What should I do in case of a claim?

In case of reimbursement process, you will have to submit documents to ICICI Lombard, and we will return the claim amount after due verification. The details of the documents may differ, but usually, you will have to submit the following documents:

1. Claim Form:
   - Fill in all the details as instructed by our surveyors.
   - Attach a copy of your policy document.

2. Driving License:
   - Photocopy of your driving license.

3. Workshop Invoice:
   - An invoice issued by the authorized workshop for the repair of your vehicle.

4. Motor Insurance Policy:
   - Photocopy of your motor insurance policy.

5. Third Party Damage Report:
   - If your vehicle has caused damage to another vehicle, submit the third party damage report.

6. Certificate of Registration:
   - Photocopy of your vehicle's registration certificate.

7. Workshop Receipt:
   - Receipt from the authorized workshop.

8. Insurance Card:
   - Photocopy of your insurance card.

9. Police Report:
   - Copy of the police report, if applicable.

10. Repair Estimate:
    - If the vehicle is repaired, the workshop should provide a repair estimate and a scope of work.

But all this can make a difference, in case an unfortunate incident does take place with your vehicle. It's not only difficult to commute, but you also have to keep a close watch on the expenses that will come your way. But all this can make a difference, in case an unfortunate incident does take place with your vehicle. It's not only difficult to commute, but you also have to keep a close watch on the expenses that will come your way. At that moment, ICICI Lombard will be there to help you.

What does the policy cover?

- Loss Or Damage To Your Vehicle
- Man-made Calamities
- Burglary, theft, riot, strike, malicious act, accident by external means,
- Deliberate accidental loss
- Intoxicated driving
- Any contractual liability
- Mechanical breakdown
- Wear and tear
- Depreciation
- Deliberate accidental loss
- Intoxicated driving
- Any contractual liability
- Third Party Legal Liability

Why ICICI Lombard?

That's where you'll appreciate the thoughtful convenience that you'll find at every turn with ICICI Lombard. You can also avail of additional discounts if you are an active member of a recognised Automobile Association. A further discount on the premium is also available if you opt for Voluntary Excess in addition to compulsory excess. Compulsory excess is the amount of the loss, which the insured has to bear to ICICI Lombard from any other insurance company. This discount can go as high as 50%. However, if there is any claim, the discount (NCB) will be zero for the next renewal. Therefore, before making small claims, one should be careful. Especially, when you have a high NCB.

How is the premium calculated?

The basic premium is calculated as per Indian Motor Tariff. It depends primarily on the following:

- Type of vehicle
- Age of vehicle
- Period of coverage
- Discounts/loadings
- IDV

Some of the discounts are mentioned below:

- A further discount on the premium is also available if you opt for Voluntary Excess in addition to compulsory excess.
- Appropriate Bonus/ loading / discounts are taken into account while calculating your premium.
- Discounts are also given to those who have no claims in the past.
- Some main exclusions are:
  - A further discount on the premium is also available if you opt for Voluntary Excess in addition to compulsory excess.
  - Appropriate Bonus/ loading / discounts are taken into account while calculating your premium.
  - Discounts are also given to those who have no claims in the past.
  - Some main exclusions are:
    - Deliberate accidental loss
    - Intoxicated driving
    - Any contractual liability
    - Mechanical breakdown
    - Wear and tear
    - Depreciation

At what value do I insure my vehicle?

Vehicle for longer than its absolutely necessary. Very limited out of pocket expenses for you. And our call centers will not only register your claims, but also process them. On spot approval for minor claims through cashless network dealers. Trauma/Towing services available through 24x7 call center. Immediate policy issuance through online facility. Online approval for minor claims through cashless network dealers.

Should I choose ICICI Lombard?

How can I get in touch with you?

Buy / Renew / Service / Claim related queries

ICICI Lombard General Insurance Company Limited is a 74:26 joint venture between ICICI Bank Limited India's second largest bank and Fairfax Financial Holdings Limited Canada's oldest property and casualty insurer.

ICICI Lombard combines the forte of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers.

As an alliance, ICICI Lombard combines the forte of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited - a diversified financial investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited - a diversified financial investment management.

In case of a claim, you can notify us in the following ways:

- Inform the 24x7 Call Center
- Submit a claim online through cashless network dealers
- Online approval for minor claims through cashless network dealers
- Trauma/Towing services available through 24x7 call center
- Immediate policy issuance through online facility
- Online approval for minor claims through cashless network dealers

That's where you'll appreciate the thoughtful convenience that you'll find at every turn with ICICI Lombard. You can also avail of additional discounts if you are an active member of a recognised Automobile Association. A further discount on the premium is also available if you opt for Voluntary Excess in addition to compulsory excess. Compulsory excess is the amount of the loss, which the insured has to bear to ICICI Lombard from any other insurance company. This discount can go as high as 50%. However, if there is any claim, the discount (NCB) will be zero for the next renewal. Therefore, before making small claims, one should be careful. Especially, when you have a high NCB.