

CAR INSURANCE AGENCY

Your Vehicle. Your Coverage. Your Peace of Mind.

Car insurance plans for private cars and family vehicles — with clear options and simple claim support.

Agency Name:

Phone:

Email:

Website:

Office:

What We Cover

- **Third-Party Liability** (injury/death & property damage to others)
- **Own Damage** (damage to your car due to accident, fire, theft, flood, etc.)
- **Personal Accident** (coverage for driver/owner as selected)
- **Optional Add-ons** (zero depreciation, roadside assistance, engine protect, etc.)

Who This Is For

- New car owners looking for comprehensive protection
- Daily commuters seeking affordable third-party or bundled plans
- Families wanting driver & passenger safety options
- People renewing policies who want better claim experience

Fast Quotes

Share car details & get plan options

Clear Plans

Simple inclusions & exclusions

Claim Help

Step-by-step assistance

Tip: Choose coverage based on your car's value, city traffic, parking risk, and how often you drive.

Quick Checklist (Get a Quote)

- Car make/model/variant & year
- Registration number
- Previous policy (if renewal)
- No-Claim Bonus (NCB) status (if applicable)
- Any accessories / modifications

Claim Support Snapshot

1. Intimate claim & share incident details
2. Vehicle inspection / survey (if required)
3. Repair estimate & approval
4. Repair & final documentation
5. Settlement (cashless or reimbursement)

Document Version: 1.0

Date: 2026-01-31

This brochure is informational; final coverage is subject to policy wording and insurer terms.

Plans & Coverage Options

Pick a plan that matches your risk and budget. Exact limits depend on insurer/product and your selections.

Plan Comparison (At a Glance)

Coverage	Third-Party (TP) Plan	Standard Comprehensive	Premium Comprehensive+
Third-party liability	Included	Included	Included
Own damage (your car)	Not included	Included	Included
Theft / fire / natural events	Not included	Included	Included + expanded add-ons
Cashless network repairs	Usually no (TP only)	Available (network dependent)	Priority support (product dependent)
Personal accident cover	Optional / add-on	Optional / add-on	Commonly bundled options
Recommended for	Budget + legal compliance	Balanced protection	Maximum peace of mind

Plan A: Third-Party (TP)

Most affordable

Covers financial liability if you cause damage/injury to others. Does not pay for your car's repairs.

Includes

- Third-party bodily injury/death liability
- Third-party property damage (as per policy limits)
- Legal liability protection (policy-defined)

Not included (typical)

- Damage to your own car
- Theft of your own car
- Consumables (oil, nuts/bolts), depreciation, etc.

Plan B: Standard Comprehensive

Best value

Combines third-party liability with own-damage cover for your car.

Includes

- Third-party liability (injury/death & property damage)
- Accidental damage to your car
- Fire, theft, vandalism (as per policy wording)
- Natural calamities (flood, cyclone, etc., product dependent)

Common options

- Personal Accident cover
- Roadside assistance

- Accessories cover (electrical/non-electrical)

Plan C: Premium Comprehensive+

Maximum protection

A comprehensive plan enhanced with add-ons to reduce out-of-pocket expenses during claims.

Popular Add-ons (may vary by insurer)

Add-on	What it helps with	Good for
Zero Depreciation	Reduces depreciation deductions on parts during claim (conditions apply).	Newer cars, high repair costs
Engine Protect	Helps cover engine/gearbox damage in certain scenarios (e.g., water ingress) subject to terms.	Flood-prone areas
Roadside Assistance	Towing, jump-start, flat tire help, minor on-site fixes.	Highway & frequent drivers
Return to Invoice (RTI)	In total loss/theft cases, may pay invoice-related value (policy-defined).	New cars, financed cars
Consumables Cover	Helps cover items often excluded (engine oil, coolant, etc.).	People who want fewer exclusions

Important: Add-ons have conditions and exclusions. Always confirm what triggers coverage and what documents are needed.

Coverage availability, limits, and pricing depend on insurer, vehicle details, location, claim history, and add-ons chosen.

