

# Obtain a Motor Insurance with better understanding



## Damages covered by the Motor Insurance

A comprehensive motor insurance policy covers damages to vehicle by accidents, fire and theft, external explosions, self-ignition and damages caused by lighting. Further, death or bodily injury to third party is compulsorily covered. Damages to third party property are also covered subject to limitations specified in the contract.

Damages caused by Strike, Riots, Civil Commotions and Terrorism (SRCC&T), floods and natural disasters can also be covered on a payment of additional premium.

## Choosing a Motor Insurance Policy

No one can force you to purchase a motor insurance from a particular Insurance company. Choose your Motor Insurance policy from a registered General Insurance Company. Further, it is important to inform the usage of the vehicle to your insurance company. And also remember to insure the vehicle based on the market value.



## Measures to be taken at the time of an accident

You should inform the Insurance Company immediately after an accident. Further, it is compulsory to report the accident to the nearest Police Station. It is also important to accurately mention the way in which the accident took place, location, time and details of the driver, when intimating a claim.



Visit the social media channels of the Insurance Regulatory Commission for further details



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