

ABC Insurance - Comprehensive Insurance Policy

1. Policy Overview

The Comprehensive Insurance Policy provides all-round coverage against damage to the insured vehicle, theft, third-party liability, and personal accident. It is suitable for individual car owners, businesses, and fleet owners.

2. Coverage Details

- **Own Damage:** Covers repair or replacement costs due to accidents, fire, natural disasters, or vandalism.
- **Third-Party Liability:** Covers legal liabilities arising from injuries, death, or damage to third-party property.
- **Theft Protection:** Covers complete loss due to vehicle theft.
- **Personal Accident Cover:** Up to ₹15 lakh for the owner-driver.
- **Add-ons Available:** Zero depreciation, engine protection, roadside assistance, NCB protection.

3. Exclusions

- Mechanical or electrical breakdown.
- Damage due to driving under the influence of alcohol or drugs.
- Loss due to war, nuclear risks, or civil unrest.
- Depreciation unless covered by an add-on.
- Driving without a valid license.

4. Premium Payment

Premiums are calculated based on:

- Vehicle IDV (Insured Declared Value)
- Engine capacity (cc)
- Age of vehicle
- Add-on covers selected
- No-claim bonus eligibility

Premiums can be paid annually or in quarterly installments via UPI, net banking, or credit/debit card.

5. Claim Process

1. Inform the company within 24 hours of the incident.
2. Submit the First Information Report (FIR), if required.
3. Get the vehicle inspected by the company's authorized agent.
4. Submit repair estimate and invoices.
5. Claim is settled within 7 working days post-verification.

6. Contact & Support

Email: support@abcinsurance.com

Toll-Free: 1800-123-4567

Website: www.abcinsurance.com