

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



2302202980767605000

MR NARESHBHAI RANCHHODHBHAI DANKHARA Communication Address: SADHNA SOC BEHIND VARACHA POLICE STATION SURAT CITY SURAT SURAT SURAT PINCODE 395006 SURAT SURAT GUJARAT - 395006 Tel. 98XXXXXXX0		<b>Vehicle Details</b>		<b>Policy Details</b>			
		Make	HYUNDAI	Policy No.	2302 2029 8076 7605 000		
		Model	ACCENT-GLE	Period of Insurance	From 21 Sep, 2025 00:01 hrs To 20 Sep, 2026 23:59		
		Registration No	GJ-05-CE-3909	Issuance Date	16/09/2025		
		RTO	SURAT	Invoice No.	202980767605000		
		Chassis No.	MALCG41GLAM280680	Customer Id	101673059625		
		Cubic Capacity /Watts	1495      Seats      5	EIA No.	Not provided		
		Year of Manufacture	2010      Body Type      SEDAN				
		Engine No.	G4EBAM283333				
		Odometer reading:					
		Payment Details : PMR23788975161038 , Bank Name:BIZDIRECT					
		Email ID : naxxxxxxxxxxxra@gxxxx.com					
<b>Policy Year</b>	<b>Policy Period</b>	<b>For the Vehicle (₹)</b>	<b>Trailer (₹)</b>	<b>Non Electrical Acc. (₹)</b>	<b>Electrical Acc. (₹)</b>	<b>CNG/LPG Kit (₹)</b>	<b>Total IDV (₹)</b>
Year 1	From 21/09/2025 To 20/09/2026	101335	0	5335	0	20798	127468
<b>Bundled cover</b>				<b>Liability only Cover</b>			
<b>From Date &amp; Time</b>	21/09/2025 00:01 hrs	<b>To Date &amp; Time</b>	20/09/2026 Midnight	<b>From Date &amp; Time</b>	21/09/2025 00:01 hrs	<b>To Date &amp; Time</b>	20/09/2026 Midnight
Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above							
<b>Premium Details (₹)</b>							
<b>Own Damage Premium(a)</b>		<b>Liability Premium(b)</b>					
Basic Own Damage		Basic Third Party Liability				3416	
Non-Electrical Accessories		LL to Paid Driver (IMT-28)				50	
CNG/LPG Kit (IMT-25)		PA Cover for Owner Driver of 1500000				325	
Total Basic Premium		Third Party Liability for CNG/LPG Kit				60	
Less: No Claim Bonus (50%)		PA Cover for Un-Named Persons of 150000 Each (for 5 Persons) (IMT-16)				375	
Total - Less		PA Cover for Paid Driver of 200000 (IMT-17)				100	
		Net Liability Premium (b)				4326	
		Total Package Premium (a+b)				5104	
		GST 18% : Central Tax 9% ( ₹459.5 ) + State Tax 9% ( ₹459.5)				919	
Net Own Damage Premium (a)		Total Premium				6023	
<b>Geographical Area</b>	India	<b>Compulsory Deductible (IMT-22)</b>	1,000	<b>Voluntary Deductible</b>	0		
<b>Previous Policy No.</b>	2302202980767604000	<b>Valid</b>	21/09/2024 to 20/09/2025 of HDFC ERGO GENERAL INSURANCE CO.LTD.	<b>NCB</b>	50%		
Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.							
<b>Nominee for Owner driver</b>		Bhavnaben, Spouse		<b>Appointee</b>			
<b>LIMITATIONS AS TO USE:</b> The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. <b>Persons or Class of Persons entitled to drive:</b> Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. <b>Limits of Liability</b> 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 <b>Terms, Conditions &amp; Exclusions:</b> As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.							
I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.The stamp duty of Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M,Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425,Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. I / We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule. <b>IMPORTANT NOTICE:</b> The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". <b>Disclaimer:</b> The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. "Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided." GST for this invoice is not payable under reverse charge basis.							
Branch :office no 207-208, b wing , 2nd flr, icc building , ring road surat							
For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.							
<b>Goods &amp; Services Tax Registration No:</b> 24AABCL5045N1ZE				<b>HSN Code</b>	997134		
		Agent Name : ASMITA RAMANI Agent Code : 201512325820 Tel No. : 91-9277504513		For HDFC ERGO General Insurance Company Ltd			
				Duly Constituted Attorney			
Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.							

