

## CUSTOMER INFORMATION SHEET

This document provides only key information about your policy No XXXXXXXXXXXXXXXXXXXXXXX. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description		Policy / Clause Number										
1	Product Name	Commercial Vehicle Package Policy		NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RPO033V02201213		NA										
3	Structure	Indemnity		NA										
4	Interests Insured	Interest of Insured is Own Damage & third party liability arising out of insured vehicle		NA										
5	Sum Insured / Motor Insured Declared Value Scope	/-		NA										
6	Policy Coverage	<p><b>SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED :</b> The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon:</p> <ul style="list-style-type: none"> <li>i. by fire explosion self ignition or lightning;</li> <li>ii. by burglary housebreaking or theft;</li> <li>iii. by riot and strike;</li> <li>iv. by earthquake (fire and shock damage);</li> <li>v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;</li> <li>vi. by accidental external means;</li> <li>vii. by malicious act;</li> <li>viii. by terrorist activity;</li> <li>ix. whilst in transit by road rail inland waterway lift elevator or air;</li> <li>x. by landslide rockslide.</li> </ul> <p><b>SECTION II - LIABILITY TO THIRD PARTIES :</b> Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of</p> <ul style="list-style-type: none"> <li>i. Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.</li> <li>ii. Damage to property caused by the use (including the loading and/or unloading) of the vehicle.</li> </ul> <p>The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:</p> <table border="1"> <thead> <tr> <th>Nature of Injury</th> <th>Scale of Compensation</th> </tr> </thead> <tbody> <tr> <td>(i) Death</td> <td>100%</td> </tr> <tr> <td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td>50%</td> </tr> <tr> <td>(iii) Loss of one limb or sight of one eye</td> <td>100%</td> </tr> <tr> <td>(iv) permanent total disablement from injuries other than named above</td> <td>100%</td> </tr> </tbody> </table>	Nature of Injury	Scale of Compensation	(i) Death	100%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	50%	(iii) Loss of one limb or sight of one eye	100%	(iv) permanent total disablement from injuries other than named above	100%	Section I & Section II	
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	Add-on Name	UIN	Description	Sum Insured										
	Depreciation Cover	IRDAN150RPO033V012013/A0014V01201213	<p>In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim under Own Damage Section.</p> <p>Conditions:-</p> <p>a) Insured Vehicle should be repaired at any of Company's authorized Garage.</p> <p>* For the purpose of this Cover the expression 'admissible claim' shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.</p>	/-										
	Consumable Cover	IRDAN150RPO033V012013/A0017V01201213	<p>In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to cover expenses incurred towards "those items or substances of specific use</p>	/-										

		<p>which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle" arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the basic Commercial Vehicle Package Policy.</p> <p>Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner s gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like. Subject otherwise to the terms, conditions, exceptions and limitations of the policy.</p> <p>Special Conditions applicable:</p> <ul style="list-style-type: none"> <li>a) The cover under this add-on will be available only for vehicles upto the maximum age of 5 years.</li> <li>b) For any claim to become payable under this add-on, it should be admitted under "Own Damage Section" of the Policy.</li> <li>c) All such costs to be supported with proper bills/invoices only from Garages authorized by the company.</li> <li>d) Such repairs to be undertaken within three (3) days of date of loss.</li> </ul> <p>Specific Exclusions:</p> <ul style="list-style-type: none"> <li>a) Repairs/ Labour bills from Local Garages against the items mentioned under the scope of cover.</li> </ul>	
Goods Transfer Expense Cover	IRDAN150RP0033V01201213/A0019V01201213	<p>In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company would pay the amount subject to maximum amount as mentioned in the schedule incurred by the insured towards unloading of the goods from the insured vehicle and loading them to an alternate vehicle, in case insured vehicle is not in a condition to carry goods post accidental damages which are admissible under Own Damage Section of the policy.</p> <p>Special Conditions:-</p> <ul style="list-style-type: none"> <li>a. This cover is applicable only for vehicles registered as Goods Carrying.</li> <li>b. Claim should be admissible under Own Damage Section</li> <li>c. Intimation and approval from the company needs to be taken prior to the unloading and loading of goods.</li> <li>d. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two (2) days from the date of loss.</li> </ul>	NA /-
GAP Value Cover	IRDAN150RP0033V01201617/A0002V01201617	<p>In consideration of the extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company agrees to pay the difference amount between the amount received under Own Damage Section i.e. Insured Declared Value less deductibles under the policy AND price as per purchase invoice or the current replacement value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/ Constructive Total Loss of the vehicle.</p> <p>It also covers the Road Tax and registration charges if specifically declared and additional premium is paid. Maximum liability to the company is limited to the sum insured mentioned in the policy schedule.</p> <p>Special Conditions applicable to this benefit-</p> <ul style="list-style-type: none"> <li>a) The claim of Total loss/ Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy.</li> <li>b) Insured should be the first registered owner of the vehicle.</li> </ul>	/-

