



Introduction

Motor Secure (FGIICL)

The difference between driving safe and driving secure.

You stop at every signal, you slow down when you are supposed to, and follow every rule to the letter. Unfortunately, your vehicle's fate doesn't depend on you alone. Future Motor Suraksha takes care of any damage your vehicle might suffer. This plan, which is in its first year of operations; covers everything, including third party expenses. So now when you drive, rest assured; we take just as much care of your car as we do of you.

Benefits

- Instant policy issuance
- Toll-free assistance number for customer service and claims registration
- Prompt and timely claims survey
- Cashless / direct settlement at our approved workshops
- Claims finalisation within seven working days from receipt of all documents
- Accidental towing assistance (within city limits only)
- Automated renewal reminder service

Private Car Insurance

Coverage's

- **Car damage:** In the event of ordinary losses/damages to your car, regardless of who is at fault and where the accident took place, a wide variety of cases, from broken windows to theft or destruction is covered.
- **Third party liability:** Any legal liability that you may incur due to the death of or bodily injury to a third party or damage to the property of a third party while using your car, is covered. The policy also covers the legal expenses you might incur to defend this claim. This is a mandatory insurance coverage for your car.

Additional coverage's

1. Personal accident cover:

- A compulsory Personal Accident cover of Rs. 15 lakhs is available for individual owners of the car while driving (Available only if the owner of the car holds a valid driving license). You can also opt for a Personal Accident cover for passengers (Named or un-named) up to a maximum amount of Rs. 2 lakhs per person.

2. Additional Legal liabilities:

The following additional legal liabilities may also be opted for at an additional premium

- Paid Driver/conductor/Cleaner employed in operation of vehicle.
- Employees traveling in/driving the vehicle other than paid driver.
- Non-fare paying passengers

Bonus and Discounts:

- **No Claim Bonus:** Did not make a claim during the policy period? When renewing the policy within 90 days of the expiry date, you will be offered a No Claim Bonus (NCB) with discounts up to 50%.
- **Transfer of NCB:** You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy to another company.
- **Voluntary Excess discount:** A further discount on the premium is available if you opt for a Voluntary Excess (available only for Private cars and Two wheelers) in addition to the Compulsory Excess. (Compulsory Excess is the amount of loss which the insured has to bear in each and every claim.).
- **Automobile Association Membership:** You can also avail of additional discount if you are a member of a recognized Automobile Association in India (available only for Private cars and Two wheelers).
- **Anti-theft devices:** In case you have installed an ARAI approved anti theft device in your vehicle, you get a discount of 2.5 % on the OD Premium to a maximum of Rs. 500 for four-wheelers and Rs 50/- for two wheelers

Motor Add on

With growing needs and dynamic external factors, the regular car insurance is no longer sufficient. Future Generali offers you unique Add on covers for additional protection to your vehicles.

Plan Name	Covers	Optional Covers
Plan 1	Zero Depreciation Loss of Keys Loss of Personal Belongings Roadside Assistance	Tyre Damage NCB Protection Engine Protector Return to Invoice
Plan 2	Roadside Assistance	Inconvenience Allowance

ZERO DEPRECIATION

This cover offers full claim without any deduction for depreciation on the value of parts replaced following an admissible claim under the Motor Comprehensive Package Policy Conditions

- Not applicable for any total loss, constructive total loss or theft claims
- Applicable only for Vehicle less than 3 years old

Applicable only for maximum no. of 2 accidents during the policy period

LOSS OF KEYS

Under this cover you will be reimbursed with the cost incurred by you towards replacing Car keys, locks and locksmith charges following theft or loss of your vehicle keys Conditions

- Replacement should be carried out in manufacturer's authorized dealership/garages or
- Company authorized garages
- Each claim shall be subject to 10% co-share of the value of such replacement subject to a
- Minimum of Rs 500/- by you
- Allowed only once during the policy period.

No keys shall be deemed to be irrecoverably lost until 3 days after the loss date

LOSS OF PERSONAL BELONGINGS

This cover offers protection to your valuable personal belongings that are burgled or stolen from your locked vehicle including laptop and/ or mobile

Conditions

- Not applicable to theft from vehicles parked in No-Parking zone and from un-attended vehicle after accident
- Current market value of the laptop or mobile will be the sum-insured for these items

Laptop is subjected to an excess of Rs 5000/- and others to an excess of Rs 500/-

TYRE DAMAGE

This cover provides reimbursement for the cost of tyre including the air valve due to bulge, puncture, bursting, cut or damage arising out of an accident

Compensation will be as below:

Age of the vehicle	Compensation
Less than 6 months	100% reimbursement of cost of new tyre
More than 6 months and less than 1 year	75% reimbursement of cost of new tyre
More than 1 year and less than 2 years	50% reimbursement of cost of new tyre
2 years and more	NIL

Conditions

- Cover for only one event in the entire policy period; provided that the vehicle is not more than 2 years old from the date of manufacture.

