

## Overview

AutoSecure offers complete protection for your vehicle, ensuring you're financially covered in the event of accidents, theft, natural disasters, or third-party liabilities. Whether you drive a private car or a two-wheeler, AutoSecure keeps you covered on every journey.

## Coverage Options

1. **Third-Party Liability:**

Mandatory by law. Covers legal liabilities for bodily injuries, death, or property damage caused to a third party.

2. **Own Damage Cover:**

Covers repair or replacement costs of your vehicle due to accidents, fire, theft, or natural disasters.

3. **Comprehensive Package:**

Combines third-party and own damage coverage for end-to-end protection.

4. **Add-On Riders:**

- Zero Depreciation Cover
- Engine & Gearbox Protection
- Return to Invoice
- Roadside Assistance
- Personal Accident Cover for passengers
- Consumables Cover

## Premium Information

- Premium depends on vehicle model, year of manufacture, location of registration, fuel type, IDV (Insured Declared Value), and claim history.
- NCB (No Claim Bonus) available for claim-free years.

- Discounts for installing certified anti-theft devices and memberships in recognized automobile associations.

## **Claim Process**

1. **Inform the insurer** via helpline or mobile app after an incident.
2. **File an FIR** if applicable (e.g., theft or third-party injury).
3. **Submit documents** including registration certificate, driving license, claim form, and repair estimates.
4. **Vehicle inspection and claim approval** will be initiated by the surveyor.

## **FAQs**

**Q:** Can I transfer my NCB from another insurer?

**A:** Yes, NCB is portable between insurers.

**Q:** Is roadside assistance available nationwide?

**A:** Yes, our RSA network covers most cities and highways across India.

**Q:** What is IDV?

**A:** Insured Declared Value is the maximum sum payable in case of total loss or theft of the vehicle.