



**HDFC
ERGO**

**RIDE HAPPY
AND
WORRY-FREE
WITH
HDFC ERGO.**

MOTOR INSURANCE



HDFC ERGO Comprehensive Two Wheeler Insurance is an all round coverage including cover against damages to your own two wheeler or damages to a third-party person/ property. It protects your two wheeler from damages owing to accidents, natural calamities, theft, and burglary.

Benefits



Access to 2,300+ cashless garages[^]



Doorstep two wheeler repairs^{**}



24x7 roadside assistance^{^^}



Express theft claim settlement



Paperless claims experience



Unlimited zero depreciation claims[~]

What is covered

Own damage to the vehicle caused by:



Accident (external means)



Burglary, housebreaking or theft



Fire, explosion, self-ignition, lighting



Terrorism, riots, strike or malicious act



Transit by road, rail, inland waterway, lift



Earthquake, flood, storm, landslide, rockslide



Personal accident cover for registered owner of the vehicle (only if opted for)

Third Party Legal Liability:

Provides cover for any legal liability arising out of the use of the vehicle for:



Accidental death / injury to any third party



Any damage to property owned by third party

Exclusions

- » General aging, wear and tear
- » Damage by a person driving without a valid license
- » Mechanical or electrical breakdown, failure
- » Damage by a person driving under the influence of liquor or drugs
- » 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

Why choose HDFC ERGO



Family of 1.4+ crore happy customers®



24x7 call centre servicing



Quick and easy claim settlement

Contact us



Visit www.hdfcergo.com



Call us on 022 6242 6242



Send us a "Hi" on our WhatsApp number
8169 500 500



Download the HDFC ERGO [here](#) App





PROHIBITION OF REBATES (Section 41 of Insurance Act, 1938 as amended)

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 policy 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 prospectus or tables of 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 ₹10 Lakhs.

Disclaimer: The above detail contains only an indication of cover offered. Please read the policy document for a detailed Terms and Conditions of the coverage and the exclusions relating thereto.



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For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

Terms and conditions apply. ^Figure as on 28th February 2025. @Data as on 31st January 2025 (includes members of the group). **Up to 3 panels of Rs. 5,000 whichever is higher. (For minor repairs across Mumbai, Pune and Hyderabad). ^^For add-on covers, additional premium will be charged. ~This is applicable only if Zero Depreciation add-on cover is taken. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. UIN: Two Wheeler Package Policy - Annual - IRDAN125RP0009V01202122 | Emergency Assistance Cover - Add-on cover for Two Wheeler Package Policy - Annual - IRDAN125RP0009V01202122/A0052V01202122. UID: 11009.