

Private car add-on services

- **Zero Depreciation:** It is the most popularly recommended add-on feature, which entitles you to claim the amount of depreciation deducted on the value of parts replaced under your own damage claim.
- **Engine Protector:** This add-on essentially pays for repair and replacement expenses or damage to internal parts of the engine, gear box, transmission or differential assembly due to ingress of water in the engine or leakage of lubricating oil from the engine / respective assembly.
- **Consumable Expenses:** In the standard Motor insurance policy, small consumable expenses such as screws, nuts, bolts, oils, etc. are not covered and you will have to bear the cost if the need arises to repair or replace them. This cover pays the cost of consumables required to be replenished arising from an accident to the vehicle.
- **Key Protect Cover:** We shall cover the cost to replace vehicle keys if the same are lost/stolen and also cover both the lock and key if the vehicle is broken into.
- **Return to Invoice:** In the case of theft or total loss this cover pays for the financial shortfall between manufacturing listed selling price and insured declared value of the vehicle. This add-on also covers the amount spent on registration fee, road tax towards the insured vehicle along with the insurance premium.
- **Daily Conveyance Benefit:** The daily allowance benefit covers your expenses of other hired modes of transport, if the vehicle is in the garage for repairs due to perils for more than three days.
- **Loss of Personal Belongings:** This cover pays for loss or damage to the belongings in the vehicle at the time of the accident.
- **Tyre & Rim Protector:** This add-on pays for the repair and replacement expenses for accidental loss to tyres, tubes and rims only without any damage to the vehicle.
- **NCB Retention Cover:** This cover protects your NCB on renewal even if you make a claim in the policy.
- **Roadside Assistance:** The cover offers swift assistance in times of vehicular emergencies, ensuring your peace of mind on the road. Emergency services such as Towing, Battery jumpstart, Flat tyre, etc.