



## Vehicle insurance

that is right for you.

### Car Insurance

Starting from ₹2094\*



### Bike Insurance

Starting from ₹538\*




Vehicle registration number\*

[Got a new vehicle](#)

Mobile number\*

Email\*

☐ I agree to the [terms and conditions](#)

☐ I want to receive updates on  WhatsApp

Get quote

[Retrieve quote](#) |

[Renew your ICICI Lombard policy](#)

## About vehicle insurance

Vehicle insurance or motor insurance is meant for cars, two wheelers and other road vehicles. A motor package policy protects the insured vehicle against the damages caused due to accidents and natural disasters.

In addition to the own vehicle damage, motor vehicle insurance also provides the mandatory coverage for third-party liabilities.

Simply put, a comprehensive vehicle insurance allows for worry-free drives by curbing your vehicle repair expenses and helping you adhere to the law when on road.



# Types of vehicle insurance coverage in India



## Comprehensive motor insurance

A comprehensive vehicle insurance policy provides coverage against the third-party legal liabilities as well as the losses or damages to the insured vehicle during an accident or mishap. It covers the vehicle against natural and man-made disasters, including road accidents, fire, theft, earthquake, storm, flood etc.

**Recommended for:** Vehicle owners who want all-rounder protection for their vehicle.



## Standalone OD cover

Introduced by the IRDAI, the standalone Own Damage (OD) cover policies allow the vehicle owners to get coverage against the losses or damages caused to their vehicle due to natural or man-made disasters. This type of policy can be purchased by those who already have a third-party cover from a different or the same insurer.

**Recommended for:** Vehicle owners who want all-rounder protection for their vehicle.



## Third-party motor insurance

Third-party motor insurance is mandatory in India as per the law. It protects the policyholder against legal liabilities arising due to an accident involving his/her vehicle. It means that in case an insured vehicle causes bodily injuries, death or property damage to a third-party, the insurer will take care of the legal liability.

**Recommended for:** As this doesn't cover the vehicle itself, only third party cover is not recommended for any vehicle. Even if you hardly take your vehicle out on the road, there's still risk of theft and parking damages. If you choose this type of policy, you'll have to pay for any damages to your vehicle yourself.

## Compare ICICI Lombard motor insurance plans

Coverage and benefits	Comprehensive motor insurance	Standalone OD cover	Third-party motor insurance
Accidental damages	✓	✓	✗
Natural calamities	✓	✓	✗
Fire	✓	✓	✗
Theft	✓	✓	✗
Riot, strike & terrorist activities	✓	✓	✗
Damage in transit	✓	✓	✗
Third party property damage	✓	✗	✓
Third party injury	✓	✗	✓

## Features and benefits of ICICI Lombard motor insurance



### 13600+ network garages<sup>##</sup>

- ✓ Hassle-free cashless repairs across India



### IL Take Care app

- ✓ Instant policy issuance
- ✓ Quick claim settlement



### Unique add-ons

- ✓ Buy add-ons to enhance your cover
- ✓ Reduce repair expenses



### Customised covers

- ✓ Choose as per your usage and needs
- ✓ Affordable premium



### No claim bonus transfer

- ✓ Avoid losing NCB, transfer it easily



### Reliable customer support

- ✓ 300+ branches across India
- ✓ 24x7 call and chat assistance

## What is covered by ICICI Lombard motor insurance?

### Inclusions

#### Loss or damage due to natural disasters

Any damage to your vehicle due to natural disasters such as earthquakes, floods, cyclones and storms, rockslides and landslides, hailstorms, frosts etc. will be covered by us.

#### Personal accident cover

[A Personal Accident \(PA\) cover](#) of ₹15 lakh will be available for the registered owner-driver of the insured vehicle and an optional PA cover of ₹2 lakh will be available for co-passengers at extra premium.

#### Loss or damage against man-made disasters

Losses or damages to your insured vehicle caused due to man-made disasters including theft, fire, riot, strike, road accident, terrorist activity, and any damage caused during transit by road, rail, inland waterway, lift, elevator or air will be covered by us.

#### Third-party legal liability

We provide protection against legal liabilities arising due to an accident involving your vehicle, resulting in bodily injuries, death, or property damage to a third party.

### Exclusions

#### Policy documents:

[Downloads](#)



## Why should you buy motor vehicle insurance?



### Adherence to law

It is mandatory by law to avail third-party insurance for all vehicles before they are allowed on road.



### Escape traffic fines

As per the Motor Vehicles (Amended) Act of 2019, if you're caught driving an uninsured vehicle, you may have to pay a penalty of ₹2000 for the first instance and from second instance it may go up to ₹4000.



### Coverage against loss or damage

A motor package policy takes care of your expenses in case of any loss or damage to your vehicle arising due to theft, road accident or other natural and man-made disasters.



### Personal accident cover

You will get a personal accident cover of ₹15 lakhs for yourself and an optional cover of ₹2 lakhs for the co-passengers travelling with you. This coverage is available at nominal additional premium.

## 6 Reasons to buy vehicle insurance from ICICI Lombard

- 1 Save up to 78% premium^
- 2 Instant online vehicle insurance policy
- 3 Cashless network garages across India
- 4 Instant claim approval on live video\*\*
- 5 Vehicle pick up & drop arrangement
- 6 24x7 roadside assistance^^

## Benefits of buying vehicle insurance online

### ► Instant vehicle insurance policy

All you have to do is- submit your vehicle details, contact information, choose the cover that suits your needs and make payment. You'll receive your ICICI Lombard motor insurance policy in your inbox immediately.