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## PRIVATE CAR COMPREHENSIVE POLICY



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Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on [www.hdfcergo.com](http://www.hdfcergo.com)



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

  
2302202980767605000  
MR NARESHBHAI RANCHHODHBHAI DANKHARA  
SADHNA SOC BEHIND VARACHA POLICE STATION SURAT CITY  
SURAT SURAT SURAT PINCODE 395006 SURAT SURAT - 395006  
GUJARAT - Tel. 98XXXXXXX0

Vehicle Details

MakeHYUNDAI  
ModelACCENT-GLE  
Registration NoGJ-05-CE-3909  
RTO SURAT  
Chassis No.MALCG41GLAM280680  
Cubic Capacity1495    Seats5  
Year of Manufacture2010    Body Type SEDAN  
Engine No.G4EBAM28333  
Odometer reading:  
Payment Details : PMR23788975161038 , Bank Name:BIZDIRECT  
Email ID : naxxxxxxxxxxra@gxxxx.com

Proposal Details

Proposal No.202509160046122  
Period of InsuranceFrom 21 Sep, 2025 00:01 hrs  
To 20 Sep, 2026 23:59  
Issuance Date16 Sep 2025  
Invoice No.202980767605000  
Customer Id101673059625

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 21/09/2025 To 20/09/2026	101335	0	5335	0	20798	127468

Own Damage Policy Period

From Date & Time21/09/2025 00:01 hrs  
To Date & Time20/09/2026 Midnight

Liability Policy Period

From Date & Time21/09/2025 00:01 hrs  
To Date & Time20/09/2026 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)	
Own Damage Premium(a)	Liability Premium(b)
Basic Own Damage689	Basic Third Party Liability3416
Non-Electrical Accessories36	LL to Paid Driver (IMT-28)50
CNG/LPG Kit (IMT-25)832	PA Cover for Owner Driver of 1500000325
Total Basic Premium1557	Third Party Liability for CNG/LPG Kit60
Less: No Claim Bonus (50%)779	PA Cover for Un-Named Persons of 150000 Each (for 5 Persons) (IMT-16)375
Total - Less779	PA Cover for Paid Driver of 200000 (IMT-17)100
	Net Liability Premium (b)4326
	Total Package Premium (a+b)5104
	GST 18% : Central Tax 9% ( ₹459.5 ) + State Tax 9% ( ₹459.5 )919
Net Own Damage Premium (a)778	Total Premium6023

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
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Previous Policy No.	2302202980767604000	Valid	21/09/2024 to 20/09/2025 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	50%
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Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Bhavnaben, Spouse	Appointee
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Agent Name : ASMITA RAMANI    Agent Code : 201512325820    Tel No. : 91-9277504513

Anti rebate clause

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..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:  
1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.  
2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.  
3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.  
4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.  
GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.  
5) I understand the Proposal No. 202509160046122 is issued to me basis on above information.  
6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.  
Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146  
CIN : U66030MH2007PLC177117. Registered & Corporate Office: HDFC ERGO General Insurance  
Company Limited – 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

UIN :IRDAN125RP0001V02201415.    Policy Issuing/ Customer Happiness Center: D 301, 3rd Floor,  
Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.  
Customer Service No : 022 6158 2020 / 022 6234 6234 | www.hdfcergo.com

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

[illegible]

		<b>Section III – Personal Accident Cover for Owner-Driver</b> Company to pay compensation as per the scale (mentioned in policy document) for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury.	
7	Add-on Cover	Paid Driver 50,PA - Owner 325,Personal Accident Cover 100,Personal Accident Cover 375,CNG Kit - OD 832,CNG Kit - TP 60	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.	
9	Exclusions	The Company shall not be liable under this Policy in respect of:  Section I: 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.  Section II: 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	<p>Following are the key parameters leading to admissibility or denial of claims:</p> <ul style="list-style-type: none"> <li>- Loss will be admissible only if occurred from insured perils mentioned in policy wordings.</li> <li>- Report the Loss to Insurance Company without any delay.</li> <li>- Duty of care &amp; loss minimization post accident.</li> <li>- Avoid willful Negligence and self-damage to insured vehicle.</li> <li>- Ensure vehicle is in best running condition</li> <li>- Drive the vehicle responsibly</li> <li>- Not to use the vehicle for any other purposes other than what is the vehicle is registered for.</li> <li>- Take additional coverage before planning to take vehicle outside the defined geographical areas.</li> </ul> <p>Include a sample claim calculation process for retail products</p> <ol style="list-style-type: none"> <li>1. Assessed amount by the surveyor is billed in the final invoice.</li> <li>2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet)</li> <li>3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied. (Parts Depreciation Sheet)</li> <li>4. Deductibles as per the policy are deducted from the summary and policy benefit (Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated.</li> </ol> <p>GENERAL EXCEPTIONS (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> <li>1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;</li> <li>2. any claim arising out of any contractual liability;</li> <li>3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause</li> <li>4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission</li> <li>6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</li> </ol>	
12	Policy Servicing - Claim Intimation and Processing	<b>1. Turnaround time for claim settlement including escalation matrix]</b>	Input from Claims Team



