

1800 266 3202

UIN NO. IRDAN149P0003V01201213

Prospectus

Magma Fincorp Limited is one of the largest NBFC in India with a Pan India presence with over 200 locations in 21 states and 1 Union Territory.

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

ACT ONLY POLICY FOR VEHICLES

HDI-Gerling Industrie Versicherung AG, one of the large German Insurance Group is active in more than 130 countries through subsidiaries and network partners. It offers its customers at home and abroad comprehensive insurance protection tailored to their needs.

This Policy is designed to cover the compulsory Third Party Liability as required by Motor Vehicles Act

Magma HDI General Insurance Company Limited is a Joint venture of Magma__ and HDI-Gerling Industrie Versicherung AG _____ product expertise of HDI-Gerling Industrie Versicherung AG with strong service network of Magma.



Scope of Cover

This Policy protects against legal liability arising out of the use of the vehicle, towards third parties arising on bodily injury to / on death of a person and any damage caused to third party property

Additional covers at extra cost

1. **Personal accident cover:** of Rs.15 lakh in case of two-wheelers and for other class of vehicles for individual owner/s* of the vehicle/s while driving. This benefit is however, not available for a Company owned vehicle.

Personal Accident cover: of Rs.1 lakh per person, in case of two-wheelers and Rs 2 lakhs per person for other class of vehicles, is also available for the occupant/s of the vehicle/s.

* Available only if the owner of the vehicle holds a valid driving license.



In the event of a claim

Kindly approach Magma HDI General Insurance Co Ltd., through ;

- Phone
- Email notification
- By letter / Fax
- Submitting manual claim form at any of Magma HDI General Insurance Co Ltd.'s branch
- Your Insurance Representative

Minimum information required

- Insured's details
- Policy Number
- Loss details such as
 -] Date of Loss
 -] Type of Loss
 -] Loss Location
- Contact details for communication
- Completed & Signed claim form along with supporting documents

2. Additional Legal liabilities for:

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

3. Bifuel-Kit

Any Legal Liability arising out of the use of CNG-LPG bifuel kit



Information about our Claims Services

Dear Customer

We request you to kindly complete the Proposal form for this product and return it to us either direct or through your insurance adviser.

At Magma HDI General Insurance Co Ltd. we assure you a fair service when you step in as our customer in any of our offices.

If on any occasion our service falls below the standard you expect, you should contact your insurance adviser or alternatively the Branch Manager of the local branch.

If you feel that you require further assistance, then you can write to our office at

**MAGMA HDI GENERAL
INSURANCE COMPANY
LIMITED**
24 Park Street,
Kolkata – 700 016.

Insurance is a subject matter of solicitation

The Company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

The Company's philosophy is to always look for ways to pay valid claims in a fair and timely manner.

Our claims service will:

- Provide assistance in emergency situations
- Where necessary, co-ordinate repair/replacement of your property if it is damaged or lost
- Keep you informed of the progress of your claim

The Company will act efficiently to ensure you get back to normal as quickly as possible