



## Motor Insurance

A motor insurance policy is mandatory under the Motor Vehicle Act. Owning ICICI Lombard Motor Insurance ensures that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability. With a cashless network of over 2000+ garages across India you can avail of cashless claim facility with very limited out-of-pocket expenses. To facilitate greater convenience, you can renew your motor insurance online at [www.icicilombard.com](http://www.icicilombard.com) and track claim status anytime, anywhere.

### Policy Benefits :

- Instant Policy Issuance
- No Paperwork
- Cashless Claim at over 2000+ network garages
- No Claim Bonus: If you do not make a claim during the policy period, a No Claim Bonus (NCB) is offered on renewals
- Transfer your NCB: You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy to another company
- Free Renewal Reminder Service
- Track Claim Status Online
- Towing charges upto Rs.1500 covered

### What does the policy cover?

The ICICI Lombard Motor Insurance Policy is comprehensive vehicle insurance, as governed by the Indian Motor Tariff. It covers you for,

#### Loss Or Damage To Your Vehicle-

Provides cover for any loss or damage to your vehicle or the accessories due to

- **Natural Calamities** : Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
- **Man-made Calamities** : Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

### Personal Accident Cover-

The motor insurance provides compulsory personal accident cover for individual owners of the vehicle while driving. You can also opt for a personal accident cover for passengers.

### Third Party Legal Liability-

Covers for legal liability due to accidental damage for

- Any permanent injury/death of a person
- Any damage caused to the property.

### Additional Covers-

- Electrical/non-electrical accessories can be covered, e.g. Fog Lights, Music System, Seat Covers, etc.
- You can also cover your bi-fuel system such as CNG.

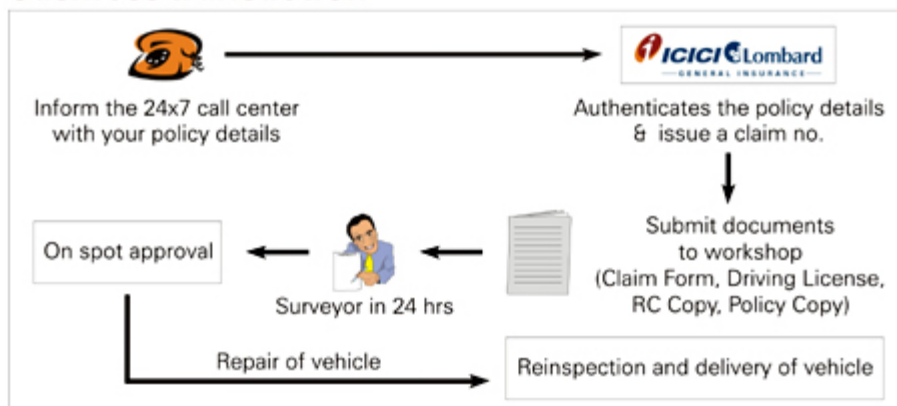
### What is not covered in the policy?

Some **Main Exclusions** are:

- Mechanical breakdown
- Consequential loss
- Depreciation
- Wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war

### What do I do in case of a claim?

#### *Cashless transaction*



In case of reimbursement process, you will have to submit documents to ICICI Lombard, and we will make the payment within 5 days of completion of documentation.

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