

MOTOR INSURANCE

PRIVATE CAR



Plan Name	Includes
Silver	Repair of Glass, Fiber, Plastic & Rubber Parts
Gold	Silver + Loss of Personal Belongings + Emergency Transportation and Hotel Expenses + Key Replacement + Road Side Assistance
Pearl	Gold + Depreciation Reimbursement
Pearl Plus	Pearl + Engine Secure + Consumable Expenses
Pearl ++	Pearl Plus + Return to invoice
Coral	Pearl + Consumable Expenses
Platinum	Pearl + Engine Secure (with deductible) + Return to Invoice
Sapphire	Pearl + Consumable Expenses + Tyre Secure (Full Replacement Basis)
Sapphire Plus	Pearl plus + Tyre Secure (Full Replacement Basis)
Sapphire ++	Pearl Plus + RTI + Tyre Secure (Full Replacement Basis)



Depreciation Re-imbusement

Cover pays the amount of depreciation deducted on the value of parts replaced under own damage claim. The cover is available for vehicles up to 7 years old and operates for maximum 2 claims during the policy period.



Engine Secure

Repair & Replacement damage to Internal parts of the engine, Gear Box, Transmission or Differential Assembly. Loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.



Return to Invoice

Offers to pay if the insured vehicle being a Total Loss / CTL following an accident or stolen during the period of insurance & not covered. The shortfall between the amount receivable and the purchase price of the vehicle as in the sale invoice OR current replacement price of new vehicle in case exactly same make/model is available, whichever is less. Additionally, we will also reimburse the first time registration fees and road tax which were incurred on the insured vehicle.



Tire Secure

Expenses for repair and / or replacement will be covered, arising out of accidental damage to tires and tubes only. Maximum of 4 (four) replacements (post claim) will be allowed during the Period of insurance.\



Daily Allowance

DA offers to pay a fixed sum towards a hired transport which customer may need to take while vehicle is under repair for valid claim.



NCB Protection

Protects the NCB of the insured even if he/she claims during the policy in-force period.



Repair of Glass, Fiber, Plastic & Rubber Parts

Repair of Glass / plastic / rubber / fiber parts at our authorized workshops/authorized dealers/authorized service stations.



Loss of personal belongings

Loss or damage to insured's personal belongings while they are in the vehicle at the time of loss or damage to the vehicle in excess of Rs.250.



Emergency Transport & hotel expenses

Cost of overnight stay and taxi charges for returning back to the insured's place of residence or the nearest city insured was travelling to.



Key Replacement

Cost of vehicle keys if the same are lost/stolen and that of locks and keys both if the vehicle is broken into.



Consumable Expenses

Engine oil & Gear box oil, Lubricants, Nut & Bolt, Screws, Distilled water & Grease, Oil filter, Bearings & Washers & Clip, Brake oil, Air conditioner gas



Roadside Assistance

A service facilitated to take care of insured vehicle & worries in an unfortunate event of vehicle meeting with an accident or breakdown.