

# General Insurance

Safeguard your assets, business and livelihood against accidents, disasters and unforeseen losses — beyond life and health.

4.5 Cr+

Vehicles insured annually in India

Only 1%

Homes in India are insured

Rs.1.88L Cr+

Claims paid FY 2024-25 (IRDAI)

## Motor Insurance (Mandatory by Law)

- T
Third-Party Liability Cover — Mandatory under Motor Vehicles Act
- +
Own Damage Cover for Accidents, Theft, Fire & Natural Calamities
- +
Two-Wheeler Insurance for Bikes, Scooters & E-Vehicles
- +
Commercial Vehicle Cover for Trucks, Buses & Taxis

## Motor Insurance — Coverage Comparison

Coverage Feature	Third-Party Only	Own Damage Only	Comprehensive (Recommended)	Legally Mandatory
Third-party bodily injury & death	Yes	No	Yes	Yes
Third-party property damage	Yes	No	Yes	Yes
Own vehicle damage — accident	No	Yes	Yes	No
Theft, fire & natural calamities	No	Yes	Yes	No
Personal accident cover for owner-driver	No	No	Yes	No
Add-ons: Zero dep, Engine protect, RSA, etc.	No	No	Yes	No

\* Comprehensive is strongly recommended. Third-party only is the legal minimum.



### Most Indians Are Dangerously Under-Insured on Their Assets!

Only 1% of homes and very few businesses in India carry adequate non-life insurance cover.

### Other Key General Insurance Covers



Home Insurance — Structure & Contents vs. Fire, Flood, Theft & Earthquakes



Travel Insurance — Medical, Trip Cancellation, Baggage Loss & Delays



Fire & Allied Perils — Factory, Warehouse, Shop & Office Property Coverage



Marine Cargo Insurance — Goods in Transit by Sea, Air, Road & Rail



Commercial & Business Insurance — Office, Retail & SME Asset Protection



Public & Product Liability — Legal Cover for Third-Party Injury & Loss

### General Insurance — At-a-Glance Coverage Guide

Cover Type	What Is Protected	Key Risks Covered	Who Needs It
Motor — Car	Car, passengers & third parties	Accident, theft, fire, flood	All car owners (TP mandatory)
Motor — Two-Wheeler	Bike/scooter & third parties	Collision, theft, calamities	All bike owners (TP mandatory)
Home Insurance	Structure + contents of home	Fire, flood, earthquake, burglary	Homeowners & tenants
Travel Insurance	Traveller — domestic & overseas	Medical, cancellation, baggage	All travellers
Fire Insurance	Buildings, plant & stock	Fire, explosion, lightning	Factories, shops, warehouses
Marine Cargo	Goods in transit	Loss, damage, pilferage	Importers, exporters, traders
Liability Insurance	Legal liability to third parties	Bodily injury, property damage	Businesses & professionals
Commercial Package	Multiple assets in one policy	All perils combined	SMEs & corporates

\* Travel insurance premiums are GST-exempt effective September 2025 (GST Council notification). Motor third-party insurance is legally mandatory for all vehicle owners in India.

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