



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd Private Car

Package Policy - 3 years



With so many unforgettable memories attached to your car, it is easily one of your most important possessions. Your love for having a key-less entry tech-enabled car, and your pain while seeing a dent on your car, we understand both these feelings. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your car needs.

IndusInd Private Car Package Policy - 3 Years - where advanced solutions meet genuine trust.



Policy Covers Your Damage And Theirs

IndusInd Private Car Package Policy protects and compensates against financial loss when your car suffers own-damage due to a variety of reasons*; and for any liability arising towards third party in case of injury/death or harm to their property, when an accident occurs (as per Motor Vehicles Act**)

***Variety Of Reasons That Cause The Loss**

Loss or damage by accident, fire, lightning, self-ignition, explosion, burglary, house-breaking or theft, riot & strike, malicious act, terrorism, earthquake, flood, cyclone and inundation. Or while the car is in transit by rail, road, air, elevator and lift.

6 Things That Set Us Apart



3-Year Complete Protection, Zero Renewal Hassle

Why settle for just third-party cover when you can secure your car with a 3-year comprehensive insurance plan? Get protection for both third-party liabilities and your own vehicle damage-all in one go. No yearly paperwork, no lapses-just uninterrupted peace of mind.



One Tap Is All We Need!

Car Policies aren't tricky, they are simple, so should be the way you buy or renew them. All you need is your old policy and a camera in your phone to get a policy in under 60 seconds. Just scan, review and pay using the OCR technology-powered IndusInd Selfi App.



Your Policy. Your Choice. Your Add-ons.

We give you freedom to choose. A car insurance cover offers protection that is common to all cars, but the need of that protection keeps changing from where you stay to how much you drive. So, with us you get host of add-ons to opt depending on your choice and need.



Closer From Wherever You Are.

With a vast network of 10000+ network garages we are closer from any part of the country you drive to. And the best part is that we offer cashless claims facility throughout, which means you can relax while your car is repaired, and we settle the claim directly with the garage.



We're Just A Video Stream Away.

Stuck in the woods or on the hills with your car, just tap on your phone, open the IndusInd Selfi App and Live Video Stream with us to get instant claim assistance. Oh Yes! IndusInd Selfi App can be downloaded through Google Play Store or App Store.



No Claim? We'll Say Yes To Bonus.

No claim during the policy year is definitely good news, both for your car and your insurance premium, because you get to accumulate up to 50% discount on your premium with NCB (No Claim Bonus). We also offer additional discounts if you're a member of a recognised Automobile Association.

****Act Liability (as per Motor Vehicle Act):** Death or bodily injury to third parties; Death or bodily injury to any person carried in the car, provided they are not the insured's employees and not carried for hire or reward; Third party property damage

Add-Ons That Go the Extra Mile (Just Like You Do)



Consumable Expenses

Tiny parts like nuts, bolts, engine oil, and brake fluid can lead to big repair bills. This cover takes care of all those essential extras used during repairs. No more surprise expenses for the smallest things!



Nil Depreciation Cover

No more deductions for age-related wear and tear. With this add-on, you get the full claim amount on replaced parts—whether it's plastic, rubber, or fiber. Basically, you pay zero depreciation, and we pay like your car's brand new.



Tyre Protector

Potholes, cuts, and bursts—tyre troubles come uninvited. This cover handles the cost of repair or replacement for damaged tyres. Drive stress-free, even on the bumpiest roads.



Rim Protector

Your rims deserve to shine without dents or cracks. This add-on covers accidental damage to wheel rims. Style and safety—both stay intact.



Assistance Covers

Stranded? Flat Tyre? Dead Battery? We've got your back. This cover gives you 24×7 roadside assistance, towing, and emergency services. Help is just a call away, anytime, anywhere.



Electric Motor Protect Cover

Your EV's motor is its heartbeat—protect it right. Covers repair costs due to water damage, electrical faults, and breakdowns. Keep the power running smooth and silent.



