount.



# Policy Covers Everything But This<sup>^</sup>

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At IndusInd General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Consequential Damages
- Mechanical or Electrical breakdown
- Driving under the influence of alcohol, drug or any other intoxicated and driving without a valid driving license
- Contributory negligence (e.g. damage due to driving car in flood)
- Unauthorised use
- Add-on not bought
- Third party Liability damages
- Any loss or damage that result from violating the terms & conditions of the insurance policy

<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.indusindinsurance.com](http://www.indusindinsurance.com)

# We Deliver What We Promise<sup>+</sup>

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## Instant Policy Issuance

Wherever you are we will issue your policies instantly. Just visit our website or tap on IndusInd Insurance App or just ring our advisor. We're good to get you one, in under 60 seconds.



## Claim Survey Within 24 Hours

We'll call you for a claim survey within 24 hours of you intimating us the claim.



## Real-Time Claim Tracking

You don't need to chase us, just open the IndusInd Insurance App and get a real-time status of your claim anytime.

<sup>+</sup>Refer to our Policy Wording on our website for more details or ask our insurance advisor

## Easy Steps To Claim

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Intimate your claim by immediately calling us at 022-4890 3009 (Paid) or use the IndusInd Insurance App



Take your car to any of the garages for repair.

**For Cashless claims** - Get your car repaired by our company authorised 10000+ network garages. We will settle the repair bills directly with the garage up to the amount payable

**For Reimbursement claims** - If you choose to opt for a garage of your choice, you can pay for the repair charges and then submit the repair bills and receipt to us for settlement.






Submit necessary documents to surveyor / IGI and then proceed for repairs as per assessment provided by surveyor/IGI



Once car is repaired and invoice is submitted to IGI, accordingly IGI confirms liability and vehicle delivery



To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

### Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company IndusInd Private Car Package Policy-IRDAN103RP0010V02100001, Preferred Network Garage Benefit Add-on Cover - Private Car Package Policy-IRDAN103RP0010V02100001/A0049V01202425, EMI Protection for Private Car Package Policy-IRDAN103RP0010V02100001/A0006V02201415, NCB Retention Cover for Private Car Package Policy-IRDAN103RP0010V02100001/A0012V02200910, Limit Sure Pay As You Drive - Private Car Package Policy-IRDAN103RP0010V02100001/A0021V01202223, Nil Depreciation for Private Car Package Policy-IRDAN103RP0010V02100001/A0006V01201314, Consumable Expenses for Private Car Package Policy-IRDAN103RP0010V02100001/A0007V02201314, Engine Protector for Private Car Package Policy-IRDAN103RP0010V02100001/A0009V02201314, Key Protect cover for Private Car Package Policy-IRDAN103RP0010V02100001/A0008V02201314. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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Certified Company