NCB PROTECTION

Normally in case of a claim, the 'No Claim Bonus (NCB)' component of your car insurance policy gets impacted. However under this cover, the existing NCB can be retained at the time of renewal

Conditions

- Vehicle should be renewed with us
- Only one single claim is lodged in the entire expiring Policy period
- Insured vehicle is repaired in a Company Authorized Garage

ENGINE PROTECTOR

This cover provides reimbursement of consequential loss to internal part of the engine and/or Gear Box arising out of: a. Water Ingression

b. Leakage of Lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to accidental mean.

Conditions

- The vehicle registered and used a Private car vehicle
- Cover is available for Private car vehicles up to 3 years old.
 - This add on cover can be opted along Basic/Silver/Gold Plan only by charging additional
- Premium for this cover.
- List of vehicle for which this cover can be extended is as per existing add on vehicle list.

This cover cannot be allowed on standalone basis.

RETURN TO INVOICE

This cover pays the difference between the 'claim amount receivable' under the policy and the 'purchase price of vehicle' as per invoice in case the vehicle is declared a Total Loss or a Constructive Total Loss.

In case the same vehicle make and model is available at a lower price than the purchase price, then the lower price will be considered for arriving at the differential amount.

The cover also pays first time registration charges and road tax on the insured vehicle (applicable for the RTO that the registered address belongs to as per the Motor Policy)

Conditions

- Cover is available for vehicles up to 3 years old.

INCONVENIENCE ALLOWANCE

This allowance pays on per day basis for the period when the vehicle is undergoing accidental repairs in the garage as allowed by the surveyors

Allowance of Rs 3000/- per day is payable

Maximum period for which the allowance can be paid is 15 days with a time excess of 3 days

Conditions

- Repair should be carried out in FG preferred garages only.

Period that will be considered for arriving at the eligibility will be the date on which the job card is opened till the date the accidental repairs allowed by the surveyor is finished

ROADSIDE ASSISTANCE

1. Towing due to Accident/ Breakdown

- If your vehicle is immobilized on a public road due to any accident covered by the Policy, we will
 - Arrange for towing of the insured vehicle to the nearest Company's authorized repair shop/ garage.
 - Provide for custody and storage of the insured vehicle until the Repair shop/ Garage re-open, if such Repair shop/ Garage being closed due to holidays or night hours.
- Exclusions
 - Cost of towing beyond 100 kilometers from the spot of such accident of the insured vehicle.
 - Any payment to a third-party for towing/ storage/ recovery by the Insured or on his behalf, unless specifically agreed by the Company.

2. Flat Tyre

- If your vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre/ tube/ valve or bolts of the tyre, We will
 - Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.
- Exclusions
 - Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
 - Entire cost of Tyre Repair shop/ Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/ Garage for repairs.

3. Dead Battery

- If the engine of your vehicle fails to start due to a dead battery, we will
 - Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/ Garage.
- Exclusions
 - Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
 - Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

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- Exclusions
 - Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
 - Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

4. Keys Locked-In

- If your vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, we will
 - Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
 - Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

- Conditions
 - Personal Identification details of the insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

5. Contamination/ Incorrect or Running Out of Fuel

- If your vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, we will
 - Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of five liters- on the spot where the insured vehicle stands immobilized.
- Exclusions
 - This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
 - Actual cost of the Fuel.

6. Continuation of Journey

- If your vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self-propulsion basis, and it has had to be towed away to a Repair shop/ Garage for repairs, we will
 - Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.
- Exclusions
 - The Car hire/ Taxi expense beyond the first 50 Kilometers.
 - Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

7. Local Travel when on Tour

- If your vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured and the vehicle is in a Repair shop/ Garage for repairs, we will
 - Arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three)

days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured.

- Exclusions
 - The car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
 - Any car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

8. Overnight Accommodation Expense when on Tour

- If your vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out , the vehicle has had to be towed away to a Repair shop/ Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/ Garage, we will
 - Arrange for hotel accommodation for the occupants of the vehicle for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 days, subject to the following conditions:
 - The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle
 - The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
 - This benefit will not be available, if the Insured is availing of the benefit of local travel when on tour.
 - Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/ her own, without prior consent of the company, will not be reimbursed.

9. Repatriation of Vehicle

- If your vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/ Garage for repairs, and the repaired vehicle was delivered after 3 days, the company will
 - Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.
- This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/ Garage is available.

- Exclusions
 - Any Repatriation expense incurred by the Insured, without prior consent of the Company.

10. Medical Coordination

- If your vehicle meets with an accident, and any of the occupants gets injured, then We will
 - Provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers.
- Conditions
 - The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers
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