How to Cancel Your Motor Insurance Policy

You may request cancellation of your policy at any time by notifying New India Assurance (NIA).

- **Refund Eligibility:** Refunds are calculated on a pro-rata basis for the unexpired period, provided **no claims** have been filed during the policy term.

- **Minimum Retained Premium:** A minimum fee of ₹100 (or ₹25 for specially modified vehicles for differently-abled persons) will be retained by the company upon cancellation.

- **Vehicle Sale / Transfer:** If you sell your vehicle, your policy can only be cancelled after you submit proof that the vehicle is insured under a new policy elsewhere.

- **Total Loss Cases:** In the event of a Total Loss or Constructive Total Loss, the full policy premium will be retained by the company, and no refund will be issued.

- **Mandatory Third-Party Cover:** Statutory Motor Third-Party Liability insurance cannot be cancelled unless there is proof of double insurance or a Total Loss.

Need Further Assistance?

Please review the official office code printed on your policy document and write to **nia.<officecode>@**newindia.co.in or visit the servicing branch directly.

<Officecode> will be first 6 digits of your policy number