

Private Car Insurance Policy



Protection for your personal vehicle — on and off the road

Protect it!



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IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
CIN: U7414MH2001PTC131966

WHY BUY PRIVATE CAR INSURANCE?

- ✓ Legal requirement (third-party)
- ✓ Financial protection for repairs, theft, or total loss
- ✓ Helps maintain car resale value
- ✓ Add-ons make it highly customizable



Legally required for third-party cover



Helps maintain car resale value



Financial protection for repairs, theft, or total loss



Add-ons make it highly customizable

WHAT DOES IT COVER

Third-Party Liability Only (Mandatory)



Covers **legal liability** for:

- Injury or death to a third party
- Damage to third-party property (limit: ₹7.5 lakh)


☐ **Mandatory under the Motor Vehicles Act, 1988**


Own Damage Cover (optional but recommended)


Covers loss/damage to your car due to:


- ✓ Road accidents
- ✓ Fire, explosion, self-ignition
- ✓ Theft or burglary
- ✓ Natural disasters (flood, cyclone, earthquake, landslide)
- ✓ Riots, strikes, vandalism
- ✓ While in transit (road, rail, inland waterways)


Add-On Covers (Optional)


 **Zero depreciation**
get full claim without part deductions

 **Roadside help**
get towing, fuel, or quick fixes if your vehicle breaks down.

 **Consumables cover**
covers small parts like oil, nuts, and bolts used in repairs.

 **Engine protection**
protects your engine from water damage or leaks.

 **Return to invoice**
get full car value (with tax & registration) if stolen or totaled.

 **NCB protection**
keeps your no claim bonus even if you make 1 claim.

KEY TERMS & PREMIUM FACTORS

- ❑ **IDV (Insured Declared Value):** Your car's current market value (basis for sum insured)
- ❑ **Premium depends on:**
 - Car make, model, variant
 - Zone of registration
 - Age of vehicle
 - Add-ons & No Claim Bonus (NCB)
- ❑ **Policy Term:** 1 year (option for long-term 3-year TP for new cars)

Major Exclusions

- Normal wear & tear or aging
- Mechanical/electrical breakdowns (unless add-on applies)
- Driving without a license or under influence
- Depreciation (if no Zero Dep add-on)
- Commercial use of private vehicle
- War, nuclear perils

Example

Your car is damaged in a flood. The Own Damage cover pays for engine repairs and towing (if you opted for engine protection and RSA add-ons), saving you from a ₹1.5 lakh out-of-pocket bill.