### ► Zero paperwork

Go paperless with online vehicle insurance and say good bye to scrambling through documents. All you need is a device with internet connectivity.

### ► Buy anything, anywhere

Branch too far away? Get free only late at night? You can find out all about our policies and buy a motor vehicle insurance online anytime from the comfort of your home.

### ► Review customer feedback

It's much easier to find important information about any insurance provider online. You can read what other customers are saying about their policies on their website.

### ► Easy comparison

Another benefit of buying vehicle insurance online is you can compare multiple covers. Submit your vehicle details, get a quote from us, evaluate the policy based on coverage, features and add-ons, and accordingly pick a motor insurance cover from ICICI Lombard.

# How to buy vehicle insurance online



## Step 1

[Click here](#) and share your vehicle's registration no. and your contact details to get a quote.



## Step 2

Evaluate the covers based on features and add-ons. Choose a suitable motor insurance policy for your vehicle.



## Step 3

Make online payment and get your policy on email instantly.

## Claim process of motor insurance

With digitisation, motor insurance claim processing is now possible on-the-go with our IL TakeCare app. Moreover, with emerging need for zero contact processes, it is now possible to survey the condition of your vehicle virtually through InstaSpect, our live video inspection feature on the IL TakeCare app.

### Below are the steps to file a claim



#### Claim

Call our toll-free helpline number **1800 2666** or IL TakeCare app / ICICI Lombard website for assistance in case of an unfortunate accident / breakdown or for vehicle insurance claim intimation.



#### Inspection

Opt for video inspection/ physical inspection of your vehicle.



#### Approval

Get instant repair approval and track your claim status through our Claim Tracker.

You can avail 24x7 online assistance for your ICICI Lombard motor insurance policy through our toll free number. You can also visit the [customer support section](#) on our website.

## Documents required to buy motor insurance online

To buy motor insurance online from ICICI Lombard, **No documents are required**. Simply choose your insurance type – [car insurance](#) or [two wheeler insurance](#) – and submit your vehicle details and contact number to get a quote.

## Benefits of online vehicle insurance renewal

### ➤ Contactless policy renewal

Online motor insurance renewal is completely contactless. With us, you can opt for a fully digital renewal process every time.

### ➤ Simple & quick renewal

You can renew your vehicle insurance policy online in a matter of few clicks and receive the renewed policy copy instantly on email.

### ➤ Easy customisation

Want to modify your coverage at renewal? Check out your renewal notice online, make changes as per your needs, see the updated premium and make payment. It's that easy!

### ➤ Transparent process

You can find all the details about your motor insurance renewal upfront- premium break-up, coverage, add-ons, etc. Online renewal process makes it easy for you to be sure about your policy.

### ➤ Safe process

The transparency in information makes online vehicle policy renewal a safe process for you. Moreover, your online transaction goes through secured payment gateway to ensure that your information and financials are protected.



# How to renew your motor insurance online

1

Visit the [motor insurance renewal](#) section on our website.

2

Enter your previous policy no. or registered mobile no.

3

Review your policy coverage and make payment.

## Frequently asked questions about Motor insurance

What does motor insurance cover?



What is the period for which a motor policy is issued?



How can I cancel my claim?



What if I do not have a motor insurance policy?



How is motor insurance premium calculated?



How is the Insured Declared Value (IDV) of my vehicle decided and how does it impact my coverage?



What are the turnaround times (TAT) for my insurance services?



What are the base products available, and how can I access their relevant policy documents?



What criteria is considered to classify my Insured vehicle as a Total Loss, Constructive Total Loss, or Cash Loss?



## Reviews and ratings

4.5 ★

Our customers have rated us  
Based on 832 reviews



**Rajiv**

ICICI Lombard has extremely great motor insurance policies. I recently opted for a car insurance policy and I am very glad I did. The features and benefits of this policy are great and it was exactly what I was looking for. Thank you ICICI Lombard for the awesome policy.

**Farzan Juwle**

I was very much impressed by the ICICI Lombard's motor insurance policy. It has a lot of great features and benefits. I needed a two-wheeler policy and I found the perfect one with ICICI Lombard. I particularly liked the inbuilt personal accident cover with it. I'm really glad to be a part of the ICICI Lombard family!

[Read all reviews](#)**Disclaimers:**

\*The premium of ₹2094 apply to Motor Third Party Liability Insurance for private cars with cubic capacity of less than 1000 cc for a 1 year policy and may vary depending on the cubic capacity of the vehicle. The TP rates are provided by IRDAI and are subject to change as per the guidelines issued by authority from time to time.

#Premium of ₹538 apply to Motor Third Party Liability Insurance for two wheelers with cubic capacity of less than 75 cc for a 1 year policy and may vary depending on the cubic capacity of the vehicle. The TP rates are provided by IRDAI and are subject to change as per the guidelines issued by authority from time to time.

\*\*Instant approval is subject to policy terms & conditions and type of loss/damage.

^Discounts have been calculated on the basis of the rates prescribed under erstwhile Indian Motor Tariff. Discount applicable only to the Own Damage section and discount may vary as per the vehicle make, model, RTO, age of the vehicle.

^^This is an add-on cover available by paying additional premium.

##As on 11 October, 2024

[Home](#) > [Motor Insurance](#)

**ICICI Lombard General Insurance Company Limited,**

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ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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