	<p>In consideration of the extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company agrees to provide Roadside assistance through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as under:-</p> <ul style="list-style-type: none"> <li>a. Breakdown Support over phone</li> <li>b. On-site minor repairs of the insured vehicle ( such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement)</li> <li>c. Flat tyre support</li> <li>d. Transfer/Transportation in case of Mechanical &amp; Accidental Breakdown.</li> <li>e. Arrangement of alternate keys in case of Locked/Lost keys</li> <li>f. Arrangement of emergency fuel in case the vehicle runs out of fuel</li> <li>g. Battery Jumpstart (only for Light Commercial Vehicles, Three wheeler PCVs &amp; taxies)</li> <li>h. Emptying of the fuel Tank (only for Light Commercial Vehicles, Three wheeler PCVs &amp; Taxies)</li> <li>i. Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)</li> </ul> <p><b>Special Conditions</b></p> <ul style="list-style-type: none"> <li>a) All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.</li> <li>b) These services can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.</li> </ul> <p><b>Exclusions</b></p> <ul style="list-style-type: none"> <li>1. Vehicle operating in the mining and construction industry like Tipplers, Dumpers, Seizure Platforms, Special Carriers etc</li> <li>2. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence</li> <li>3. Vehicle carrying inflammable or hazardous chemicals &amp; petroleum products</li> <li>4. Trivial problems (such as non-functional horn / speedometer /air conditioner, Broken rear-view mirror not obstructing driver's view &amp; the like) where the vehicle is not immobilised.</li> <li>5. Cost of making duplicate keys</li> </ul> <p><b>Territorial Scope:</b> The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.</p>	/-	NA
Engine Safe Cover	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that the Company undertakes to indemnify against the loss or damage to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to -</p> <ul style="list-style-type: none"> <li>a. ingress of water in the engine or</li> <li>b. leakage of lubricating oil from the engine / assembly arising out of accidental damage</li> </ul> <p>Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) &amp; (b) above:</p> <ul style="list-style-type: none"> <li>i. Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets.</li> <li>ii. Repair or replacement of engine block and internal child parts of engine including</li> </ul>	/-	

lubricating oils / consumables used in the assembly but excluding fuel.  
iii. Labour cost incurred towards overhauling the damaged engine/gear box  
iv. Engine compression tests and other machining charges.

#### Conditions

(A) Claims under this add-on are subject to the conditions set forth under the Commercial Vehicle Package Policy.

(B) Claims under this add-on shall be admissible if:

- There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingressions

- There is evidence of under carriage damage to engine and/or gear box leading to oil leakage, resulting into damage to internal parts of the engine and/or gear box

- The loss or damage is not payable under Motor Insurance Policy.

(C) In case of transfer of ownership of the Insured Vehicle, the cover under this add-on ceases.

(D) Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than Three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case.

(E) Insured shall take reasonable care to avoid further damage to engine/gear box post water ingressions or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingressions.

(F) Maximum two claims shall be admissible under this add on during the policy year.

NA

#### Insured's Obligations

I. Insured should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.

II. Insured should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place.

III. Insured should intimate company to obtain help.

#### Exclusions

Company will not be liable to indemnify insured for the following:

1. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

2. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingressions/ leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.

3. Cost of engine oil and consumables in case of flushing of engine.

4. Loss or Damage including corrosion of engine due to delay in intimating company or delay in retrieval of the Insured Vehicle from the water logged area.

5. Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.

Subject to the terms, conditions, exceptions and limitations of the Policy.

	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations of the policy, that the Company will pay the Insured daily allowance for covered days as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section-I of the Policy.</p> <p>In case of Total Loss, Total Theft or Constructive Total Loss, Company shall pay the daily allowance for 60 days or for coverage days as mentioned in the schedule, whichever is higher.</p> <p>Conditions</p> <ul style="list-style-type: none"> <li>a. The time taken by garage for damages not admissible under section I of Policy will be excluded for calculation of Daily Allowance.</li> <li>b. Maximum two claims shall be admissible under this add on during the policy year.</li> <li>c. For computation of days for Daily Allowance entitlement, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered for daily allowance entitlement</li> </ul> <p>Exclusions:</p> <ul style="list-style-type: none"> <li>1. Any repair taking time less than the franchise / deductible mentioned on the schedule</li> <li>2. Any Claim not valid or admissible under Section I</li> <li>3. Vehicle not repaired at garage authorized by Company</li> </ul>	/-
7	<p><b>Add- on Cover</b></p> <p><b>EMI Protection</b></p>	NA

