

# Iffco-Tokio to offer roadside assistance with car insurance

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IF YOU have a flat tyre, lost your car keys or run out of fuel away from a petrol pump, help is just a call away. And this time it is an insurance company that will attend to your needs, provided you have taken out the car insurance cover from them.

These are few of the benefits of new add-on features to motor insurance offered by Iffco-Tokio General Insurance for an additional premium of Rs 900. Iffco-Tokio would provide a duplicate car key or five litres of fuel to the stranded customer.

At present, the basic motor insurance policies only cover cost of repair of car or any third-party claims in case of an accident. But this add-on with basic motor insurance policy will not only cover accident repair costs and third-party claims, but also provide complete roadside assistance in case of a breakdown. Insurance regulatory body, the Insurance Regulatory and Development Authority (Irda), had allowed general insurers to offer add-on covers with existing policies from January 1, 2009.

S Narayanan, managing director and chief executive officer, Iffco-Tokio General Insurance said, "The idea behind this add-on product is to make an array of services available to our customers through a single phone call and to provide solutions and services that will provide unmatched support. On-Road Protector (the new service) is designed to take care of all worries of our customers."

This is the first add-on product to be launched in the motor insurance market. In case of car breakdown due to an accident or a mechanical fault, a technician will be sent to check if there is a possibility of local repair. If local repair is not possible, the car will be moved from the accident site to a garage.

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The insurance company will also provide you a transport to reach your destination. The add-on cover states that roadside assistance would reach the customer in no more than one-and-half hours. In case of any injury due to an accident to the car driver or any other passenger, medical expenses will be covered under this add-on cover. For existing motor policyholders, Iffco-Tokio's new plan would be available only at the time of renewal. The cover is available only for cars. This cover has initially been launched in National Capital Region and it will later be rolled out to 98 other cities all across India.

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