

IndusInd Private Car Package Policy

Powered for Drives That
Never Slow You Down



Always Ready For The Road Ahead

It's often the smallest details that define the driving experience.

*The quiet convenience of keyless entry. The pride of seeing your car waiting for you.
And that unmistakable feeling when something doesn't seem quite right.*

Because when it's your car, every detail matters. The IndusInd Private Car Package Policy combines comprehensive protection with technology-enabled support to deliver a seamless, responsive, and dependable ownership experience.

So you can focus on the joy of driving, while we help take care of the unexpected.

Because your car deserves more than just insurance.

IndusInd Private Car Package Policy - Built For The Love Of Driving.

#ForwardTogether

What Does the Policy Cover?

The IndusInd Private Car Package Policy protects you against financial loss if your car suffers own damage due to a variety of events.*

*It also covers liability towards a third party in case of injury, death or damage to their property due to an accident (as per the Motor Vehicles Act**).*

***Reasons For Loss Or Damage**

The policy covers loss or damage caused by accident, fire, lightning, self-ignition, explosion, burglary, theft, riot, strike, malicious act, terrorism, earthquake, flood, cyclone and inundation.

It also covers damage while the car is in transit by rail, road, air, elevator or lift.

****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.



Why This Plan Stands Out



Get Insured Instantly

Buy or renew your policy in minutes through the IndusInd Insurance App. Enjoy a seamless, hassle-free experience with instant access to your insurance needs, anytime and anywhere.



Add-ons That Fit Your Life

Every car insurance policy comes with a base cover that is common to all cars. With us, you can customise your policy by choosing from a wide range of add-on covers tailored to your individual needs.



Cashless Garages Nationwide

With a network of 12,000+ garages across the country, cashless repairs are available wherever you drive. Eligible claims are settled directly with the garage, making the repair process simpler and more convenient.



Live Video Claim Assistance

In case of a breakdown or accident, open the IndusInd Insurance App and Live Video Stream with us for instant claim assistance. The app is available on the Google Play Store and the Apple App Store.



No Claim Bonus of Up to 50%

Every claim-free year earns you a discount on your renewal premium, accumulating up to 50% with NCB.



Add More Power with Add-On Covers



Nil Depreciation Cover

Standard claims are settled after deducting depreciation on parts such as glass and fibre. With Nil Depreciation Cover, these deductions do not apply, helping you receive a higher claim payout in line with the policy terms. Recommended for new cars, new drivers, and those who frequently drive in heavy city traffic.



Consumable Expenses

Repair costs often include small but expensive items like nuts, bolts, screws, washers, grease, lubricants, clips, AC gas, bearings, engine oil, oil filter, fuel filter, and brake oil. Consumables Cover helps cover these costs, reducing out-of-pocket expenses. Advisable for new or premium car owners.



Engine Protector

Water ingress and lubricant leakage can cause significant damage to your engine, even without a visible external impact. This cover compensates for the repair or replacement of engine parts, differential parts, and gearbox parts. Particularly relevant if you live in a high-rainfall or flood-prone area.



Key Protect Cover

Covers the cost of repairing or replacing car keys, locks, and lock sets in case they are lost or stolen. Especially important for cars with automatic or smart keys, where replacement costs can be considerable.



NCB Retention Cover

Making a claim does not have to mean losing your No Claim Bonus. With the NCB Retention Cover, your NCB is protected even if you make one Own Damage claim during the policy year.



EMI Protection Cover

If your car is under repair at an authorised service centre for more than 21 consecutive days, this cover pays up to 3 EMIs of your car loan, as per the plan opted. This helps your finances stay on track while your car is being repaired.



Hospital Cash Cover

In the event of an accident resulting in hospitalisation, this cover provides a daily cash benefit as per the plan selected. Unnamed passengers are also covered, provided hospitalisation lasts for a minimum of 24 consecutive hours. A convalescence benefit becomes payable after 7 days of hospitalisation.