Additional Towing Expense Reimbursement	IRDAN150RP0033V012013/A0007V01201617	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will reimburse the additional expenses, subject to the maximum amount &amp; coverage mentioned in the policy schedule, towards cost of towing, protection &amp; removal of the insured vehicle to the nearest repairer in case of the insured vehicle being disabled by the reason of loss or damage covered under this policy, provided that intimation of such loss is given to the company before towing the vehicle from loss location.</p> <p>Maximum two claims shall be admissible under this add on during the policy year.</p>	/-
Tyre Protect	IRDAN150RP0033V012013/A0021V01201920	<p>In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-</p> <p>A. Impact cuts, bursts. B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages. C. Flattening of Tyre due to Hard Braking.</p> <p>Company's maximum liability will be computed on the basis of unused tread depth of tyre(s) –</p> <p>Unused Tread Depth of the Tyre(s) at the Time of Loss viz Admissible Claim Amount</p> <p>&lt;3 mm - Nil &gt;= 3 to &lt;5 mm- 50% of the cost of new tyre(s) &gt;= 5 to &lt;6.5 mm- 75% of the cost of new tyre(s) &gt;= 6.5 to &lt;7mm- 85% of the cost of new tyre(s) &gt;=7mm - 100% of the cost of new tyre(s)</p> <p>Special Conditions:</p> <ol style="list-style-type: none"> <li>1. Unused Tread depth will be measured at the center of the tread. 4 measurements at 4 different places will be taken for the purpose of arriving at average tread depth which will be the basis of payment under the coverage.</li> <li>2. In cases of tyres with original tread of more than 8 mm, the scale of admissible claim amount mentioned in the above table shall be applied proportionately</li> <li>3. Replacement of tyre will be allowed for same make and specification and in case of non-availability of the same make or specification leading to replacement with tyre/tube of higher specification; company will not be liable for betterment charges.</li> <li>4. If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, our liability under this cover will be restricted to the difference between admissible claim amount under the add on cover based on Unused Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy.</li> </ol> <p>In consequence whereof the exclusion appearing in the Commercial Vehicle Package Policy (Passenger Carrying Four Wheeler with carrying capacity not exceeding 6 Passengers) Terms and Conditions which</p>	NA /-

	<p>reads as "damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of cost of replacement" stands deleted.</p> <p>5. In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.</p> <p>6. Insured should take reasonable care to avoid loss or damage to the tyre/tube. Insured should not use the vehicle with damaged tyre/tube leading to further damage to tube/tyre/suspension.</p> <p>7. All claims must be reported within 3 working days of damage.</p> <p>8. Maximum 2 instances of admissible claims shall be eligible during the policy period.</p> <p>Special exclusions:</p> <ul style="list-style-type: none"> <li>a. Any loss or damage resulting into Total Loss / Constructive Total Loss of the vehicle</li> <li>b. Loss or damage arising out of normal wear and tear</li> <li>c. Any damages resulting from neglect of the periodic maintenance of the vehicle including but not limited to, non rotation of tyre(s), poor balancing / alignment of wheels, running with deflated tyres and/or due to improper storage and/or transportation of Insured vehicle.</li> <li>d. Expenses towards routine maintenance of wheels/tyres or tubes.</li> <li>e. Any tyre/tube different from tyre/tube supplied by the manufacturers unless same is informed and endorsed in the Policy</li> <li>f. Any Consequential loss not limited to any vibration, noise and like which do not affect the performance of the tyre/tube.</li> <li>g. Loss or Damage due to any modification done which are not approved by the tyre manufacturer</li> <li>h. Loss or damage arising out of driving for purpose of racing or rallying</li> <li>i. Loss or damage arising out of manufacturing defect or design.</li> <li>j. Any minor damages, cuts or scratches not affecting the functioning of tyre/tube.</li> <li>k. Loss or damage to wheel accessories, any other parts or rim.</li> <li>l. Damages caused by Malicious actions</li> <li>m. Theft of Tyre(s)/Tube(s) or its parts or accessories</li> </ul>	NA
Liberty Complete Assistance	<p>In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule:</p> <p>A. Electric Vehicle :</p> <p>1. Vehicle relocation to the nearest Repair centre in case of Major breakdown - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre .</p> <p>2. Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge - In the event that a Insured vehicle runs out of charge and is immobilized while on</p>	/-

a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.

