

## Policy Details

### Products

- Car Insurance
- Two Wheeler Insurance
- Health Insurance
- Travel Insurance
- Student Travel Insurance
- Home Insurance

### Key Benefits

- Immediate policy copy issuance online
- If anything happens to your car, remain assured that we will be just a call away. With Road Side Assistance cover, you can avail assistance anytime and anywhere

Now, get daily allowance when your car is in the garage with our Garage Cash Cover. Cashless servicing facility at [3300+ network garages](#) across India

Zero Depreciation Cover#. Avail coverage on replaced parts with zero deduction for depreciation. However this endorsement shall be applicable to the first two (2) claims during the policy period. # For more details on terms, conditions and exclusions please refer to the Branch Executive or call at our toll free number 1800 2666".

Accidental cover facility for co-passengers up-to Rs. 2 Lac  
Avail off No Claim Bonus (NCB)\*. This benefit is valid if you haven't claimed in your old policy. This is also valid if your previous policy was not with ICICI Lombard.  
[Set Renewal Reminder](#) to to receive policy renewal reminders

### Sum Insured & Coverage

#### What is covered

- Loss or Damage to your vehicle against Natural Calamities.
- Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.

#### What is not covered

- Normal wear and tear and general ageing of the vehicle.
- Depreciation or any consequential loss.
- Mechanical/ electrical breakdown.

### Sum Insured

- All vehicles are insured at a fixed value called the Insured's Declared Value (IDV).
- IDV is calculated on the basis of the manufacturer's listed selling price of the vehicle (plus the listed price of any accessories) after deducting the depreciation for every year as per the [schedule](#) provided by the Indian Motor tariff.

## **Claim & Process**

Your well being is our utmost priority and we do hope that you are able to steer clear of any untoward incidents. However, things do not always go according to our plan. In case of an unfortunate accident / breakdown, please call our toll free number 1800 2666 and we would be glad to assist you.

You can avail a host of benefits for every claim reported to us:

- Cashless repair across a wide network to ensure a smooth ride
- Free pick-up, Towing facility and Wash benefit at selected garages
- Loss Assessment Survey of vehicle within 4 hours by dedicated Service Manager\*
- 6 months quality assurance on all repairs\*\*

## **In Case of an Accident**

- Note the number of the other vehicle involved in the accident, if any.
- Note down the names and contact details of witnesses, if any.
- Contact our toll free number 1800 2666 and get your claim number / reference number.

## **After Registering the Claim**

- Our Customer Service Manager (CSM) will contact you within 24 hours of registering the claim.
- Submit all the required documents to the dealer / CSM and get them verified with the originals.

## **Documents Required**

- For Accident Claims
- For Theft Claims
- For Third Party Claims