

Motor Insurance

Why can't an insurance policy
protect my car / **and my family?**



SmartDrive
Private Car
Insurance Policy
with the power of
Add-on Covers.



general insurance



Adding assurance to your car insurance

Insuring your car just got more assuring. Because now, with Bharti AXA's SmartDrive Private Car Insurance Policy, you can opt for our special Add-on Covers. They offer comprehensive protection for the driver and co-passengers, apart from the third party. The Add-on Covers include hospital & ambulance charges and medical expenses against liabilities in case of any unfortunate eventuality.

A truly Complete Protection Cover that offers absolute assurance and peace of mind.

Life's journey has become more enriching, now that you can get Complete Protection Cover for your car as well as your family, in one smart package.

What does SmartDrive Private Car Insurance cover?

The policy provides cover for the following occurrences:

1. Accidental damage to motor vehicle used for social, recreational, domestic, or professional purposes
2. Liability for third-party injury or death, and damage caused to their property

Market First Add-on Covers



Hospital Cash Cover:

Daily hospital cash allowance arising from injury to insured persons while travelling in the insured vehicle

Ambulance Charges Cover:

Charges towards transportation of insured persons in ambulance to the hospital, post suffering bodily injury caused by an accident while travelling in the insured vehicle



Medical Expenses Reimbursement Cover:

All medical expenses in case of injury to the insured persons while travelling in the insured vehicle

Depreciation Cover:

In case of any replacement of part arising from accident of the insured vehicle



Add-on Cover Details:

The limits for the covers are as mentioned below:

Sl. No.	Cover	Limit/Sum Insured
1.	Hospital Cash Cover	Rs.1,000 for 30 days
2.	Medical Expenses Reimbursement Cover	Rs.10,000/person
3.	Ambulance Charges Cover	Rs.5,000
4.	Depreciation Cover	100% cover

Higher plans available on request.

What does this policy not cover?

Some of the major exclusions under the basic policy are:

1. Consequential loss
2. Depreciation; wear and tear
3. Mechanical and electrical breakdown; failure or breakage
4. When the vehicle is used outside the geographical area
5. When used contrary to limitations as to use
6. When driven by a person other than the driver stated in the driver's clause
7. War perils, nuclear perils and drunken driving

This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.

Acceptance Guidelines

1. The Depreciation Cover is applicable to vehicles up to 2 years old only
2. The Add-on Covers can be sold only with SmartDrive Private Car Insurance Policy; they cannot be sold on a stand-alone basis or for a vehicle insured with any other insurance company

Claims Procedure: Fast, fair and friendly

At Bharti AXA, we promise to be at your side during your time of distress. To enable us to help you, we request you to register a claim by contacting our 24-hour Toll-Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs, so that we can provide you quick and effective service. You can, alternatively, also register a claim by e-mail on claims@bharti-axagi.co.in

While registering a claim, the following information will help us serve you better:

- Policy number
- Name of the insured
- Insured's/caller's contact number
- Date and time of accident
- Location of accident
- Brief details of damage
- Name of the driver who was driving the vehicle at the time of loss
- Name and contact number of the workshop where the vehicle can be inspected
- Name/s of the person/s who sustained injuries in the accident (if any)
- Name/s of the hospital where the injured were given first aid/admitted

At Bharti AXA, cashless/direct settlement is provided to the garages of the customer's choice. On the request of the client, the company is willing to pay to the garage of the customer's choice across India, provided the garage is a dealer or authorised service station.

To enable us to help you, we request you to register a claim by contacting our 24-hour toll-free helpline on 1800-103-2292 or e-mail us at claims@bharti-axagi.co.in

To get a hassle-free policy, call our toll-free number 1800-103-2292 or email us at sales@bharti-axagi.co.in, clearly mentioning your postal address.

Bharti AXA General Insurance

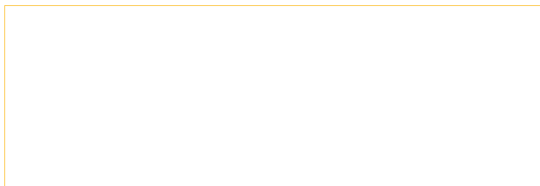
Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world, with over 67 million clients worldwide and over 1,75,000 employees working across 5 continents. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organisations in the country with interests in telecom, agriculture and retail. It is a pioneering force in the telecom sector, with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more info:



 **1800 103 2292** (toll-free)
080 4357 3450 (call charges apply)
 **SMS <INFO> to 5667700**
www.bharti-axagi.co.in

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

*This leaflet is only a brief summary of the Add-on Covers for SmartDrive Private Car Insurance Policy. Please contact our intermediary/sales officer/any of our offices for the policy wordings.

Bharti AXA General Insurance Co. Ltd.

First Floor, Ferns Icon, Survey No. 28, Doddanekundi, Bangalore - 560 037.

Insurance is the subject matter of the solicitation.