		<p>As per PPHI guidelines on our website  <a href="https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf">https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf</a></p> <p>2. a) Surveyor appointment- 72 hours  Pendency letters- 7 days  Interim survey report- 15 days  Final survey report- 30 days  Additional survey report- 15 days  Settlement post survey report- 30 days</p> <p>b) Customer Escalation Matrix</p> <p>Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints &amp; Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></p> <p>• Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address 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: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p> <p>• Level 3 Office of The Insurance Ombudsman</p>	
13	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>• Call Centre - 022 6158 2020 / 022 6234 6234</li> <li>• Emails – <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></li> <li>• Contact Details for Senior Citizens: 022 6158 2026   Email ID: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a> Designated Grievance Officer in each branch.</li> <li>• Company Website – <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>• Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>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 &amp; Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd.  D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;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 The Company Limited  D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra  e-mail: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>  HDFC ERGO General Insurance The Company Limited</p>	Grievance Redressal

		<p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>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:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>  <a href="http://www.hdfcergo.com/customer-care/grievances.html">www.hdfcergo.com/customer-care/grievances.html</a> for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Disclosure of material information may affect the claim settlement.</li> </ul>	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.



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

## WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

**Loss or Damage to the Insured Vehicle caused due to:**

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. 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

- a. Accidental death / injury to any third party
- b. 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 OF THE POLICY?

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. 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)
- i. 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)

## TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

- a. No objection letter from the previous insured
- b. Form 29/30, Sale Deed OR transferred RC copy. In case of smart card, RTO transfer fee paid receipt.
- c. Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
- d. NOC from Financier, if applicable.
- e. Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
- f. Break-in loading >45 days (if applicable)

**Additional Documents**

- a. Incase of death of Insured - a. Death Certificate    b. Legal heir certificate
- b. Incase of Employer to Employee transfer - a. Letter from Employer

## WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

**For Changes related to registration of vehicle or vehicle details like**

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

**To make above changes, you need following documents:**

- a. Request letter for the change
- b. Policy copy
- c. Registration Certificate copy / Invoice Copy for change in vehicle details
- d. Cheque for additional premium if applicable

**For addition of electrical and non electrical accessories, CNG & LPG Kit:**

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

E-mail or Call us for additional premium details & send relevant documents copy to our customer service office

**For Change of financier details (Hypothecation/Lease/Hire-Purchase)**

- a. Request letter for the change
- b. Policy copy
- c. Endorsed Registration Certificate copy
- d. NOC from financier OR form 35 duly signed and stamped by financier

For any endorsements on your policy you can simply place your request on HELP Section of our website [www.hdfcergo.com](http://www.hdfcergo.com)

## HOW DO I FILE A CLAIM?

For Accidental damage to the insured vehicle (Own Damage Claims):

- Visit the 'Help' section by clicking <https://selfhelp.hdfcergo.com>
- Send us a "Hi" on our WhatsApp number 8169 500 500
- Call us on our Customer Service No.: 022-62346234/ 0120-62346234

Please keep the following details handy while intimating a claim:

- a. Policy number
- b. Registration details/RC copy
- c. Driver's details at the time of accident including driving license number
- d. FIR on a case-to-case basis
- e. Repair estimate

## WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. 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.
3. 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.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.
5. The insured should not initiate any repairs or dismantle the vehicle before the survey is completed.

CLAIMS DOCUMENTS -  
For ACCIDENTAL DAMAGE TO INSURED VEHICLE

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

**Additional documents required for commercial vehicles:**

- a. Spot survey    b. Load challan    c. Fitness certificate    d. Route permit

## CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

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

**Disclaimer:** Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

## WHAT IS NCB?

**NO CLAIM BONUS (NCB):**

NCB is provided for every claim free year basis the slab as provided by Tariff.

**How can I get No Claim Bonus Reserving Letter?**

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

## HOW DO I RENEW MY POLICY?

You can renew your policy via any of the below options:

- a. **RENEW ONLINE:** Visit "Instant Renewal" section on our website [www.hdfcergo.com](http://www.hdfcergo.com) to renew instantly
- b. **Call** on 022-62346234 / 0120-62346234 and renew instantly
- c. Courier the Cheque / Demand Draft in favor of "HDFC ERGO General Insurance Company Ltd" to our Customer service office
- d. **Email** to [care@hdfcergo.com](mailto:care@hdfcergo.com)

## HOW TO CONTACT US?

Customer Service No : 022- 6234 6234 / 0120- 6234 6234  
E-Mail : [care@hdfcergo.com](mailto:care@hdfcergo.com)  
Write to us at : HDFC ERGO General Insurance Company Limited  
(Customer service office) D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078. Maharashtra.

## Convenience at your fingertips

On the HELP section of our website, you can:

-  Get Policy Copy/  
80D Tax Certificate
-  Make Changes  
on Policy
-  Track Claim  
Status
-  Update Contact  
Details