



**KEEP YOUR
BUSINESS ON THE
MOVE WITH
HDFC ERGO
COMMERCIAL
VEHICLE
INSURANCE.**

In this dynamic age, our business needs to be on the move, always! This should be irrespective of the eventualities that occur in its day-to-day functioning. HDFC ERGO Commercial Vehicle Insurance brings to you specialized tailor-made features to suit your business requirements.



Coverages



Own damage to the vehicle caused by:

- Accidental external means
- Burglary, housebreaking or theft
- Fire, explosion, self ignition, lightning
- Terrorism, riots, strike or malicious act
- Transit by road, rail, inland waterway, lift
- Earthquake, flood, storm, landslide, rockslide



Legal liability for bodily injury and/or damage to third party property arising out of the use of the vehicle



In addition, your policy also includes:

Reimbursement of towing charges upto ₹750, ₹1500 and ₹2,500 varies depending on the vehicle type in respect of any one accident





Online document submission

Simple documentation for hassle-free claims settlement

1

Duly filled and signed claim form

2

Driving license

3

Registration book copy

4

Copy of insurance certificate

5

Load challan

6

Route permit

7

Fitness certificate

8

FIR

9

Tax paid receipt



Claim Payment



Spot Survey – waived off after 6 hours



Cashless across our PAN india cashless garages



Provision to extend upto 60% of the repair cost





What is not covered

- General aging, wear and tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- Damage by a person driving without a valid license
- Damage by a person driving under the influence of liquor or drugs
- Loss/damage attributable to war, mutiny, nuclear risks
- Damage to tyres and tubes, unless damaged during an accident
- Usage on hire and reward (applicable for all classes except public commercial vehicles)
- Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles and two wheelers)





Key highlights

- ▶ Comprehensive policy - provides a host of covers in a single policy
- ▶ A team of dedicated relationship managers at all locations to manage our strategic partnership
- ▶ Toll free helpline number - For any product or claims queries
- ▶ Use of state of the art technology for claims and policy processing
- ▶ Cashless claims service at associated garages/workshops
- ▶ For non-cashless claims service, reimbursement within 7 working days on full and final receipt of claim documents
- ▶ Standardized quality service across the country



Claim process

1. Intimate the claim through any of the modes below:



Call us on 022 / 0124 6234 6234



Visit www.hdfcergo.com



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

2. Surveyor will be assigned within 2 hours
3. Surveyor will inspect the vehicle and provide assessment
4. Share all the documents requested by the surveyor
5. Vehicle repair starts
6. Once repaired, the surveyor will collect the final invoice
7. Details will be processed for payment processing





Anti - rebate warning

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh.





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

Terms & Conditions Apply. 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 sales brochure/prospectus before concluding the sale. UIN: Goods Carrying Vehicle Package Policy - Annual - IRDAN125RP0010 V01202122. UID: 12433.