










MG Secure Products

Add-on	Description
 Zero Depreciation	Covers depreciation on parts and paint material including depreciation on tyre and battery in case of accident
 RTI	Covers road tax, registration charges and comprehensive insurance premium excluding add on premium, covers ex-showroom cost of vehicle as well
 RIM & Tyre	Standalone damages to tyres like bursting, puncture and cut will be covered depending on the depth of the tread (Max 4 tyres in a policy period)
 Engine Protector	Engine and gear box protection against water ingress, leakage of lubricating oil and coolant.
 Additional Towing (SI 25k) - EV	Covers the cost of towing the car to the nearest garage in case of accident/damage - One claim per policy
 Personal Belongings (SI 50k)	Covers your personal belongings against loss & theft (Laptop & Mobile covered)
 Key Loss (SI 50k)	Covers repair/replacement of car keys &/ lock &/lockset upon occurrence of any theft/burglary/loss/damage



MG Secure Policy Comparison

Division	Parameters	MG Secure Policy	Normal Policy
Product	Product Bundling	Combination of 7 powerful add-on covers	Few options in add-on bundling
	RTI	Insurance premium covered in RTI (excluding add-on)	Insurance premium not covered
	Add-on Benefits	No limit on the number of Zero depreciation and EP claims	Zero depreciation claims are restricted to 2 claims per policy
	Rodent and Consumables	Covered under comprehensive policy	Additional premium charged
	Salvage	No salvage deduction at the time of claim settlement	5 to 10% salvage deduction applicable at the time of claim settlement
Service	Specialized Benefits	Depreciation benefit as part such as radiator, sensors, motors (fan, wiper and power windows), wiring, harness etc. will be considered as metal	Considered as plastic (50% depreciation charged)
	Service Standards	TAT based service standards	No standard timelines
	Cashless Facility	Across all MG dealership	Restricted to some dealers