



## Maruti Insurance

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## Maruti Insurance FAQs



### FAQs

**Q. In case of migration to another city, what is to be done ?**

A. Select any Maruti dealer of choice in the new city, who will guide you in the same way as the dealer from where you originally obtained your insurance. You may subsequently renew your insurance with the selected dealer.

**Q. In case of an out-of-town accident, whom do I contact ?**

A. Contact any Maruti dealer, who will assist you in the same way as the dealer from where you originally obtained your insurance.

**Q. In case of accident, can the car be repaired at any workshop ?**

A. You will receive the same services from any Maruti dealer workshops that you select for post accident repair. These services include certain facilities that will be for your convenience which are available only at all Maruti dealer workshop. However, in case you opt for any other workshop, these facilities will not be provided by Maruti Insurance.

**Q. In case of post accident repair, will the insurance take care of all costs ?**

A. You will need to pay for the following costs which insurance will not cover: In case of replacement of parts, depreciation depending on age of car and item replaced is applicable. This is as mentioned in your insurance policy. Any extra job done (i.e. not related to the accident) by the workshop on your instructions, e.g. maintenance-related servicing, cost of towing in excess of Rs. 1500, and all other costs will be borne by you. The actual cost of restoring your car to its pre-accident condition will be settled directly between the workshop and the insurance company.

**Q. How am I required to pay for my share of repair costs to the workshop ?**

A. The workshop will inform you the costs to be borne by you towards depreciation, extra job done etc. This must be paid to the dealer before the repaired car is delivered back to you.

**Q. Does Maruti Insurance charges extra Premium for its Unique Benefits?**

A. No, Motor Insurance is a Tariff Insurance Product, which means the premium has to be same for all Companies, provided they offer the same cover.

The premium rates can differ only when there are some exclusion in the Cover.

Factors affecting Premium are:

**1. Third Party Cover (TP)**

The Premium is Rs. 500/600/700 based on Vehicle CC.

It covers TP Life for Unlimited Value and and TP Property damage for Rs. 7.5 Lacs

There is an option to reduce the insurance company liability from 7.5 Lacs to Rs. 6000, the premium would reduce by Rs.100

**2. Owner Driver Personal Accident Cover**

It is mandatory to give, its insures Vehicle Owner for Rs. 2 Lacs, premium cost is Rs. 100.

But in case the Owner has another vehicle in his name, and has taken this cover in that vehicle also, this Cover can be made Optional, and premium can be reduced by Rs.100

**3. Anti Theft Device discount**

If you car is fitted with an Alarm Central locking system (with remote), you are entitled for an Anti theft Discount, which can be upto Rs.500, depending on your Total Premium.

Presently only Maruti Insurance is offering this discount.

**4. Voluntary Excess/ Deductible**

This is an option that if the Customer agrees to bear the first claim cost upto Rs. 2500/5000/7500/15000, the customer can get discount upto Rs.750/1500/2000/2500 respectively at the time of taking Insurance.

**5. Personal Accident Cover for Passengers**

This is Optional Cover.Its cost is Rs.100 per passenger, for cover of Rs. 2 Lac.

Rs.2 Lac is the maximum coverage that can be offered, it can be reduced proportionately upto Rs.5 for Rs.10000 cover.

**6. Registration City**

Premium Rate varies based on Registration City also.

**7. Other factors which are for Premium Calculations are:**

- a) Insured Declared Value (IDV), Insured Vehicle Value
- b) Engine CC
- c) Discounts- No Claim Bonus, Automobile Association Membership
- d) CNG/ LPG- Inbuilt or External
- e) Electrical / Non Electrical Accessories insured
- f) Vehicle type- Private or Commercial
- g) Customer type- Individual/ Corporate