



Royal Sundaram

Get enhanced
protection for your Car...

...with **Car Insurance Online!**



GET A QUOTE 

Car Shield Online

Royal Sundaram offers Car Insurance Online, a Comprehensive Package Policy designed to offer enhanced protection to you and your car. The policy issuance process is simple, convenient and easy, and our claims service is quick and hassle-free. We have a world class customer service team which can be reached through our help lines.

Key Features of Car Insurance Online

- This Car Insurance Online governed by the India Motor Tariff Act. The key features are:
 - Protection from loss of car or damage to your car
 - Unlimited Liability for Third Party death/ injury Claims
 - Indemnity for third party property damage up to a limit of Rs. 7.5 lakhs
 - Speedy authorisation of repairs to get your car back on the road
 - Personal Accident Cover for you, your paid driver and the occupants in the car
 - Customer Helpline to give you support and guidance when you need it
 - Efficient and worry free claims service to give you peace of mind
 - First Information Report is not required (Unless legally mandatory)

Extra Benefits of Car Insurance Online

- Special Model Wise Discounts on Own Damage Premium for your car
- Discount in premium up to 5% on the Own Damage Premium (or) Max of Rs. 200/- for a valid Member of Automobile Association of India



- Discount in premium up to 2.5% on the Own Damage Premium (or) Max of Rs. 500/- on Installation of Anti-Theft Device in your car
- Discount of Rs. 100/- in Third Party Basic Premium on reduction in Limits of Liability for Third Party Property Damage
- Discount of 35% on Own Damage Premium subject to a maximum of Rs. 2,500/- on opting maximum voluntary deductible of Rs. 15,000/-
- Transfer of No Claim Bonus (NCB) from other insurance company on renewal with Royal Sundaram's Car Insurance Online Policy

Car Insurance Online Policy Coverages:

a. Loss or damage to your car: This policy cover you against any loss or damage caused to the vehicle due to the following natural and man made calamities

What is covered	What is not covered
- Accidental & External Damage	- Wear and tear, Depreciation or any consequential loss
- Fire & Explosion	- Mechanical/ electrical breakdown
- Riot & Strike	- Damage caused by a person driving the car without a valid license
- Malicious Act	- Damage caused by a person driving the car under the influence of alcohol or drugs
- Burglary, housebreaking/ Theft	- Other exclusions as per the policy terms and conditions
- Landslide	
- Transit	
- Earthquake	
- Storm and Flood	
- Terrorism	

b. Liability to Third Parties (Additional Covers

What is covered	What is not covered
- Legal protection for death or injury claims from third parties	- Damage to your personal property
- Legal protection for damage to third party property	- Costs and expenses incurred without our prior written consent
- Legal costs and expenses	- Other exclusions as per the policy terms and conditions



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- c) This insurance policy provides compulsory Personal Accident Cover to the owner/ driver whilst driving the vehicle including mounting into/ dismounting from or travelling in the insured vehicle as a co-driver for Rs. 2 lakhs.

Extra Covers offered under Car Insurance Online Policy

- Personal Accident Cover to Unnamed Passengers and paid driver for a maximum of Rs. 2 lakhs per person
- Personal Accident Benefits for you, your paid driver and occupants of your car
- Legal liability to paid driver employed in connection with the operation of insured private car
- Legal Liability to the Employees of the Insured other than paid driver who may be driving or travelling in the car
- Comprehensive cover for Electrical/ Electronic/ Non-Electrical Fittings in the car
- Cover for CNG Kit and Bi-Fuel System which are endorsed in the RC book