3. Emergency DC Charging - In the event where Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in arranging the technician to provide emergency charging for upto 20 minutes to the Insured Vehicle on best effort basis. The cost of charging & labor will be borne by the Insured.

4. Onsite Repair Services - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre.

5. Changing of Flat tyre - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.

6. Assistance in case of Lockout/ lost keys - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.

7. Hydra Support - If the Insured vehicle is stuck in a ditch, mud or snow, but is accessible through normal roadways, Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.

8. Refreshment - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.

9. Setting & Alignment - The Service Provider would assist in settings of Break, Clutch, Fan Belt or Gear level. The labour cost related to the same would be borne by the Service

NA

Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by the insured.

10. Universal Joint (UJ) Cross Replacement - The Service Provider would assist in UJ cross replacement. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by insured.

11. Load Transfer Assist - The Service Provider would assist in case of a breakdown where repair on site is failed & insured vehicle needs to be towed to the nearby repair centre then in such scenario the Service Provider would help in coordinating for load transfer. Any cost pertaining to load transfer would be directly borne by insured and this service would be arranged on best effort basis.

12. Aggregate Transfer - In case of breakdown of insured vehicle where insured is not keen on towing the vehicle then in such case the damaged part of the vehicle would be taken to the nearest repair centre for repair and post repair that part would be fixed in the vehicle. Any cost pertaining to repair of such part or any other incidental conveyance to repair such material & spare parts will be borne by the insured.

13. Assistance on call :

a) Facilitate Finding nearest repairer/workshop - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop , the Service Provider will provide the same based on the updated information in the system.

b) Medical Assistance - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

c) Legal Advice - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or provide their contact details. The cost of such Legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

d) Hospital Admission - If the Insured / Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, the Service Provider shall assist Insured / Occupants for admission to nearby hospital, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible

NA

for quality of services provided by the hospital.

e) SMS Alerts - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.

f) Message Relay - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

Conditions:

1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service Provider.

2) These services for "Emergency DC Charging" can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:

1) providing the above mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.

2) any claims where the Insured vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations

3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence

4) Vehicle carrying inflammable or hazardous chemicals & petroleum products

5) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop.

6) any claims triggered by theft; any kind of consequential losses.

7) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time

8) any expenses for supply or replacement of parts/consumables

9) any loss/damage caused to the Insured vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual

10) any claims where services have been availed of without the prior consent of the Company

B. Other than Electric Vehicles

NA

1. Vehicle relocation to the nearest Repair Centre in case of Major breakdown - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest repair centre. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.

2. Onsite Repair Services - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging for a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repairer/workshop.

3. Battery Jump Start - In the event that the Insured vehicle is immobilized, due to rundown battery, Service Provider will assist the Insured for a Vehicle technician to jump start the Insured vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Insured.

4. Changing of Flat tyre - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.

5. Assistance in case of Lockout/ lost keys - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.

6. Arrangement of emergency fuel in case the vehicle runs out of fuel - In the event that the Insured vehicle runs out of fuel and is immobilized while on a trip, the Service Provider will assist the Insured by organizing a Vehicle technician to supply emergency fuel at the location of the breakdown. The cost of fuel will be borne by the Insured. Service Provider will bear the labour and conveyance costs.

7. Hydra Support - If the Insured vehicle is stuck in a ditch, mud, or snow, but is accessible through normal roadways, the Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the

NA

situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.

8. Refreshment - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.

14. Setting & Alignment - The Service Provider would assist in settings of Break, Clutch, Fan Belt or Gear level. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by the insured.

15. Universal Joint (UJ) Cross Replacement - The Service Provider would assist in UJ cross replacement. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by insured.

16. Fuel Line Bleeding - The Service Provider would assist in fixing fuel line bleeding. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by the insured.

17. Load Transfer Assist - The Service Provider would assist in case of a breakdown where repair on site is failed & insured vehicle needs to be towed to the nearby repair centre then in such scenario the Service Provider would help in coordinating for load transfer. Any cost pertaining to load transfer would be directly borne by insured and this service would be arranged on best effort basis.

18. Aggregate Transfer - In case of breakdown of insured vehicle where insured is not keen on towing the vehicle then in such case the damaged part of the vehicle would be taken to the nearest repair centre for repair and post repair that part would be fixed in the vehicle. Any cost pertaining to repair of such part or any other incidental conveyance to repair such material & spare parts will be borne by the insured.

19. Assistance on call :

a) Facilitate Finding nearest repairer/workshop - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop, the Service Provider will provide the same based on the updated information in the system.

b) Medical Assistance - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

NA

c) Legal Advice - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or their contact details. The cost of such legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

d) Hospital Admission - If the Insured/Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, Service Provider shall assist Insured/occupants for nearby hospital admission, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.

e) SMS Alerts - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.

f) Message Relay - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

#### Conditions:

NA

1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service provider

2) These services for "Arrangement of emergency fuel" can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

#### Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:

1) providing the above mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.

