

We, at Bharti AXA, promise to be at your side during your time of distress. To enable us to help you, we request you to register a claim by contacting our 24 hours Toll-Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs, so that we can provide you quick and effective service. You can, alternatively, also register a claim by e-mail on [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in)

**While registering the claim, the following information will help us serve you faster:**

- Policy number
- Name of the insured
- Insured's / caller's contact number
- Date and time of accident
- Location of accident
- Brief details of damage
- Name of the driver who was driving the vehicle at the time of loss
- Name and contact number of the workshop where the vehicle can be inspected
- Name/s of the person/s who sustained injuries in the accident (if any)
- Name/s of the hospital where the injured were given first aid / admitted

**Get in touch with Bharti AXA to enjoy hassle-free SmartDrive Commercial Vehicle Insurance Policy.**

At Bharti AXA, cash less / direct settlement, is provided to the garages of the choice of customer. On the request of the client the company is willing to pay to the garage of customer's choice across India, provided the garage is a Dealer or Authorized service station.

**It's time to take a smart step!**

\*This leaflet is only a brief summary of the SmartDrive Commercial Vehicle Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

Insurance is the subject matter of the solicitation.

## Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA.

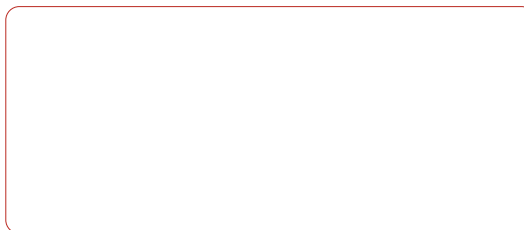
Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

### Twin assurance for you

AXA is one of the largest insurers in the world. With over 67 million clients worldwide and over 175,000 employees working across 5 continents, it is ranked the world's 15th largest company on the Global 500 list. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more information, please contact



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**Website: [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)**



**SmartDrive Commercial Vehicle Insurance Policy**

**A step of caution for those miles to come!**



## SmartDrive Commercial Vehicle Insurance Policy

A step of caution for those miles to come!



**Your commercial vehicle carries a heavy responsibility. You cannot afford to expose it to the risks that lie in wait on its long, important journey. To ensure security for all lives depending on the smooth running of those wheels, think smart!**

### A smart first step

Simple, yet comprehensive; this defines Bharti AXA's SmartDrive Commercial Vehicle Insurance Policy. This policy provides protection against liabilities arising out of an unfortunate eventuality.

The Motor Vehicles Act, 1988, states that every vehicle plying on public roads must be covered by an insurance policy. This policy covers the amount which you, as the owner of the vehicle, are legally liable to pay as damages to third parties as a result of accidental death, bodily injury or damage to property.

### Smart policy features

**The policy provides cover for the following occurrences:**

1. Accidental damage to the vehicle
2. Liability for third-party injury or death, and damage caused to their property
3. By paying an additional premium, you can opt for extra covers in case of:
  - Loss or damage to electrical and non-electrical accessories
  - Personal accident cover for the insured and any named or unnamed passenger(s)
  - Legal liability to persons employed (paid drivers/cleaners)
  - Legal liability to employees of the insured (other than paid drivers/cleaners)

### Exclusions

**Some of the major exclusions under the policy are:**

- Consequential loss
- Depreciation; wear and tear
- Mechanical and electrical breakdown; failure or breakage
- When the vehicle is used outside the geographical area
- When used contrary to limitations as to use

- When driven by a person other than the driver stated in the driver's clause
- War perils, nuclear perils and drunken driving

**This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.**

### Getting started, smartly!

**Here's what you need to do, to get your very own SmartDrive Commercial Vehicle Insurance Policy:**

- Read the prospectus carefully
- Regarding the value of the vehicle to be insured and the premium payable, please contact our agent or the nearest branch office or customer care number
- Fill in the proposal form in all respects and kindly do not leave any blanks
- For any clarification on the product or the premium, feel free to call the nearest branch office or our customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD



### Claim procedure

**Fast, fair and friendly!**

In all aspects of life, safety is an important concern. However, despite precautions, an unfortunate event may occur at any time.