

**Drive with the cover of safety.**



## Standalone Own Damage Car Insurance

Standalone Own Damage Cover protects your car against damages due to natural or manmade risks. As per new government rules, for vehicles purchased on or after 1<sup>st</sup> September 2018, Third Party Cover is mandatory for 3 years making it flexible for the customers to buy Own Damage Cover for their vehicles up to 3 years from the insurer of their choice.

### Benefits



#### **SAFEGUARD YOUR VEHICLE AGAINST DAMAGES**

Protects against damages due to accidents, theft, natural calamities like floods, earthquake and social perils like riots, strike, terrorism.



#### **NO CLAIM BONUS**

Discount on renewal premium for no-claims in the last policy year.

### What is covered?



#### **THEFT OF CAR**



#### **FIRE ACCIDENTS**



#### **ROAD ACCIDENTS**



#### **NATURAL CALAMITIES**

Like floods, earthquakes storms and more.



#### **MAN-MADE RISKS**

Like riots, strikes, malicious acts and more

### Add-on covers for additional protection



Zero depreciation



Engine protect



Roadside assistance

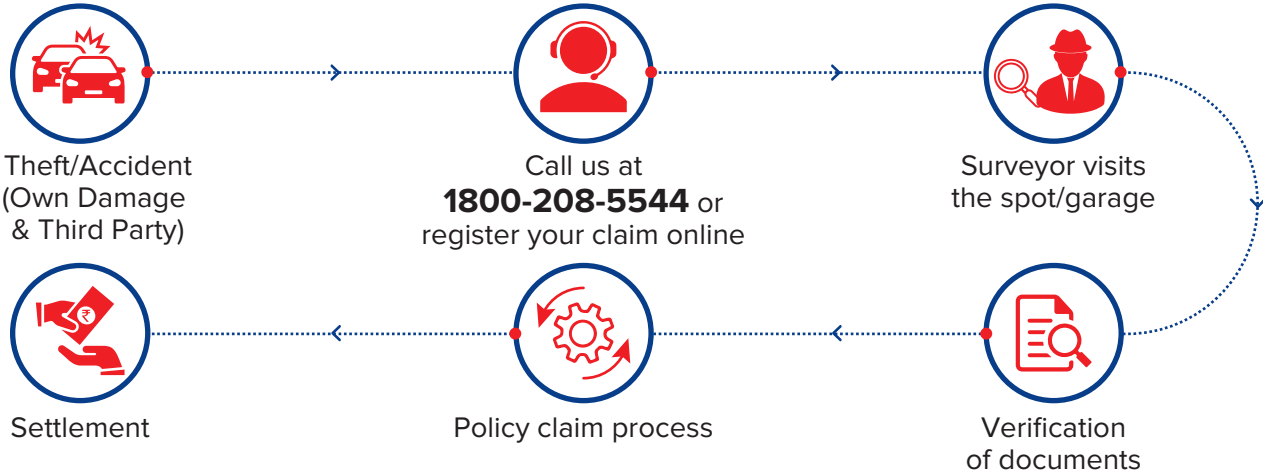
And many more.



# What is predominantly not covered?

- Consequential loss
  - Wear and tear
  - Mechanical/electrical breakdown
  - Failures/breakages
  - Damage due to influence of intoxicating liquor or drugs
- And others.

## Claim Process



## Why Chola MS?

- Large network of cashless garages
- Live Video Streaming (LVS) for claims intimation
- Doorstep pickup & repair
- Quick & hassle-free claims
- Unlimited claims, until the IDV is exhausted

## Reach us at:

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Chola Standalone Own Damage Policy for Private Car

\*SMS charges as applicable

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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