



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
- 6 Route permit

2 Driving license

7 Fitness certificate

3 Registration book copy

- 8 FIR
- 4 Copy of insurance certificate
- 9 Tax paid receipt

5 Load challan



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)



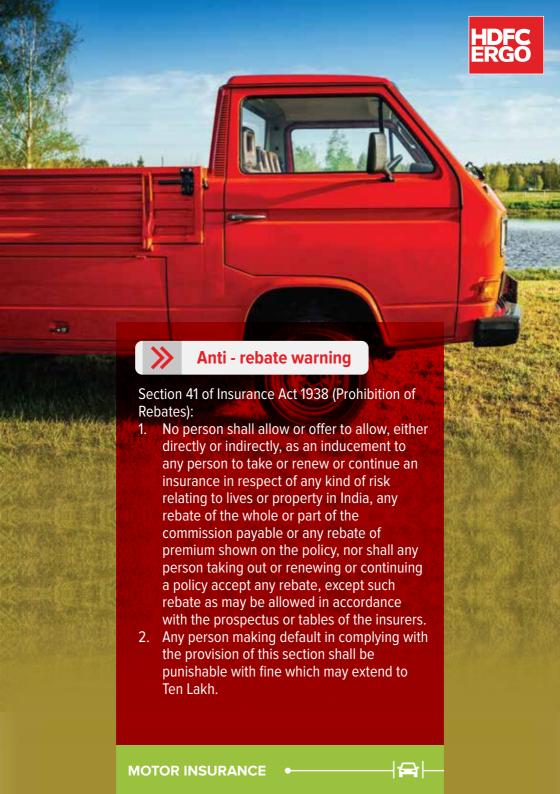






>>> Claim process

- 1. Intimate the claim though any of the modes below:
 - (S) 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





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.