

KEY HIGHLIGHTS

- Comprehensive policy - provides a host of covers in a single policy
- Get your no claim bonus transferred in case you switch from your existing insurer to HDFC ERGO
- A team of dedicated relationship managers at all locations to manage our strategic partnership
- Toll free helpline no. - For any product or claims queries
- Use of state of the art technology for claims and policy processing
- Cashless claims service at associated garages / workshops
- For non-cashless claims service, reimbursement within 7 working days on full and final receipt of claim documents
- Standardized quality service across the country

HDFC ERGO General Insurance Company Limited

6th Floor, Leela Business Park, Andheri-Kurla Road
Andheri (East), Mumbai 400 059.

Registered Office: Ramon House, H T Parekh Marg
169, Backbay Reclamation, Mumbai 400 020

Toll-free No. 1800-2-700-700

sms "MOTOR" to 9999-700-700

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**HDFC
ERGO**

Har pal aapke saath

GENERAL INSURANCE

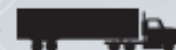
Insurance is the subject matter of solicitation Form no. 171

COMMERCIAL VEHICLES

**HDFC
ERGO**

GENERAL INSURANCE

Keeping your business on the move



For Fleet Owners

HDFC ERGO-REDEFINING GENERAL INSURANCE

HDFC ERGO General Insurance Company Limited is a 74:26 joint venture between HDFC Limited, India's premier Housing Finance Institution & ERGO International AG, the primary insurance entity of Munich Re Group.

HDFC Ltd is the premier Housing Finance Company in the country and the group is present across all segments of financial services including banking, mutual fund, life insurance and general insurance. ERGO, the primary insurance entity of the Munich Re group, is headquartered out of Dusseldorf, Germany, and is present across all lines of insurance business spanning 25 countries in Europe & Asia with a customer base of 33 million. ERGO is rated 'A' by Standard & Poor and has assets under management totaling to over € 102 billion. The joint venture brings together sound knowledge of the Indian market along with strong international insurance expertise and experience to present a powerful entity in the Indian general insurance space.

At HDFC ERGO, our focus is on providing the "Right Insurance Solution" for all. We constantly customize our products to cater to every need of the modern day customer coupled with superior customer support service. State of the art, superior and automated claim service helps us offer our customers a seamless and hassle-free experience.

INTRODUCTION TO PRODUCT

In this dynamic age, our business needs to be on the move-ALWAYS! And this should be irrespective of the eventualities that occur in its day to day functioning. At HDFC ERGO it is our endeavour to assure you just that. Our commercial vehicles insurance brings to you specialised tailor-made features to suit your business requirements. With us you can be rest assured of an end-to-end automated process which ensures fast track claim settlement of your claim with minimal documentation. With us, your vehicle's insurance is in safe hands.

COVERAGE FEATURES

Own damage to the vehicle caused by:

- Accidental external means
- Burglary, housebreaking or theft
- Fire, explosion, self ignition, lightning
- Terrorism, riots, strike or malicious act

- Transit by road, rail, inland waterway, lift
- Earthquake, flood, storm, landslide, rockslide

Legal liability for injury and / or damage to third party arising out of the use of the vehicle.

In addition, your policy also includes:

- Reimbursement of towing charges upto Rs. 750, Rs. 1500 and Rs. 2,500 varies depending on the vehicle type
- Ambulance assistance services

KEY SERVICE FEATURES

Get your claims settled with minimum hassle. Look what it means:

Simple Documentation

- Duly filled and signed claim form
- Driving license
- Registration book copy
- Copy of insurance certificate

As a part of our commitment to get you on the road faster, we have waived the following documents for claims:

- FIR
- Load challan
- Route permit
- Fitness certificate

PAYMENT ADVANCES

No need to raise money in a hurry to pay for your repairs. Advances upto 80% of approved estimate.

Spot Survey: To be carried within 6 hours, waived after 6 hours.

Avail **cashless claims** at all our associated garages / workshops.

Toll-free helpline no. 1800-2-700-700 for any queries/claims assistance.

KEY EXCLUSIONS

- General ageing, wear and tear
- Mechanical or electrical breakdown, failure
- Loss / damage attributable to war, mutiny, nuclear risks
- Loss / damage outside India