

Pricing Revision Private Cars - Prospectus

Your vehicle is one of your most prized possessions. With HDFC ERGO's Motor Insurance, your vehicle is protected against any unforeseen circumstances. The HDFC ERGO provides the revision of pricing of private cars. It gives your car the much needed all round protection that gives you extensive coverage from damage or loss arising due to natural calamities, theft, accidents and fires.

INTRODUCTION

- Protection to the insured against loss or damage due to named perils.
- Toll free help line for any policy queries and claim intimation.
- Fair and transparent claim settlement.
- Provides the repair services
- Covers the personal accident cover for own driver
- Covers the third-party legal liability cover

ELIGIBILITY

The product will be offered for the coverage of the Private cars

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

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

It also includes the towing charges up to ₹ 1500 (Cars) or actual, whichever is lower in respect of any one accident.

WHAT IS NOT COVERED

Own damage to the vehicle caused by:

- General aging,
- wear and tear
- Damage by a person driving without a valid license
- Mechanical or electrical breakdown, failure
- 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

NO CLAIM BONUS

Period of Insurance	% of discount on own damage premium in the preceding year
Preceding year	0%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%

CANCELLATION & REFUND

- a) The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

- b) Under no circumstances can the company cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.

CLAIM PROCESS

A) Claims Intimation

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows: - Toll Free Helpline 022-6234-6234

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

B) Survey of Loss

1. Surveyor is assigned on immediate basis and in any case within 72 hours of the receipt of intimation from the insured.
2. The Claim details are intimated to surveyor through SMS & email. All the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor are sent to the insured by letter, email or any other electronic form immediately after the appointment of the surveyor.
3. The Surveyor will co-ordinate with the Insured and if the vehicle is already in the workshop, surveyor will visit the workshop within 4 working hours of Intimation, in any case within 48 hours of his appointment. Surveyor shall within 7 days of the claim intimation, inform the insured of the essential documents and other requirements that the insured should submit in support of the claim. Where documents are available in public domain or with a public authority, the surveyor shall obtain them. a) Claim Form b) Registration Certificate c) Driving License d) Policy Copy e) Estimate of Repairs f) AML Documents (if required) g) Job Card Copy (in case of Add-on cover taken for loss of use)
4. The Surveyor assesses the loss based and shares an interim report with the Company within the shortest time but not later than 15 days from the date of first visit.
5. If the insured is unable to furnish all the particulars required by the surveyor or where the surveyor does not receive the full cooperation of the insured, the surveyor shall inform the Company about the delay they may result in the assessment of the claim. Insured shall be intimated about the delay by the Company or the surveyor.
6. The surveyor shall submit a report with within 30 days to the Company. In case of any exception in terms or circumstances or any difficulty associated with replacement/reinstatement, the surveyor can seek for an extension from the Company for submission

GRIEVANCE REDRESSAL PROCEDURE

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 120 6234 6234 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

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You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.¹

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com "https://www.hdfcergo.com/customer-care/grievances.html" for detailed grievance redressal procedure.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office- 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Website – www.hdfcergo.com

Contact number – 022 - 62346234

Email – care@hdfcergo.com

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 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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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 ten lakh rupees.