

**Mahindra**  
INSURANCE BROKERS



**GIVE YOUR VEHICLE  
THE RIGHT INSURANCE  
FOR A SMOOTH RIDE**





At Mahindra Insurance Brokers, we understand that your vehicle is not just a means of transportation for you, it is your most prized possession.

That's why, we go the extra mile with ENSURE BY MAHINDRA—a program designed exclusively for you to offer insurance plans that best suit your needs. From the freedom to choose from an array of leading insurers to seamless claim assistance, from add-on covers to timely updates, Ensure By Mahindra will be with you every step of the way.

So go ahead, get in touch with your Mahindra & Mahindra Auto Dealer (Motor Insurance Service Provider – MISP) to protect your personal or commercial vehicles & safeguard your happiness.

## KEY FEATURES

From seat covers to a music system, you choose what's best for your vehicle. Then why should you settle for a standard insurance when you get a plethora of benefits with Ensure by Mahindra. Here are some of our top features:



Get an array of insurance policies from a list of leading insurance companies



Instant issuance of your policy by dealers through an online portal



Get timely updates on claim registration through SMS from your insurance company



Advance reminders for policy renewal



Seamless and instant policy modification through endorsement process – changes in the policy holder's details like address, contact number, etc. can be done instantly at the time of renewal.

## ADD ON COVERS



Zero Depreciation

It covers without any deduction for depreciation on the value of parts being replaced which is approved by the surveyor. This cover reduces the out of pocket expenses of vehicle owner to a greater extent.



Return to Invoice

This cover ensures that in case of total loss or theft of your vehicle, you will get the claim as per the original invoice value of your vehicle and not just as per the insured declared value (IDV).



Engine Protector

It covers the damages to engine's internal parts due to any consequential or Hydrostatic losses (Damages due to engine oil drain out or water entering into engine's internal parts)

since such damages are excluded under the standard comprehensive policy.



### NCB (No Claim Bonus) Protection

This cover allows you to retain your No Claim Bonus (NCB), even if you have made a claim.



### Consumables

Consumables such as nut and bolt, screw, washer, grease, lubricant, clips, A/C gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and related parts are not covered under Standard Comprehensive Insurance. Consumables cover pays for the cost of consumables required to be replaced or refilled in the event of an accident of your vehicle.

## KEY BENEFITS



### Convenience at every step

Seamless and instant issuance of the right insurance policy

Near cashless payment facility at Mahindra & Mahindra workshops

Hassle-free and faster claim settlement



### Freedom of choice



Option to choose the right insurance policy from multiple insurers

Complete protection through a wide range of add-on covers



### Help from experts

Team of experts across the country to handhold you at the time of claim

Dedicated customer care support for any queries



## FREQUENTLY ASKED QUESTIONS

### **Do you know how a valid motor insurance can help you?**

Having a valid motor insurance ensures that you are law compliant and also protects against third party losses involved in accident if any.

It also provides protection to your vehicle against damages which might result into a financial loss.

### **Are there separate motor insurance plans for personal vehicle and commercial vehicle?**

Yes. A personal motor insurance policy protects you, your vehicle, and third-party who may be involved in an accident. A commercial auto policy is needed for any vehicles that you use for business purposes and it helps in covering the costs associated with vehicle and property damage and third party liability arises in case of any accident.

### **What is long-term motor insurance policy?**

Insurance regulator (IRDAI) has given a mandate to all the insurance companies to issue long-term insurance policies i.e. third-party insurance for three years for private vehicles (new vehicles only) bought on or after 1st September'18.

### **In the case of used vehicle, can the new owner continue the insurance in the name of previous owner, even after the vehicle is transferred in the name of new owner in RTO record?**

No. The insurance policy needs to be issued/endorsed in the name of new registered owner of vehicle. Otherwise the claim will not be payable on the ground of No Insurable Interest.

## CUSTOMER SPEAK

My vehicle was stolen and when my claim amount was disapproved, I was completely devastated. I am grateful to Mahindra Insurance Brokers for helping me with everything. Right from proving the reason for the delay in filing the FIR to proving that there was no gross negligence as questioned by insurance company. Thanks to Mahindra Insurance Brokers, who represented the claim to insurance company from technical aspects and ensured that I receive the legitimate claim amount.

-Mahindra Insurance Brokers Limited Customer

## MAHINDRA INSURANCE BROKERS ADVANTAGE



Accessible through 1200+ locations



Over 12 million happy customers



Experienced and dedicated claim assistance team



Quick support through toll free number  
18002662626

## CONTACT US

For further queries, reach out to us at  
[insurance.care@mahindra.com](mailto:insurance.care@mahindra.com)

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