



Future
Motor Secure

You love your car.

So do we.

Network of 1000+ Garages Pan-India | Hassle-Free Claim Settlement | Dedicated Claim Team | Roadside Assistance

1800-220-233
general.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

A comprehensive motor insurance solution.

Your car is your pride, a source of joy and your delightful getaway from the mundane life. Imagine if something untoward happens to your car? Behind the wheels, you are a careful driver. However, your vehicle's safety is not only in your hands. With us, you choose not only a reliable partner but a fast and secure experience for your car.

Future Motor Secure takes care of any damage that your vehicle may 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.

Your 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



Towing assistance (within city limits only)



Automated renewal reminder service

Policy Coverage



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 also encompasses protection against any damage caused to your vehicle while in transit by road, rail, air and elevator.
- 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.

Additional Covers

- 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 Workmen's Compensation Act.
- You can avail of the Personal Accident cover for named and unnamed occupants.
- Personal / Accident cover can also be availed for the owner (who also drives) the vehicle. This is a mandatory cover.

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 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 us, 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 and 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.
- Anti-theft devices: In case you have installed an ARAI approved anti-theft device in your vehicle, you get a discount of 2.5 % on the OD Premium to a maximum of ₹ 500.

Key Factors for Premium Calculation



- 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

Claim Procedure



We 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 customers.

- In the unfortunate event of your vehicle meeting with an accident and resulting in the injury of a person, firstly 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 1860 500 3333, 1800 220 233 (toll-free) or SMS MOTORCLAIM to 92222 11100 (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 then submit the bills along with receipts at Future Generali's office for claims settlement as per the surveyor's report.

Future Motor Secure Add-on Covers

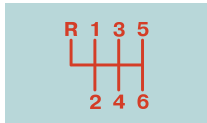
Enhanced coverage options for your car

You have analysed every feature of your new car before buying it, why not follow the same while taking an insurance policy? With growing needs and dynamic external factors, the regular car insurance is no longer sufficient. Ensure best protection of your prized possession with a comprehensive motor insurance plan from Future Generali India Insurance.

We believe in providing you an enhanced coverage by giving maximum value additions over and above the basic benefits.

Depending on your specific requirement, you can opt for various add-on covers.

Zero Depreciation



Your Benefits:

- Pays full claim without any deduction for depreciation on the value of parts replaced

Your Exclusions:

- Will not apply to Total Loss, Constructive Total Loss or Theft of the Insured Vehicle.
- The compulsory deductible amount mentioned in the schedule shall be reduced from the total depreciation amount.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Return to Invoice



Your Benefits:

- Pays the difference between the 'claim amount receivable' and the 'purchased price of vehicle' as per the invoice in case of Total Loss or a Constructive Total Loss or Theft of the Vehicle*
- Pays the first time registration charges, customs duty and road tax on the insured vehicle

* In case the same vehicle with similar make and model is available at a lower price than the purchase price, then the lower price will be considered for arriving at the differential amount.

Protection of NCB



Your Benefits:

- Retain the 'No Claim Bonus (NCB)' component even after making a claim

This benefit is applicable subject to the following conditions:

- Applicable in case there is only one (1) claim in the entire policy period that is renewed with us
- Your vehicle is repaired at the Company Authorised Garage

Theft or Loss of Keys



Your Benefits:

- Pays for the cost incurred towards replacing the keys, locks and locksmith charges following theft or loss of your vehicle's key

These benefits are applicable subject to the following conditions:

- Benefit is available only once during the policy period
- Replacement should be carried out in manufacturer's authorised dealership / garages or company authorised garages
- Each claim shall be subject to 10% co-share of the value of such replacement subject to a minimum of ₹500 by the Insured

Your Exclusions:

- Damage to keys to be otherwise covered under warranty
- Damage to locks or keys by attempted theft or malicious damage or due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring or gradual deterioration

Personal Laptop & Mobile



Your Benefits:

- Reimburses the cost of your laptops and / or mobile phone that are stolen from your locked vehicle

Your Exclusions:

- Loss to be covered by the manufacturer, supplier or maintenance contractor either by law or under contract
- Theft or loss from an unattended vehicle after an accident

Tyre Damage



Your Benefits:

- Replacement of the tyre including the air valve in the event of bulge in tyre, puncture or bursting of tyre and cut / damage to the tyre

Your Exclusions:

- Tyre(s) which has been used for its full life or worn out due to natural wear and tear
- The wheel-rim or any other part and accessory of the wheel
- Any kind of guarantee / warranty provided by the manufacturer

Daily Cash Benefit



Your Benefits:

