

United India Insurance Co Ltd

Motor Insurance Policy

We Cover motor vehicle which includes private cars, Motorised Two wheelers and Commercial vehicles excluding vehicles running on rails and we give cover to owners of the vehicles, Financiers or Lessee, who have insurable interest in a motor vehicle.

(a) Package Policy - Section I

Section I (Own Damage - OD) of Package Policy :

Section I of package policy covers loss or damage to the vehicle and / or accessories due to

- Accidental external means
- Fire, Self ignition, lightning
- Burglary, house breaking or theft
- Terrorist activity
- Riot, Strike and Malicious Damage
- Earthquake
- Flood, cyclone and Inundation etc
- While in transit by rail, road, air, elevator, lift or inland waterways
- Landslide

(b) Package Policy - Section II

- Section II (Liability) of Package Policy :
- Liability to third parties bodily injury and or death and property damage
- Personal accident cover for the owner driver for a specified sum insured

What is not payable under the policy ?

- Contractual liability.
- War perils, nuclear perils and drunken driving.
- Consequential loss, Depreciation, Wear and tear, mechanical or electrical break down.
- Damage suffered due to driving the vehicle under the influence of intoxicating liquor or drugs.
- Claims arising outside the geographical area specified in the policy.
- Claims arising whilst the vehicle is used in contravention of the limitations as to use.
- Claims arising when the vehicle is driven by a person without valid driving licence.

For more information and quotes...go to the "contact us" and send a query.

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