

What to do if your vehicle meets with an accident?

Visit the nearest Honda dealer, who will assist you with your claim intimation and also other formalities. Ensure that the intimation is done within 24 hours of accident or on the next working day.

What to do if there is a third party injury/death/property damages?

Lodge an FIR with nearest police station and obtain a copy, provide copy of your insurance policy to the affected third party.

Theft? What if vehicle is stolen?

Lodge an FIR with nearest police station and obtain a copy, inform your insurance company within 24 hours.

What is covered under insurance claims?

Damages caused to vehicle due to,

- Fire explosion, self, ignition or lightning
- Burglary, housebreaking or theft
- Riot and strike
- Earthquake
- Flood, typhoon, hurricane, storm, tempest, indentation, hailstorm & frost
- Accidental external means
- Malicious act
- Terrorist activities
- While in transit by road, rail, inland waterway, lift elevator or air
- Consideration is subject to deduction of depreciation as per the policy in case Zero depreciation cover is not taken in the policy.

What is not covered?

- Policy does not cover damages due to wear and tear, consequential loss, depreciation (case specific basis coverage), mechanical or electrical breakdown, failures or breakages.
- Policy does not cover damages sustained in multiple incidents or events as per the policy terms and conditions. The insured may report claims as and when damages are sustained during the policy period and claim for the damages.
- Driving under influence of intoxication liquor or drugs
- Driving without valid driving license
- Usage outside specific geographical area
- Nuclear or war perils
- Damages to tyres only unless vehicle is damaged at same time in which case liability to tyre shall be limited to 50% only.

Must know:

- A compulsory deductible or policy excess based on vehicle CC as per Indian motor tariff will apply every time when claim is made
- Deprecation on parts will apply as per Indian motor tariff at time of every claim unless opted for a zero depreciation policy.

Do's

- ✓ Intimate the claim on time as per the policy conditions
- ✓ Submit complete set of required documents to avoid approval delays
- ✓ Inform insurance company on time for any corrections in the policy such as transfer of ownership, hypothecation details etc.
- ✓ Provide complete and actual information about the accident while filing the claim
- ✓ Fill the claim form on your own

Don't's

- ❖ Accumulate damages and claim for losses occurred in multiple events
- ❖ Drive the vehicle in water logged areas, in case vehicle stops while driving in water logged area do not try to start the vehicle
- ❖ Hide any material facts with regards to the accident