

Frequently Asked Question's (FAQ's) - Motor Insurance

WHAT ARE THE MAJOR COVERS OF THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- Fire, explosion, self ignition or lightning.
- Burglary, housebreaking or theft
- All act of God perils like earthquake, flood, cyclone etc
- Accidental external means, terrorism, riot and strike

Liability to Third Parties:

- 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

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS IN THE POLICY?

- General aging, wear & 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 & 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 & two wheelers)

WHAT DO I DO IN CASE OF A CLAIM?

1. DETAILS TO KEEP HANDY WHILE REGISTERING A CLAIM

- Policy No.
- Registration details / RC copy
- Drivers details at the time of accident including driving license number
- FIR on a case to case basis
- Repair estimate

2. HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Call our customer care Toll-free 1800-2-700-700 if the vehicle meets with an accident
- Provide your policy number for reference and register the claim
- If your vehicle can be driven, take it to the nearest dealer / garage
- Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident
- If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest
- If the garage is outside our network, you would have to get the claim reimbursed subsequently
- Sign the repairer's satisfaction voucher and drive off!

3. CLAIMS DOCUMENTS - IN CASE OF ACCIDENTAL DAMAGE TO INSURED VEHICLE

- Duly filled and signed claim form & satisfaction voucher
- Registration Certificate (RC)
- Driving license of the person driving at the time of the accident
- Policy copy, original repair estimate, repair invoice
- Payment receipt for non-cashless claims
- Original repair invoice for cashless claims
- AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- Form 35 & original NOC from financier incase of total loss where payment is made to insured
- A copy of police FIR/panchnama is required for TP injury / death / property damage

Additional documents required for commercial vehicles:

- Spot survey
- Load challan
- Fitness certificate
- Route permit

4. CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- Duly filled and signed claim form & discharge voucher (after loss settlement)
- Original Registration Certificate (RC)
- Original policy copy
- Copy of FIR lodged at the nearest police station
- All original keys & vehicle invoice copy
- No trace report confirming that the stolen vehicle is not traceable
- Original NOC from financier incase of hypothecation/HPA
- Intimation to RTO for theft of vehicle
- Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- RC extract with stolen remark from the concerned RTO after the loss
- AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- Deed of subrogation cum indemnity on judicial stamp paper

HOW DO I MAKE CHANGES IN MY POLICY (ENDORSEMENTS)?

1. Changes related to registration of vehicle or vehicle details like:

- Correction in registration number/location / address
- Correction in vehicle make & model / cubic capacity / seating capacity / engine & chassis number / manufacture year

Documents Required:

- Request letter for the change
- Policy copy
- Registration Certificate copy

2. For addition of electrical and non electrical accessories/CNG & LPG Kit:

- Request letter for the change
- Policy copy
- Invoice copy (mandatory where value of accessory exceeds ` 20,000/-)
- Endorsed Registration Certificate Copy (For CNG/LPG kit)
- Cheque for additional premium

Call us for additional premium details & send relevant documents copy to our corporate office

3. Documents required to change financier details (Hypothecation/Lease/Hire-Purchase)

- Request letter for the change
- Policy copy
- Endorsed Registration Certificate copy
- NOC from financier (not mandatory for deletion if RC is endorsed)

4. Transfer of insurance documents (Incase the Insured vehicle is sold)

- No objection letter from the previous transferor
- Form 29/30 OR transferred RC copy
- Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
- Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
- Break-in loading >45 days (if applicable)

5. Changes / Correction in Policy Holder's Name / Correspondence Address / Contact Numbers / E-mail id / any other changes:

- E mail us at: care@hdfcergo.com OR
- Call Toll-free: 1800 2 700 700 / 1800 226 226 OR
- Fax your request at: 022 6638 3669

HOW DO I RENEW MY POLICY?

- Visit www.hdfcergo.com to renew instantly online
- SMS "RENEW <POLICY NO> " to 9999 700700
- Visit our nearest branch / your agent
- Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office
- Call our toll free number 1800 2 700 700 / 1800 226 226

HOW TO CONTACT US?

Call Toll-free : 1800 2 700 700 / 1800 226 226
 Fax : 022 6638 3669
 E-Mail : care@hdfcergo.com
 Write to us at : HDFC ERGO General Insurance Company Limited
 6th floor, Leela Business Park, Andheri Kurla Road,
 Andheri (East), Mumbai - 400 059

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