

IndusInd Commercial Vehicles Package Policy

Built for Vehicles That Keep
Your Business Moving



Keeping Your Business On The Move

*Your commercial vehicle connects your business
to customers, markets and opportunities.*

*When it faces accidental damage or loss, the
impact can be felt across your operations.*

*The IndusInd Commercial Vehicle Package Policy
is designed to support you in such moments with
protection against accidental damage and loss,
helping minimise disruptions, safeguard your
business continuity, and keep your operations
moving forward with confidence.*

**IndusInd Commercial Vehicles Package Policy -
A Trusted Partner for Every Business Journey.**



#ForwardTogether

Why This Plan Stands Out



Accidents Covered

Accidents can happen without warning. To protect you from unexpected loss or damage, your insured vehicle is covered in case of:

- Fire, explosion, self-ignition or lightning
- Burglary, housebreaking or theft
- Riot and strike
- Accidents by external means
- Natural calamities such as earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide and more



Round-The-Clock Roadside Support

Get 24×7 assistance for towing, breakdown help, flat tyre changes, battery jumpstarts, fuel delivery and emergency medical assistance. Whether it is day or night, this support helps reduce downtime and keeps your vehicle on the move.



Third-Party Risks Covered

When things take an unexpected turn, we have you covered. Our third-party insurance protects you against liabilities arising from the use of the insured commercial vehicle.

This includes bodily injury or death of a third party, as well as damage to third-party property or vehicles. In case your vehicle causes property damage or personal injury, you can stay assured knowing your liabilities are backed by us.



Add More Power With Optional Covers



Nil Depreciation Cover

When you make a claim under a comprehensive cover, depreciation is usually deducted from the claim amount. With Nil Depreciation Cover, also known as this deduction is avoided. This can help you receive the entire claim compensation. This cover can be especially useful if you have a new commercial vehicle or if your vehicle is used in heavy city traffic.



EMI Protection Cover

A long repair period can put pressure on your finances, especially when vehicle loan EMIs continue as usual. If your vehicle remains under repair at an authorised service centre for more than 30 consecutive days, EMI Protection Cover pays up to 3 EMIs of your vehicle loan.



Daily Allowance Benefit Plus

When your vehicle is under repair, daily activities can take a backseat. If the repair period exceeds 3 days, this cover provides a daily allowance to help you manage the disruption while your vehicle is being repaired.



Limit Sure: Pay As You Drive

If your commercial vehicle is driven for fewer kilometres during the policy period, you can choose a kilometre limit that matches your usage. This cover helps align your Own Damage premium with the selected kilometre limit. If you exhaust your kilometre limit during the policy year, you also have the option to purchase additional kilometres.



Return To Invoice

In the event of Total Loss, Constructive Total Loss or Theft, the claim amount payable under the policy may be lower than the original purchase price of the vehicle. Total Cover helps bridge this gap by covering the difference between the payable claim amount and the purchase price of the vehicle, along with specified expenses such as first registration charges, insurance cost, road tax, permit fees and depreciation cost, as per policy terms.



Tyre Protector Cover

Tyres can get damaged due to accidental cuts, bulges and road impacts. Tyre Protector Cover helps cover the repair or replacement cost of insured tyres and tubes damaged due to covered accidental causes, helping reduce unexpected replacement expenses.



Hospital Cash Cover

An accident can lead to hospitalisation and additional expenses. Hospital Cash Cover provides a fixed daily cash benefit for eligible hospitalisation following an admissible accident involving the insured vehicle. It also provides a convalescence benefit after the specified period of hospitalisation.



Rim Protector Cover

Accidents can cause damage to your two-wheeler's rims, leading to unexpected repair costs. The Rim Protector Cover helps pay for the repair or replacement of insured rims damaged due to accidental loss or damage, reducing the financial burden of unforeseen expenses.



Engine Protector

Water ingress and leakage of lubricating oil can cause serious damage to the engine and related components. Engine Protector Cover helps pay for the repair or replacement of internal engine parts, gearbox, transmission and differential assemblies, along with specified lubricants and consumables damaged due to covered causes. This cover can be particularly useful in flood-prone or heavy-rainfall areas.