Common Terms (Glossary)

Plain-English explanations of common policy terms. Final meaning is as defined in your policy wording.

Core Coverage Terms

Third-Party (TP)

Covers losses you cause to someone else (people or their property). It generally does not cover your own car damage.

Comprehensive

Typically includes TP liability plus your own car's damage/theft/fire and other perils as defined.

Own Damage (OD)

The portion that pays for repairs to your car due to covered incidents (accident, fire, theft, etc.).

Insured Declared Value (IDV)

Your car's declared value for insurance (used to calculate premium and claim payout in total loss/theft).

Costs & Payments

Premium

Amount you pay to buy/renew the policy.

Deductible / Excess

The amount you pay out-of-pocket in a claim before insurance pays the rest (can be compulsory and/or voluntary).

Depreciation

Reduction in value of parts due to age/wear. Some claims deduct depreciation unless you have zero-dep add-on.

No Claim Bonus (NCB)

A discount on renewal premium if no claims were made in the previous policy period (rules apply).

Claims & Processes

Cashless Claim

Repairs at a network garage where insurer pays the garage directly (you pay deductibles/non-payables).

Reimbursement Claim

You pay the garage first, then submit documents for insurer reimbursement as per policy.

Survey/Inspection

A verification step by insurer or appointed surveyor to assess damage and claim validity.

Total Loss / Constructive Total Loss

When repair cost crosses a defined threshold, insurer may treat it as total loss (policy rules

People Covered

Driver / Owner-Driver

Coverage can depend on who is driving and what PA cover is selected for owner-driver or named occupants.

Personal Accident (PA) Cover

Provides compensation for accidental death/permanent disability as per chosen sum insured and policy terms.

Named Driver / Open Driver

Some policies restrict who can drive; others allow any licensed driver (varies by product and jurisdiction).

apply).

If you share your country/region and vehicle type (private car, taxi, commercial), I can align wording to local norms and regulations.

FAQs (Most Common Questions)

Use these answers on your brochure/website. You can edit to match your insurer and regional rules.

1) What is the difference between Third-Party and Comprehensive insurance?

Third-Party covers the damage/injury you cause to others. Comprehensive typically covers Third-Party liability *plus* your own car's damage/theft/fire and other covered events.

2) Does car insurance cover the driver?

Liability policies cover your legal liability to others. Coverage for the driver (e.g., Personal Accident cover) depends on what you purchase (owner-driver PA, named driver, occupants). Always check who is insured and under what limits.

3) What is a deductible and why do I pay it?

A deductible (excess) is the portion you pay in a claim. It reduces small claims and helps keep premiums lower. There may be a compulsory deductible and an optional voluntary deductible.

4) What does "Zero Depreciation" mean?

It is an add-on that can reduce depreciation deductions on replaced parts during claims (conditions apply). It's often useful for newer cars or expensive body repairs.

5) What is IDV and how should I choose it?

IDV is the insured value of your car used for premium and total-loss payouts. Too low can reduce payout; too high can increase premium. Choose an IDV that reasonably reflects your car's market value as allowed by the insurer.

6) What is covered under comprehensive (typical examples)?

Accidents, theft, fire, vandalism, and certain natural events (e.g., flood/cyclone) depending on policy terms. Exclusions and deductibles still apply.

7) What is not covered (common exclusions)?

Driving without a valid license, driving under influence, wear and tear, mechanical breakdown not linked to a covered event, illegal use, and damage outside policy terms. Exact exclusions vary by insurer.

8) What should I do immediately after an accident?

Ensure safety, seek medical help if needed, inform authorities when required, document the scene (photos), exchange details, and notify the insurer/agency as soon as possible.

9) Can I choose any garage for repairs?

You can usually repair anywhere, but cashless claims often require a network garage. Non-network repairs may be reimbursed based on policy terms and approvals.

10) How can I reduce my premium?

Maintain NCB, choose suitable deductibles, avoid unnecessary add-ons, ensure correct IDV, keep your driving record clean, and compare plan options annually.

Disclaimer: This material is for general information. Actual coverage is subject to the insurer's policy wording, endorsements, limits, deductibles, and local regulations.