

KIA SAFETY
Dealer Sales Training

AGENDA

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SMC Insurance Broker

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INTRODUCTION

“ONE STOP SOLUTION”

for

Car Insurance



KIA SAFETY

01 KIA SAFETY - MVI PROGRAM

INTRODUCTION

- KIA Motor Vehicle Insurance Program “**KIA SAFETY**” , program focuses on all insurance requirements of the KIA car customers.
- Insurance Program will be managed by **SMC Insurance Brokers Pvt Ltd. (MISP Model)**
- **Program Insurance Companies:**
 - Bajaj Allianz General Insurance co Ltd
 - Bharti Axa General Insurance Co Ltd
 - ICICI Lombard General Insurance Co Ltd
 - Go Digit General Insurance Co Ltd
 - New India Assurance Co Ltd
 - Reliance General Insurance Co Ltd

ONE STOP SHOP

KIA SAFETY

Instant Policy

- Peace of Mind
- Final Document

Following Solution under one roof:

- Policy Issuance
- NCB transfer
- Endorsements
- Cancellation & Refund
- Auto Approval of Nil Endorsement

OPEN MARKET

Cover Note

- Expires in 60 days
- Follow up required for policy
- Manually filled


Following Requirement is fulfilled after rigorous follow-up's and visit to Insurance Company:

- Endorsements
- Cancellation
- Refund.
- All Manual Endorsement




CLAIMS

KIA SAFETY

- 
- Pan India Cashless at all KIA Authorized Workshops
 - No Salvage Deduction
 - Classification of Parts as per OEM guidelines, saves cost at the time of claim
 - Maximum TAT for Survey is 04 hours
 - Claims settlement through Video Streaming
 - Hassle Free Claims Settlement

OPEN MARKET

- 
- Cashless claim given at only tie up Workshops.
 - Min 10% of salvage deduction
 - No classification of parts
 - TAT for surveyors ranges from 24 hrs to 48 hrs
 - In any kind of Damage have to wait for Surveyor to decide the amount of Claim.

EXCLUSIVE BENEFITS

KIA SAFETY



- Standard Pricing for all Program Insurers
- Rodent Bite Cover part of the policy at No Extra Premium
- Unlimited Nil Dep Claims Covered
- No Pre-inspection Charges
- Dedicated Toll Free Number exclusively for Kia Car Owners & Dealers 1800 2666 9666 & email id Support@kiasafety.com


OPEN MARKET




- Every Insurer has its own Pricing for same vehicle
- Rodent Bite Cover not available or covered at extra premium payment
- Maximum 2 Nil Dep Claims Covered
- Pre-inspection Charges
- Common Support number for all customers

Add on – Nil Depreciation Cover

KIA SAFETY

- 
- Consumables are covered by default (no extra premium charged)
 - Applicable on all Vehicles irrespective of Claim Status
 - Unlimited Nil Depreciation Claims

OPEN MARKET

- 
- Consumables are not part of Nil Dep Cover
 - Available only for policies with NCB
 - Maximum 2 Nil Dep Claims Covered

•Cover Available for vehicle age upto 5 years

Add on – Return To Invoice

KIA SAFETY



- Payable on Invoice Price or Current ex showroom price + Registration & Road Tax + Insurance Charges
- Road Tax Covered for full amount
- Insurance Premium also payable

OPEN MARKET



- Payable on Invoice Price or Current ex showroom price (whichever is lower) + Registration Charges
- Road Tax Covered proportionately
- Insurance Premium not payable

•Cover Available for vehicle age upto 3 Years

Add on – Engine Protection

KIA SAFETY



- Cover Risk of Engine damage due to Oil Leakage, Ingression of water including All Engine parts
- (Differential & Gear Box) and Consumables

OPEN MARKET


- Coverage subject to terms and Conditions that are not favourable for Customers.




- Cover Available for vehicle age upto 5 years

Add on – Key & Locks Cover

KIA SAFETY


- 
- Available for vehicles up to 5 years of age
 - Entire Lock Set changes
 - Sum Insured of INR 50,000/- per claim

OPEN MARKET


- 
- Coverage subject to terms and conditions which are not favourable for customers.
 - Key and ECM coding changes

Add on – Loss Of Belongings

KIA SAFETY

- 
- Covers loss to personal belongings
 - NOT COVERED
 - Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
 - Any goods or sample with regard to tade not covered
 - Sum Insured of INR 100,000/- per claim

OPEN MARKET

- 
- Coverage subject to terms and conditions which are not favourable for customers.

•Cover Available for
vehicle age upto 5
years

New Add On Product

Tyre Protection Cover



Add on – Tyre Protection Cover

KIA SAFETY

- NCB Does not get affected
- Maximum 4 Claims Payable
- Available exclusively under KIA Safety Program

OPEN MARKET

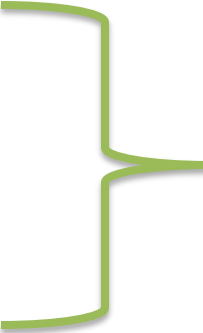
- NCB lost



03 KIA SAFETY - MVI PROGRAM

SPECIAL INSURANCE PACKAGE

Special Insurance Package
Nil Dep Including Consumables
Engine Protect
Tyre Protect
Key Loss
Loss of Personal Belonging



**Introductory
Package for
first 06 months**



- **Application platform**
- **Sponsoring KIA Motor Dealers as their MISIP**
- **Dealer Training**
 - Software training, Process and Procedure Training
- **Dealer Activation**
 - Handholding for data input for policy certificate generation, claims escalation, premium reconciliation.
- **Handling dealer/ customers escalations queries on software, claims or any operational matter.**
- **Liaising with insurance company local offices.**
- **Monitoring of agreed service level & TAT of all aspects.**
- **Payment of Agreed Distribution Fee to MISIPs**
- **Dedicated Area Managers & Zonal Managers**
- **Assisting KIA Dealers in IRDA regulatory inspections and compliances as per MISIP guidelines**

Q&A Session

Thank you