Key Protect Cover

Modern vehicle keys and locksets can be expensive to replace. Key Protect Cover helps cover the cost of repairing or replacing lost, stolen or damaged keys and locksets, helping reduce unexpected replacement expenses.



IndusInd Commercial Vehicle Assistance Cover

A flat tyre, a dead battery or a vehicle breakdown can disrupt deliveries and business operations. Assistance Covers provide 24x7 Roadside Assistance, Emergency Towing, On-Site Assistance, Minor Repairs, Fuel Assistance, Key Assistance, Emergency Medical Support, Legal Assistance, Flood Assistance, Load Transfer Services and Continuation or Return Journey support and more, helping keep your vehicle and business moving.

And many more.

Add-Ons For Commercial EVs



Electric Vehicle Charger Cover

Your EV charger plays an important role in keeping your vehicle ready for the road. This cover helps protect it against risks such as fire, theft and accidental damage, helping reduce repair or replacement expenses and ensuring uninterrupted charging convenience.



Electric Vehicle Battery Protection Cover

The EV battery is one of the most valuable parts of an electric commercial vehicle. This cover helps take care of repair or replacement costs arising from accidental damage, water ingress or short circuits. It supports long-term battery health without adding financial strain, especially for commercial EVs that run long hours.



Electric Motor Protect Cover

Water ingress and lubricant leakage can cause damage to your EV's motor and related components. This cover helps protect against such risks by covering the repair or replacement cost of internal electric motor parts, helping keep your vehicle running smoothly while reducing unexpected repair expenses.

What This Policy Does Not Cover[^]

Understanding what is not covered is just as important as knowing what is covered. Here are some of the major exclusions under the policy:

- ✘ Loss or damage due to war or nuclear risks
- ✘ Deductible as stated in your policy
- ✘ Loss or damage due to ionizing radiation
- ✘ Vehicle driven by someone other than the driver, as stated in the 'Driver's Clause'
- ✘ Accidental loss, damage or liability occurring outside the defined geographical area for the vehicle
- ✘ Vehicles being used other than in accordance with the limitations as to use. For example, if you use a private vehicle for commercial purposes
- ✘ Consequential loss - if the original damage causes subsequent damage / loss, only the original damage will be covered

[^]This list is indicative. For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale.

We Make Claims Actually Easy



Step 1: Intimate Your Claim

Call us immediately at 022-4890 3009 (Paid) or use the IndusInd Insurance App to register your claim.



Step 2: Take Your Vehicle for Repair

Choose between a cashless or reimbursement claim based on your preference.

For Cashless Claims: Take your vehicle to any of our 12,000+ authorised network garages. Repair bills are settled directly with the garage, up to the payable amount.

For Reimbursement Claims: Get your vehicle repaired at a garage of your choice, pay the repair charges and submit the bills and receipts to us for settlement.



Step 3: Submit Documents

Share the necessary documents with the surveyor or IndusInd General Insurance and proceed with repairs as per their assessment.



Step 4: Vehicle Delivery

Once repairs are complete and the invoice is submitted, IndusInd General Insurance confirms liability, and your vehicle is ready for delivery.

Take the smart step. Connect with us today.

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 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.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company. IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001, Daily Allowance Benefit Plus for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0012V01201415, EMI Protection for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0008V01201415, Engine Protector for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0005V01202223, Hospital Cash Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0026V01202223, NCB Retention Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0014V01200910, Nil Depreciation for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0006V01200910, Electric Motor Protect Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0083V01202425, Electric Vehicle Battery Protection Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0084V01202425, Electric Vehicle Charger Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0085V01202425, Key Protect Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0086V01202425, Tyre Protector Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0087V01202425, Rim Protector Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0088V01202425, Assistance Cover for IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001/A0089V01202425, Return to Invoice for IndusInd Commercial Vehicle Package Policy - UIN : IRDAN103RP0012V02100001/A0024V01202223, Limit Sure Pay As You Drive for IndusInd Commercial Vehicle Package Policy - UIN: IRDAN103RP0012V02100001/A0005V01202526. 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. IGI/MCOM/CO/IndusIndCommercialVehicleInsurance-Brochure/VER.1.0/300726.