- Daily allowance to you when your vehicle is undergoing accidental repairs in the garage

This benefit is applicable subject to the following conditions:

- Allowance to be paid for a maximum period of 15 days with a time excess of 3 days
- Benefit available only once during the policy period

Your Exclusions:

- Not applicable for total loss, constructive total loss or theft claims
- Not applicable for any loss or damage due to catastrophic perils / natural calamities

Engine Protector



Your Benefits:

Covers consequential damages to the internal child parts of the engine and / or gearbox of the insured vehicle, arising out of:

- Water ingress
- Leakage of lubricating oil and / or damage to engine and/or gear box of your vehicle arising out of lubricating oil due to accident

Your Exclusions:

- Loss which is covered under any manufacturer's warranty, recall campaign, under any other such package or any other insurance policy at the same time
- Loss or damage including corrosion of engine and / or gearbox due to delay in intimation to us or delay in retrieval of the insured vehicle from the water - logged area

Personal Accident



Your Benefits:

- Protect your near ones in case of your accidental death
- Avail of claim for repair cost of your vehicle

Your Exclusions:

- Accident while under the influence of alcohol or drugs
- Participating in motor racing or trial run
- Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)

Basic Road-side Assistance



Your Benefits:

We provide assistance when your insured vehicle is immobilised on a public road due to any of the following reasons:

• **Mechanical and Electrical Breakdown**

- Arrange for an automobile technician
 - Arrange for the towing to a nearest repair shop / garage
 - Provide for custody and storage of your vehicle
 - Undertake responsibility to locate, procure and deliver spare parts required for repairing to the repair shop / garage within 72 hours.
-

• **Towing due to Accident**

- Arrange for towing of your insured vehicle to the nearest Company authorised service centre
- Provide for custody and storage of your insured vehicle

Your Exclusion:

- Any payment to a third-party for towing / storage / recovery by you
-

• **Flat Tyre**

- Arrange for an automobile technician

Your Exclusion:

- Entire cost of tyre repair shop / garage's bill and cost of parts or replacement elements or consumables and related transportation cost
-

• **Dead Battery**

- Arrange for an automobile technician

Your Exclusion:

- Entire cost of replacement battery and cost of parts or replacement elements, consumables and recharging of battery and related transportation cost
-

• **Keys Locked-in**

If your keys are either locked inside the vehicle or broken and you are unable to gain entry into your insured vehicle

- Locate and retrieve duplicate set of keys and deliver to you
 - Arrange for an automobile technician
-

• **Contamination / Incorrect or running out of fuel**

- Arrange for delivery / replacement / change of the fuel - as the requirement may be, up to a maximum of ten litres.

Your Exclusions:

- Not applicable if the fuel type of your insured vehicle is other than petrol or diesel
- Actual cost of the fuel

Additional Road-side Assistance



• Continuation of Journey

We provide assistance in case you are at least 50 Kilometers away from your address and on-the-spot repairs to your vehicle fails so as to get it towed away to a repair shop / garage for repair

- Arrange for an alternate hired car / taxi

Your Exclusions:

- Car hire / taxi expense for the first 50 Kilometers
 - Any Car hire / taxi expense incurred by you on your own without prior consent from us
-

• Local Travel when on Tour

We provide assistance in case you are at least 100 kilometers away from your address and your vehicle is in a repair shop / garage for repair

- Arrange for an alternate hired car for your local travel

Your Exclusions:

- Car hire expense beyond the first eight hours / 80 kilometers in a day
 - Car hire expense incurred by you on your own without prior consent from us
-

• Overnight Accommodation Expense when on Tour

We provide assistance in case you are at least 100 Kilometers away from your address and your vehicle is in a repair shop / garage for repair and is not delivered on the same day.

- Arrange for your hotel accommodation, not exceeding three days

Your Exclusions:

- Not available if you avail the benefit of Local Travel when on Tour
 - Any hotel accommodation charges incurred by you on your own without prior consent from us
-

• Delivery of your Vehicle:

If the repaired vehicle is delivered after three days

- Deliver the repaired vehicle to your address

Your Exclusion:-

- Any delivery expense incurred by you on your own without prior consent from us
-

• Medical Co-ordination:

If you meet with an accident, we will arrange for a call with the nearest medical service provider including an ambulance service provider

• Urgent Message Relay

In case you are at least 100 Kilometers away from your address, we will help provide an urgent message relay service for you to communicate with your family back home

Why choose Future Generali?

Future Generali India Insurance is a joint venture between the Future Group - the game changers in Retail Trade in India and Generali - a 186 years old global insurance group featuring among the world's 50 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2015)

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