

# Motor Secure



Now scratches will hurt no more.

A network of over 750 garages across the nation to avail of cashless claim.



Call us at: 1800-220-233, 1860-500-3333,  
022-6783 7800

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## 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 Secure takes care of any damage your vehicle might suffer. This plan 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 7 working days from the receipt of all documents
- Accidental towing assistance (within city limits only)
- Automated renewal reminder service

## What does the policy cover?

Future Motor Secure plan provides a comprehensive insurance cover against damage to your vehicle. It includes any third party legal liability that you may be liable to pay.

- **Vehicle damage:** This benefit covers any damage to your vehicle on account of an accident, burglary, theft or housebreaking. It also covers your vehicle on account of any damage caused due to fire, lightning, self ignition, explosion, riot, strike, malicious act, terrorism, earthquake, flood, cyclone and inundation. This cover encompasses protection against any damage caused to your vehicle while in transit by road, rail, air, elevator to and lift
- **Third party liability:** This benefit protects you against any third party liability that you may incur on account of

the death, or bodily injury to any person or damage to property. The policy also covers the legal expenses you might incur to defend this claim. This is a mandatory insurance coverage for your vehicle

## What are the additional covers available?

- You can insure any additional electrical and / or non electrical accessories installed in your vehicle upon payment of an adequate premium
- You can insure yourself against any legal liability that is payable to your paid driver, cleaner or any workman under the WC Act
- Avail of the Personal Accident cover for named and unnamed occupants
- Personal Accident cover can be availed of for the owner driver of the vehicle. This is a mandatory cover

## What are the discounts and loading?

- **No Claim Bonus:** If you do not make a claim during the policy period, a No Claim Bonus (NCB) is offered on renewal. This is a slab based discount which can go up to 50% in case you have a minimum of 6 claim-free continuous years. (NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy)
- When you renew your Motor Secure plan with Future Group you can transfer the full benefits of No Claim Bonus from the previous insurance company
- **Voluntary Excess discount:** A further discount on the premium is available if you opt for a Voluntary Excess (Voluntary Excess is the amount of loss which the insured opts for self payment at the time of purchase of the policy. This is 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 recognised automobile association in India
- Antitheft devices: In case you have installed an ARAI approved antitheft device in your vehicle, you get a discount of 2.5 % on the OD Premium to a maximum of ₹ 500

## Premium calculation: what are the key factors?

- Insured Declared Value (IDV): It's the sum insured of the vehicle and is calculated on the basis of the manufacturer's listed selling price of the vehicle after deducting the depreciation for years of use
- Cubic Capacity (CC)
- Age of the vehicle
- Make and model of the vehicle
- Geographical zones
- Special discounts and loadings, if any
- No Claim Bonus

## Exclusions

The main exclusion does not cover any loss / damage to the vehicle and / or its accessories if caused by the following:

- Normal wear, tear and general ageing of the vehicle
- Any depreciation or any consequential loss and mechanical / electrical breakdown
- Vehicle being used in ways or for purposes other than those in accordance with limitations as to use
- Any damage to / by a person driving the vehicle without a valid license
- Any damage to / by a person driving the vehicle under the influence of drugs or liquor

- Loss or damage due to war, mutiny or nuclear risk
- Any accident outside the geographical area

## Future Generali claims experience

We, at Future Generali, aim at providing assistance to you at times of distress for timely settlement of claims. It is our endeavour to provide a smooth and hassle-free claims service experience to all our esteemed customers.

- In the unfortunate event of your vehicle meeting with an accident and resulting in the injury of a person, give him the necessary first aid. Arrange to shift the injured to the hospital and inform the police about the accident
- For registration of your Motor claim call us at 18605003333, 1800220233 (toll-free) or SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
- You need to move the vehicle to a garage and we will depute the surveyor to assess the loss. The surveyor will get in touch with you
- To avail of the Direct Settlement facility all you need to do is, take the vehicle to the most convenient Future Generali approved workshop. Here the payment will be made directly to the workshop and the insured has to bear the difference in amount as per policy conditions
- Information about the approved claim amount and deductions on account of depreciation / excess, if any, will be made available to the garage before delivery of the vehicle. The insured may ask for the same from the repairer
- In case you don't opt for the Direct Settlement facility at a convenient Future Generali approved workshop, you are required to settle the bill with the workshop and submit bills along with receipts to Future Generali for claim settlement as per the surveyor's report
- The bills need to be submitted to the surveyor or Future Generali's office for claims settlement as per the surveyor's report

The Generali Group has been a leading provider of insurance and financial services in the global market for nearly two centuries. Generali is a name that has become synonymous with security and reliability for millions of clients around the world.

The Future Group understands what makes you different and offers you services and products that exceed your expectations. With more than sixteen million square feet of retail space and a presence across the country in different formats, the Future Group's vision is to deliver

everything, everywhere, every time, to every Indian consumer in the most profitable manner. The group considers 'Indianness' its core value and its corporate credo is – 'Rewrite Rules, Retain Values'.

Future Generali is the coming together of these two caring entities. We offer an extensive range of general insurance products, and a network that ensures we are close to you wherever you go. Our skilled and trained individuals understand your insurance needs and will create customised solutions for you.



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TOTAL INSURANCE SOLUTIONS

Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Insurance Company Limited.

Future Generali India Insurance Company Limited  
Regn. No.: 132

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