



## MOTOR INSURANCE POLICY



Motor insurance is mandatory for your vehicle. This is one of the reasons why we take it for granted. We invest very little time to check the insurance documents given to us, or to study the details of the cover, or to even check on the company issuing the policy to us.


But all this can make a difference, in case an unfortunate incident does take place with your vehicle. It's not only difficult to commute, but you also have the added hassles of making sure that your vehicle is repaired, and coordinating with the

insurance company to settle your claim.




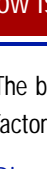

That's where you'll appreciate the thoughtful convenience that you'll find at every turn with ICICI Lombard. Be it the advantage of lightning fast claims service, to the cashless settlement that ensures very limited out of pocket expenses for you. And our call centers will not only register your claims, but also provide emergency assistance to you. So make sure that you don't have to do without your vehicle for longer than its absolutely necessary.

### What does the policy cover?

ICICI Lombard Motor Insurance Policy is a comprehensive vehicle insurance, which is governed by the Indian Motor Tariff. It covers you for:

-  **Loss Or Damage To Your Vehicle** - Provides cover for any loss or damage to your vehicle or the accessories due to
-  **Natural Calamities** - Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost landslide, rockslide
-  **Man-made Calamities** - Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift elevator or air, etc
-  **Personal Accident Cover** - The motor insurance provides compulsory personal accident cover for individual owners of the vehicle while driving. You can also opt for a personal accident cover for passengers
-  **Third Party Legal Liability** - Covers for legal liability due to accidental damage for
  - Permanent injury
  - Death of a person
  - Damage caused to the property
- Additional Covers**
  - Electrical/non-electrical accessories can be covered, e.g. Fog Lights, Music System, Seat Covers, etc.
  - You can also cover your bi-fuel system such as CNG.

### Exclusive Features

-  Immediate policy issuance through online facility
-  Trauma/Towing services available through 24x7 call center
-  Towing charges upto 500 covered
-  Cashless claim settlement at network dealers
-  Online approval for minor claims through cashless network dealers

### At what value do I insure my vehicle?

The Indian Motor Tariff predetermines the value for every type of vehicle, based on the age of the vehicle. It is calculated on the basis of today's showroom price of the vehicle, and decreased by the depreciation rate to be applied as per the age. This value is called the IDV or the Insured's Declared Value.

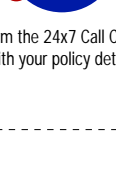
### How is the premium calculated?

The basic premium is calculated as per Indian Motor Tariff. It depends primarily on the following factors : • Type of vehicle • Age of vehicle • Period of coverage • Discounts/loadings • IDV

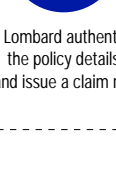
**Discounts**  
Appropriate Bonus / loading / discounts are taken into account while calculating your premium. Also past claims experience, security and additional features are considered.

- Some of the discounts are mentioned below :
- If you do not make any claim over a period of time, a No Claim Bonus (NCB) is offered on renewals. This discount can go as high as 50%. However if there is any claim, the discount (NCB) will be zero for the next renewal
- Therefore, before making small claims, one should be careful. Especially, when you have a high NCB.
- You will get the full benefit of No Claim Bonus, even when you shift your motor insurance policy to ICICI Lombard from any other insurance company
  - A further discount on the premium is also available if you opt for Voluntary Excess in addition to compulsory excess. Compulsory excess is the amount of the loss, which the insured has to bear in each and every claim
  - You can also avail of additional discount if you are an active member of a recognised Automobile Association in India

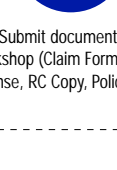
### What should I do in case of a claim?



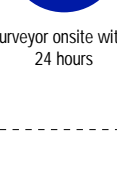
1 Inform the 24x7 Call Center with your policy details



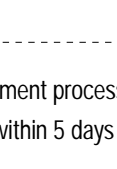
2 ICICI Lombard authenticates the policy details and issue a claim no.



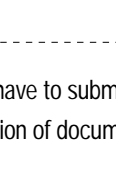
3 Submit documents to workshop (Claim Form, Driving License, RC Copy, Policy Copy)



4 Surveyor onsite within 24 hours



5 On spot approval



6 Repair of vehicle



7 Reinspection and delivery of vehicle

In case of reimbursement process, you will have to submit documents to ICICI Lombard, and we will make the payment within 5 days of completion of documentation.

### What is not covered in the policy?

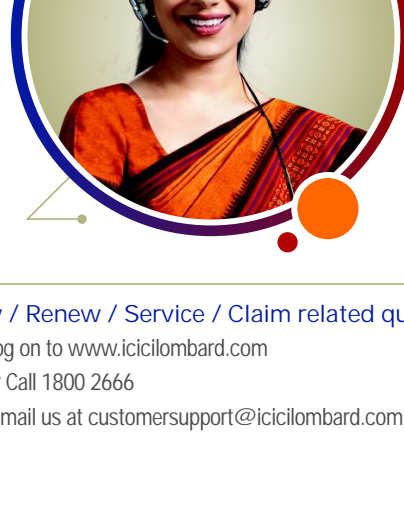
Some main exclusions are :

-  Mechanical breakdown
-  Consequential loss
-  Depreciation
-  Wear and tear
-  Any contractual liability
-  Intoxicated driving
-  Deliberate accidental loss
-  Damages due to nuclear weapons material or war

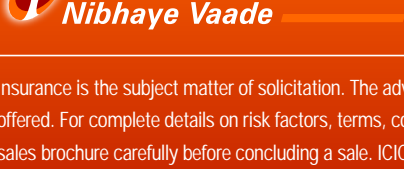
### Why ICICI Lombard?

ICICI Lombard General Insurance Company Limited is a 74:26 joint venture between ICICI Bank Limited India's second largest bank and Fairfax Financial Holdings Limited - a diversified financial services corporate engaged in general insurance, reinsurance, insurance claims management and investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers.

As an alliance, ICICI Lombard combines the forte of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound technological infrastructure to serve customer needs. This joins forces with Lombard's domain knowledge, product innovation and business processes based on international best practices in the insurance business. To the Indian consumer this means the security of strong parentage with access to a range of customized and innovative insurance solutions that is supported by internationally benchmarked service levels.



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