



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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Presenting

# IndusInd Commercial Vehicle Package Policy

– Now With Enhanced  
Add-Ons

**#ZERO**  
TENSION POLICY

One Policy. Multiple Add-ons.



A commercial vehicle always goes the extra mile to support the daily functioning of your business. Any damage or a dent will not only put you in a position of financial loss but also hamper your business proceedings, even if it's not your fault. We would never want you to be in such a sticky spot. That is why, we at IndusInd General Insurance offers you an insurance policy that compensates you against damages and losses your vehicle incurs due to an accident, along with the convenience of technology for faster assistance with a whole lot of heart.

**IndusInd Commercial Vehicle Package Policy – where advanced solutions meet genuine trust.**



# 5 Incredible Reasons To Choose Us

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## Accidents Covered

Accidents can occur out of nowhere. To save you from misfortune, your insured vehicle will be covered against loss or damage in case of:

- Fire explosion self ignition or lightning
- Burglary housebreaking or theft
- Riot and strike
- Accident by external means
- Natural calamities such as: Earthquake, flood typhoon hurricane storm tempest inundation, cyclone hailstorm, frost, landslide and rockslide



## 24\*7 Assistance Cover to Keep Your Vehicle Moving

Get round-the-clock support with towing, breakdown help, flat tyre changes, battery jumpstarts, and emergency fuel delivery. Minimize downtime and keep your vehicle moving-day or night, wherever you are.



## Your Liabilities = Ours

When things get bad, we have your back. Stay covered from any kind of property damage caused by the insured vehicle, or against the death of or any other physical injury caused by the use of the commercial vehicle. In other words, no matter what, you will always be covered.



## Towing Disabled Vehicle? We Have Your Back

This policy is operative and applicable even if the insured vehicle is being used for towing mechanically disabled vehicles. We love going the extra mile for you!



## Owner or Driver - We'll Have Them Covered

Safety is a priority. Whether the owner or the driver, traveling, mounting or dismounting the insured vehicle, We'll compensate against the bodily injury / death sustained by an owner or the driver of the vehicle in direct connection with the insured vehicle.



## Add-on To Power Up Protection

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### Nil Depreciation

When you make a claim in a comprehensive cover like this one, claim is paid after deducting the depreciation cost. A Nil Dep Cover or the Bumper-to-Bumper cover as it is popularly known as, saves you from this deduction and can fetch you the entire claim compensation. So, go for it if you have a new commercial vehicle or your vehicle is being used in a city with crazy traffic.



### EMI Protection

Time heals all, but why wait? If your vehicle is under repair sometimes damages take time to heal, not just for us but for the vehicle too. While your vehicle is under repair at an authorized service centre for more than 30 days, we solve for your running auto loan EMIs. Yes, with the EMI Protection Cover we pay up to 3 EMIs of your vehicle's loan.



### Daily Allowance Benefit

When your vehicle is being repaired, daily activities take a backseat. If your vehicle is under repair for more than 3 days, we provide you a daily allowance so that you don't have to stop at a red signal.

## CV Electric Vehicle Add-ons

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### Electric Vehicle Charger Cover

Protects your vehicle's external or portable charger against accidental damage, theft, or fire. Ideal for drivers who charge on the go or use at-home charging setups. Saves you from unexpected expenses in case your charger gets damaged or lost.



### Battery Protection Cover

Covers the high-value EV battery from repair or replacement costs arising from accidental damage, water ingress, or short circuits. Ensures long-term battery health without financial strain. Especially useful for commercial EVs that run long hours.



### Electric Motor Protect Cover

Safeguards the electric motor from mechanical or electrical breakdowns due to wear, accidents, or voltage fluctuations. Keeps your vehicle running smoothly with minimal downtime. A must-have for maintaining performance and avoiding high repair costs.

# PCV Taxi Add-ons

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## **Tyre Protect**

Covers repair or replacement costs of your taxi's tyres due to accidental damage, punctures, or cuts. Helps avoid downtime and reduces out-of-pocket expenses. Especially useful for high-mileage commercial vehicles constantly on the road.



## **Rim Protect**

Protects your alloy or steel rims from accidental damage caused by potholes, curbs, or road debris. Ensures your vehicle's safety and appearance while minimizing repair or replacement costs.



## **Key Protect**

Covers the cost of replacing lost, stolen, or damaged keys, including reprogramming of electronic keys. Provides quick, stress-free resolution so your taxi operations stay uninterrupted.

# Here is What is Covered

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Loss or damage to your vehicle due to:

- Riot, strike
- Earthquake
- Malicious act
- Terrorist activity
- Landslide rockslide
- Accidental (external means)
- Burglary, housebreaking, theft
- Inundation cyclone, hailstorm, frost
- Fire explosion, self-ignition or lightning
- Flood, typhoon, hurricane, storm, tempest



Third-party insurance, which protects you against losses that occur due to bodily injury to a third party or damage to third party property or damage to a third party vehicle because of the insured vehicle.

# Policy Covers Everything But This<sup>^</sup>

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At IndusInd General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Loss or damage due to war or nuclear risks
- Deductible as stated in your policy
- Loss or damage due to ionizing radiation
- Vehicle driven by someone other than the driver, as stated in the 'Driver's Clause'
- Accidental loss, damage or liability occurring outside the defined geographical area for the vehicle
- Vehicles being used other than in accordance with the limitations as to use. For example, if you use a private vehicle for commercial purposes
- Consequential loss - if the original damage causes subsequent damage / loss, only the original damage will be covered



<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.indusindinsurance.com](http://www.indusindinsurance.com)



## Easy Steps To Claim




-  Intimate your claim by immediately calling us at 022-4890 3009 (Paid) or use the IndusInd Selfi App
-  Take your vehicle to any of the garages for repair

For Cashless claims - Get your vehicle repaired by our company authorised 700+ network garages. We will settle the repair bills directly with the garage up to the amount payable

For Reimbursement claims - If you choose to opt for a garage of your choice, you can pay for the repair charges and then submit the repair bills and receipt to us for settlement
-  Submit necessary documents to surveyor / IGI and then proceed for repairs as per assessment provided by surveyor/IGI
-  Once the vehicle is repaired and the invoice is submitted to IGI, accordingly, IGI confirms liability and vehicle delivery



To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Commercial Vehicles Package Policy UIN: IRDAN103RP0012V02100001. Electric Motor Protect Cover: IRDAN103RP0012V02100001/A0083V01202425. Electric Vehicle Battery Protection Cover: IRDAN103RP0012V02100001/A0084V01202425. Electric Vehicle Charger Cover: IRDAN103RP0012V02100001/A0085V01202425. Key Protect Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) IRDAN103RP0012V02100001/A0086V01202425. Tyre Protector Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) IRDAN103RP0012V02100001/A0087V01202425. Rim Protector Add On Cover (Applicable to Passenger Carrying Vehicle - Taxi) IRDAN103RP0012V02100001/A0088V01202425. IndusInd Commercial Vehicle Assistance IRDAN103RP0012V02100001/A0089V01202425. Nil Depreciation for Commercial Vehicle IRDAN103RP0012V02100001/A0006V01200910, EMI Protection for Commercial Vehicle IRDAN103RP0012V02100001/A0008V01201415, Daily Allowance Benefit for Commercial Vehicles IRDAN103RP0012V02100001/A0007V01200910, Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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An ISO 9001:2015  
Certified Company