2) any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations

3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence

4) Vehicle carrying inflammable or hazardous chemicals & petroleum products

5) any claim where the Insured's vehicle can

		<p>be safely transferred on its own power to the nearest repairer/workshop.</p> <p>6) any claims triggered by theft; any kind of consequential losses.</p> <p>7) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time</p> <p>8) any expenses for supply or replacement of parts/consumables</p> <p>9) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual</p> <p>10) any claims where services have been availed of without the prior consent of the Company</p> <p>Covered Distance &amp; Territorial Scope: the above Assistance Services provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.</p>	
8	Loss Participation	<p>Compulsory deductible will be applied in each and every claim intimated under Own Damage section of the policy.</p> <p>Deductible : INR /-</p>	NA
9	Exclusions	<p>The Company shall not be liable in respect of:</p> <ol style="list-style-type: none"> <li>any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.</li> <li>any claim arising out of any contractual liability.</li> <li>any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: <ul style="list-style-type: none"> <li>a) being used otherwise than in accordance with the Limitations as to Use or</li> <li>b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.</li> </ul> </li> <li>i) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss</li> <li>ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.</li> <li>any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material</li> <li>any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.</li> </ol>	NA NA
10	Special Conditions and Warranties (if any)	<p>The Company may cancel the Policy on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.</p>	NA
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.</li> <li>No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.</li> <li>The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: <ul style="list-style-type: none"> <li>(a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.</li> <li>(b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.</li> </ul> </li> <li>The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient</li> </ol>	NA

condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle is driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

5. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense.

6. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

7. In the event of the death of the sole insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy

**Sample Calculation :**

Particulars	Admissible amount	Amount net off depreciation	Final amount inc. Tax
Part	40000	20000	23600
Labour	20000	20000	23600
Paint Material	1800	900	1062
Paint Labour	1800	1800	2124
	Final Amount (+)		50386
	Compulsory Excess (-)		1000
	Final Claim amount		49386

Claim Intimation and details of designated company officials to be contacted at the time of claim

Toll-Free number:- 1800-266-5844

Website: [www.libertyinsurance.in](http://www.libertyinsurance.in)

Email: care@libertyinsurance.in

Customer can call our customer care number @1800-266-5844 or mail to care@libertyinsutance.in or visit website/Liv Mobile app or directly walk-in to any of our offices and can get his/her claim registered with us

For Cashless Service: You may call to our Customer care number@1800-266-5844 or may visit to our Company website [www.libertyinsurance.in](http://www.libertyinsurance.in) to know the list of cashless workshops.

Surveyor appointment shall be within 72 hours of claim registration.

The following basic minimum Claim documents are to be submitted by the insured

- Motor Claim Form
- Copy of Registration Certificate
- Copy of Driving License
- Copy Estimate and invoice
- FIR in case of TP Injury/Death Case

we or our surveyors may call for any additional documents/ information depending upon the nature and type of loss.

Call us on Toll free number: 1800- 266-5844 (8:00 AM to 8:00 PM, 7 days of the week) or Email us at: care@libertyinsurance.in or Write to us at: Customer Service Liberty General Insurance Limited Unit 1501 & 1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013 Maharashtra.

NA

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**Policy Servicing -Claim Intimation and Processing**

For Details of Protection of Policyholders Interest kindly refer to the below link : [www.libertyinsurance.in/customer-support/grievance-redressal.html](http://www.libertyinsurance.in/customer-support/grievance-redressal.html)

Details of GRO :

Grievance Redressal Officer : Sameer Malgundkar

Email ID : gro@libertyinsurance.in

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**Grievance Redressal and Policyholders Protection**

Bima Bharosa (Grievance Redressal Portal), IRDAI-  
<https://bimbaharosa.irdai.gov.in/>

NA

If the insured is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per prevailing Insurance Ombudsman Rules.

For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: [www.cioins.co.in/Ombudsman](http://www.cioins.co.in/Ombudsman)

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**Obligations of the Policyholder**

To disclose all information correctly sought by the insurer at time of filling the proposal form

In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately

Non-disclosure of material information may affect the claim settlement.

Declaration by the Policyholder:

I have read the above and confirm having noted the details.				
Place:				
Date:				(Signature of the Policyholder)

Note :

- a) For product related documents including the Customer Information Sheet, Kindly refer to this link : <https://www.libertyinsurance.in/customer-support/download-forms.html>
- b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

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