



ACKO Private Car Package Policy

Getting insurance for your car is not just mandatory but also a smart decision. It safeguards you against expenses due to damages to your vehicle or any injuries to you. With the Private Car Package Policy from ACKO, you can be sure you've chosen wisely and get a host of benefits like affordable premiums, low-cost add-ons, zero paperwork purchase, claim assistance, and many more.



KEY FEATURES & BENEFITS



OWN DAMAGE COVER:

This policy specifically covers loss or damages to your car due to both man made & natural calamities.



THIRD PARTY COVER:

Third-party car policy offers protection against any financial liabilities arising from damage to a third-party vehicle or property, and physical injury.



PERSONAL ACCIDENT FOR OWNER-DRIVER

Get cover for up to Rs. 15 lakh, in case of accidental injuries, disabilities or unfortunate death.

ADD ON COVERS FOR MORE PROTECTION

Here are some of the additional covers that you can opt for with your comprehensive car policy.

- ▶ **Zero Depreciation Cover** is recommended for new or cars less than five years old. This add-on pays for the full value of repair costs at the time of claim without any depreciation charges
- ▶ **Roadside Assistance Cover** provides round-the-clock emergency services like towing, refuelling, and tyre change for your car in case of a sudden breakdown. If you end up spending for any of these services, we will reimburse the expenses to you.

- ▶ **The Key Replacement Cover** reduces the hassle in case of loss or misplacement of your car key. With this cover, you can get reimbursement expenses of repairing or replacing a lost, damaged, or stolen key for the sum insured specified in your policy.
- ▶ **Outstation Emergency Cover** offers you financial protection in the event of your vehicle being immobilized due to a breakdown/accident outside a 100 kilometers radius of your place of residence during the policy period.
- ▶ **Engine Protection Cover** shields the heart of your vehicle-the engine. This add-on pays for loss or damage to your car engine due to leakage of lubricant oil, water ingress, as well as due to hydrostatic lock.
- ▶ **No claim bonus protection** helps you retain your no claim bonus discount even after making a claim. With premium starting @ Rs. 49, you are eligible to use the current year NCB discount percentage at the subsequent renewal.
- ▶ **Return to invoice**, bought as an additional cover, pays you the original invoice value of your car in the event of theft/irreparable loss. This includes the car registration cost and road tax as well.
- ▶ **Personal Accident cover** for passengers is payable directly to those who travelled in the car at the time of accident or damage. The compensation is made if one or more passengers suffer permanent disability or are victims of accidental death.

PLAN VARIANT



ZERO DEPRECIATION BASIC:

Popularly known as the Bumper to Bumper plan, this cover includes all the benefits of a comprehensive car policy along with the zero-depreciation add-on. Under this policy, the entire claim amount is payable without considering the depreciation value on car parts.

HOW TO PURCHASE THE POLICY

Apply for the car insurance plan in just 2 easy steps:

- ▶ **Click on 'Apply Now' and fill in the necessary details in the application form.**
- ▶ **If required, opt for a call back from our representatives or complete the process by clicking "Buy now."**



HOW TO MAKE THE CLAIM?

ACKO's online experience helps you submit claims fast & easy. You can raise a cashless or reimbursement claim in the following ways:

- ▶ Log in to acko.com with your registered mobile number and click on the 'Claim Now' section.
- ▶ You can also raise it through the app by tapping on the claims section and following the prompts or contact us at 1800 266 2256 (toll-free).

DOCUMENTS REQUIRED FOR CLAIM

For cashless claim:

ACKO requires no major documents to process your cashless request unless it's a theft or total loss claim. Under such circumstances, we advise you to share the following:



Copy of Registration Certificate (RC) of your vehicle



Copy of your driving licence



Relevant KYC documents

For reimbursement claim:

Before you move ahead with the car repairs, we request you to send a claim intimation to ACKO. After reviewing the details, and if the claim is well within the policy terms, you will receive an approval soon. Once your car is repaired, you can forward the invoice copy to ACKO for processing the reimbursement.

MAJOR POLICY EXCLUSIONS

- ▶ Any loss or damage caused outside the geographical area
- ▶ Any loss or damage arising out of your car not being used as per the limitations to use
- ▶ Any claim arising out of any contractual liability
- ▶ Any consequential loss

For more information on coverage and exclusions, please refer to the policy wordings before making a purchase.

CLAIM/ASSISTANCE CONTACT DETAILS

ACKO Insurance Helpline Number: 1800 266 2256 (toll-free)

Email: hello@acko.com

Mailing address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main road, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102.

*For claim-related issues, please refer to your policy document or certificate of insurance (COI).

DISCLAIMER:

Acko General Insurance Ltd. | IRDAI Reg no. 157 | 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102 | 1800 266 2256 (toll-free number) | Email Id:hello@acko.com | www.acko.com | Private Car Package | UIN IRDAN157RP0007V02201718 | UID:2942 | The advertisement contains only an indication of the cover offered, for more details on risk factors, terms, conditions, and exclusions, please read the policy wordings carefully before concluding a sale | Trade logo displayed above belongs to Acko Technology & Services Pvt Ltd and used by Acko General insurance Limited under License. | T&C apply*

PROHIBITION OF REBATES - Section 41 of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015:

(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 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.

Add-on cover UINs:

Zero Depreciation - IRDAN157RP0007V02201718/A0006V01201819

Road Side Assistance - IRDAN157RP0007V02201718/A0007V01201819

Key Protect - IRDAN157RP0007V02201718/A0003V01201920

Outstation Emergency Cover - IRDAN157RP0007V02201718/A0008V01201819

Engine Protect- IRDAN157RP0007V02201718/A0004V01201920

NCB Protect - IRDAN157RP0007V02201718/A0002V01201920

Invoice Cover - IRDAN157RP0007V02201718/A0009V01201920