Electric Vehicle Protect Cover

From wiring to internal EV components, this cover keeps your ride fully protected. Ideal for safeguarding your electric car from costly damage. Because your future-forward drive deserves future-ready cover.



Electric Vehicle Battery Protection Cover

The battery is your EV's power center—and it's expensive. This cover handles unexpected battery repair or replacement costs. So, you're never left powerless on the go.



Electric Vehicle Charger Cover

Chargers aren't cheap—and they're vital. This cover protects your EV charger from fire, theft, and accidental damage. Plug in with peace of mind every time.

Add-Ons That Go the Extra Mile (Just Like You Do)



Return to Invoice

If your car is stolen or damaged beyond repair, this cover bridges the gap. You get the invoice value, not the depreciated one. It's like turning back time on your investment.

Other Add-Ons



Daily Allowance Benefit Plus



EMI Protect



Engine Protect



Key Protect



No Claim Bonus Retention Cover



Replacement Car



Voluntary Deductible



Loss of Personal Belongings



Hospital Cash Cover



Policy Covers Everything But This[^]

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:

- Consequential Damages
- Mechanical or Electrical breakdown
- Driving under the influence of alcohol, drug or any other intoxicated and driving without a valid driving license
- Contributory negligence (e.g. damage due to driving car in flood)
- Unauthorised use
- Add-on not bought
- Third party Liability damages
- Any loss or damage that result from violating the terms & conditions of the insurance policy

[^]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

We Deliver What We Promise⁺



Instant Policy Issuance

Wherever you are we will issue your policies instantly. Just visit our website or tap on IndusInd Selfi or just ring our advisor. We're good to get you one, in under 60 seconds.



Claim Survey Within 24 Hours

We'll call you for a claim survey within 24 hours of you intimating us the claim.



Real-Time Claim Tracking

You don't need to chase us, just open the IndusInd Selfi App and get a real-time status of your claim anytime.

⁺Refer to our Policy Wording on our website for more details or ask our insurance advisor.

Easy Steps To Claim



Intimate your claim by immediately calling us at 022-4890 3009 (Paid) or use the IndusInd Selfi App



Take your car to any of the garages for repair.

For Cashless claims - Get your car repaired by our company authorised 10000+ 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 car is repaired and 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 and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). 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. 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. IndusInd Private Car Package Policy – 3 Years
IRDAN103RPMT0053V02202425, Consumable Expenses
IRDAN103RPMT0053V02202425/A0048V02202425, Daily Allowance Benefit Plus
IRDAN103RPMT0053V02202425/A0049V02202425, EMI Protect
IRDAN103RPMT0053V02202425/A0050V02202425, Engine Protect
IRDAN103RPMT0053V02202425/A0051V02202425, Key Protect
IRDAN103RPMT0053V02202425/A0052V02202425, No Claim Bonus Retention Cover
IRDAN103RPMT0053V02202425/A0053V02202425, Nil Depreciation
IRDAN103RPMT0053V02202425/A0054V02202425, Replacement Car
IRDAN103RPMT0053V02202425/A0055V02202425, Voluntary Deductible
IRDAN103RPMT0053V02202425/A0056V02202425, Tyre Protector
IRDAN103RPMT0053V02202425/A0057V01202425, Rim Protector
IRDAN103RPMT0053V02202425/A0058V01202425, Loss of Personal Belongings
IRDAN103RPMT0053V02202425/A0059V01202425, Hospital Cash Cover
IRDAN103RPMT0053V02202425/A0060V01202425, Assistance Covers
IRDAN103RPMT0053V02202425/A0061V01202425, Electric Motor Protect Cover
IRDAN103RPMT0053V02202425/A0062V01202425, Electric Vehicle Battery Protection Cover
IRDAN103RPMT0053V02202425/A0063V01202425, Electric Vehicle Charger Cover
IRDAN103RPMT0053V02202425/A0064V01202425, Return To Invoice
IRDAN103RPMT0053V02202425/A0065V01202425.

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An ISO 9001:2015
Certified Company