

# Motor Insurance

Under Motor Insurance IFFCO-TOKIO offers a variety of products to serve every need of our customers:

A) **Long Term Third Party Policies** for Private Car (3 Years) and Two Wheeler (5 Years)

B) **Long Term Comprehensive Policies** for Private Car (3 Years OD & 3 Years TP) and Two Wheeler (5 Years OD & 5 Years TP)

C) **Annual Own Damage** Cover **bundled with Long Term Third Party Policies** for Private Car (1 Years OD & 3 Years TP) and Two Wheeler (1 Years OD & 3 Years TP)

D) **Standalone** OD policy (1 Year)

E) **Annual OD & TP** policies for Commercial Vehicles and Private Cars

In addition to above, the customer can also opt for products like:

1). **24 x 7 On-Road Assistance:** Vehicle On-Road Assistance coverage is an additional benefit that offers a number of emergency services that you might require in case your vehicle is immobilized.

- Towing,
- Jump starting a flat battery.
- Pick-up and delivery of spare keys in case you lock your keys in.
- Replacing flat tires.
- Other minor mechanical or electrical repairs might be required on road.
- Essential fuel delivery
- Hotel coordination services:
- Medical coordination services
- Urgent message relay

2). **Value Auto Coverage**

- Depreciation Waiver
- New Vehicle Replacement
- Daily Rental/Travel Cost (Applicable for Private Cars and Two-Wheelers)
- Personal Effect and Belongings
- Medical Expenses
- No Claim Bonus (NCB) Protection
- Increased Property Damage Liability Benefit
- Wreckage/Debris Removal Cost
- Towing and/or Removal/Storage of the Insured Vehicle
- Accommodation and Travelling Expenses
- Transport, Redelivery or Repatriation of Repaired Vehicle
- **Also IFFCO-Tokio has more than 4300+ garages working tirelessly to provide hassle-free service**