IndusInd Preferred Network Garage Benefit

Get an additional discount on your Own Damage premium, priority service, and cashless claim settlement across an extensive pan-India garage network. The benefit also includes 24×7 claim registration for a smoother experience.



Assistance Cover

A flat tyre, dead battery or vehicle breakdown can disrupt your plans when you least expect it. Assistance Covers provide 24×7 roadside assistance, towing support, on-site assistance and emergency help to get you moving again. Depending on the cover opted, you can also avail benefits such as Emergency Medical Assistance, Legal Assistance, Travel Assist Services and more, ensuring support is always within reach.



Limit Sure: Pay As You Drive

Pay based on the kilometres you choose to drive. Select your kilometre limit upfront, and if you exhaust it within the policy year, simply top up.

Note: If the insured opts to repair the damaged vehicle outside the Preferred Network Garage, the preferred deductible, which is 10% of the claim amount, subject to a minimum of ₹3,000, will be applied to the admissible claim amount.



EV Add-On Covers



Electric Motor Protect Cover

Water ingress and lubricant leakage can lead to expensive damage to your EV's motor and related components. Electric Motor Protect Cover helps cover the repair or replacement costs of internal electric motor parts, helping keep your vehicle running smoothly and reducing unexpected repair expenses.



EV Battery Protection Cover

The battery is one of the most important and expensive components of an electric vehicle. EV Battery Protection Cover helps cover repair or replacement expenses arising from damage to the lithium-ion battery and Battery Management System (BMS), helping protect you from unexpected financial setbacks.



EV Charger Cover

Your EV charger is essential for keeping your vehicle ready for the road. EV Charger Cover helps protect the charger against risks such as fire, theft and accidental damage, helping reduce the cost of repair or replacement and ensuring uninterrupted charging convenience.

What This Policy Does Not Cover[^]

At IndusInd General Insurance, we keep things straightforward. Here are the major exclusions of this policy, worth knowing before you ever need to make a claim.

- ✗ Consequential damages
- ✗ Mechanical or electrical breakdown
- ✗ Driving under the influence of alcohol, drugs, or any other intoxicant, or driving without a valid licence
- ✗ Contributory negligence, such as damage caused by driving through a flood
- ✗ Unauthorised use of the vehicle
- ✗ Claims under add-ons not purchased
- ✗ Third-party liability damages
- ✗ Any loss or damage arising from a violation of policy terms and conditions

[^]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.

Here Is What You Get, Every Time⁺

Instant Policy Issuance

- Get your policy issued instantly via our website, the IndusInd Insurance App, or through an advisor.

Quick Claim Survey

- We initiate your claim survey within 24 working hours of receiving your claim intimation.

Real-Time Claim Tracking

- Stay updated at every step of your claim. Simply open the IndusInd Insurance App to check your claim status in real time, whenever you need it. No follow-up call needed.

⁺For complete details, refer to the Policy Wording on our website or speak to your insurance advisor.

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 Car for Repair

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

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

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



Step 3: Share the necessary documents with the surveyor or IndusInd General Insurance, and proceed with repairs as per the assessment provided.



Step 4: Once repairs are complete and the invoice is submitted to IndusInd General Insurance, liability is confirmed, and vehicle delivery can be completed.

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 Private Car Package Policy UIN:

IRDAN103RP0010V02100001, Nil Depreciation for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0006V01201314, Consumable Expenses for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0007V02201314, Engine Protector for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0009V02201314, Key Protect cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0008V02201314, NCB Retention Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0012V02200910, EMI Protection for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0006V02201415, Hospital Cash Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0029V01201920, Limit Sure Pay As You Drive for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0021V01202223, Preferred Network Garage Benefit Add-on Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0049V01202425, Assistance Covers for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0054V01202223, Electric Vehicle Battery Protection Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0050V01202223, Electric Motor Protect Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0052V01202223, Electric Vehicle Charger Cover for IndusInd Private Car Package Policy UIN: IRDAN103RP0010V02100001/A0053V01202223. 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/IndusIndPrivateCarPackagePolicyBrochure/VER.1.0/300726.