

IndusInd Private Car Package Policy – 3 Years

Designed for Protection That Gives
You Uninterrupted Peace of Mind



Made For The Miles Ahead

Owning a car today is about more than getting from one place to another. It is about comfort, convenience, technology and the freedom to move on your terms.

But every road also brings its share of uncertainties. From unexpected damages to moments when timely assistance matters most, your car deserves protection that keeps pace with your lifestyle.

The IndusInd Private Car Package Policy – 3 Years brings together smart protection, technology-enabled support, and dependable care ensuring every journey is seamless, responsive, and reassuring.

Because your car deserves more than just coverage.

IndusInd Private Car Package Policy – 3 Years - Smart Protection for Every Journey.

#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



3-Year Protection, Zero Renewal Hassle

Why settle for only third-party cover when you can protect your car with a 3-year comprehensive insurance plan? This policy protects both third-party liability and own damage to your vehicle, all in one plan: no yearly paperwork, no policy lapses, just uninterrupted peace of mind.



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 Of Your Choice

Every car insurance policy comes with a base cover that is common to all cars. With us, you can build your own policy with the help of our wide range of add-ons tailored to your individual needs.



Wide Garage Network

With a vast network of 12,000+ garages, help is closer wherever you drive. You can also enjoy a cashless claims facility, which means your car gets repaired at a network garage while we settle the claim directly with the garage.



Live Video Assistance

Need claim support while you are stuck with your car in the woods, on the hills or anywhere else? Just open the IndusInd Insurance App and start a live video stream with us for instant claim assistance. The IndusInd Insurance App can be downloaded from the Google Play Store or the App Store.



No Claim Bonus

No claim during the policy year is good news for both your car and your insurance premium. With No Claim Bonus, you can accumulate up to a 50% discount on your premium.

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.



Key Protect Cover

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



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.



Rim Protector Cover

Your rims deserve to shine, free of dents and cracks. This add-on covers accidental damage to your wheel rims, so both style and safety stay intact.



Tyre Protect Cover

Protect your car's tyres and tubes against accidental loss or damage. This cover helps pay for repair or replacement costs, caused due to an accident, reducing unexpected expenses and keeping you on the move.



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.



Return to Invoice Cover

If your car is stolen or damaged beyond repair, this cover can help. It bridges that gap by paying out the original invoice value of your car, not its depreciated worth.



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.



Assistance Cover

Stranded with a flat tyre or a dead battery? This cover provides 24x7 roadside assistance, towing, on-site support, and emergency assistance services whenever you need them. It goes a step further by offering benefits such as Emergency Medical Assistance, Legal Assistance, Travel Assist Services, and more in the event of an accident. So, wherever you are and whatever the situation, help is never far away.



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 your EV's power source, and it doesn't come cheap. This cover takes care of battery repair or replacement costs.



EV Charger Cover

This cover protects your EV charger against fire, theft, and accidental damage, so you can plug in with peace of mind every time.

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:

- ✗ 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

^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

When you register a claim, we'll arrange for a claim survey within 24 working hours, so your claim process gets underway without unnecessary delays.



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.

⁺Refer to our policy wording on our website for more details or ask our 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 authorised 12,000+ network garages. Repair bills are settled directly with the garage, up to the payable 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: Submit Documents

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



Step 4: Car Delivery

Once repairs are complete and the invoice is submitted, IndusInd General Insurance confirms liability, and your car 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 change. IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. 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. IndusInd Private Car Package Policy - 3 years- UIN : IRDAN103RPMT0053V02202425, Nil Depreciation for IndusInd Private Car Package Policy- 3 Years- UIN: IRDAN103RPMT0053V02202425/A0054V02202425, NCB Retention Cover for IndusInd Private Car Package Policy - 3 years- UIN : IRDAN103RPMT0053V02202425/A0053V02202425 , EMI Protection for IndusInd Private Car Package Policy - 3 years- UIN :IRDAN103RPMT0053V02202425/A0050V02202425, Daily Allowance Benefit Plus for IndusInd Private Car Package Policy - 3 years -UIN: IRDAN103RPMT0053V02202425/A0049V02202425, Engine Protector for IndusInd Private Car Package Policy-3 years:- UIN: IRDAN103RPMT0053V02202425/A0051V02202425, Consumables for IndusInd Private Car Package Policy-3 years- UIN : IRDAN103RPMT0053V02202425/A0048V02202425, Replacement Car for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0055V02202425, Tyre Protector for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0057V01202425, Rim Protector for IndusInd Private Car Package Policy - 3 years- UIN : IRDAN103RPMT0053V02202425/A0058V01202425, Loss of Personal Belongings for IndusInd Private Car Package Policy - 3 years-UIN: IRDAN103RPMT0053V02202425/A0059V01202425, Hospital Cash Cover for IndusInd Private Car Package Policy - 3 years-UIN : IRDAN103RPMT0053V02202425/A0060V01202425, Assistance Cover for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0061V01202425. Electric Motor Protect Cover for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0062V01202425, Electric Vehicle Battery Protection Cover for IndusInd Private Car Package Policy - 3 years-UIN: IRDAN103RPMT0053V02202425/A0063V01202425, Electric Vehicle Charger Cover for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0064V01202425, Return To Invoice for IndusInd Private Car Package Policy - 3 years- UIN: IRDAN103RPMT0053V02202425/A0065V01202425. IGI/MCOM/CO/IndusInd PrivateCarPackagePolicy-3Years-Brochure/VER.1.0/300726.