

CUSTOMER INFORMATION SHEET

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

SI No	Title	Description				Policy / Clause Number	
1	Product Name	Two-Wheeler Package Policy - Multi Year				NA	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN15ORP0002V02201516				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	SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED : The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon: i. by fire explosion self ignition or lightning; ii. by burglary housebreaking or theft; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road rail inland waterway lift elevator or air; x. by landslide rockslide. SECTION II - LIABILITY TO THIRD PARTIES : 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 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. ii. Damage to property caused by the use (including the loading and/or unloading) of the vehicle.				Section I & Section II	
		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:					
		Nature of Injury		Scale of Compensation		Section III	
		(i) Death		100%			
		(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye		100%			
		(iii) Loss of one limb or sight of one eye		50%			
(iv) permanent total disablement from injuries other than named above		100%					
7	Add- on Cover	Add-on Name	UIN	Description	Sum Insured	NA	
		Depreciation Cover	IRDAN15ORP0007V01201819/A0040V01201819	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. Conditions:- a) Insured Vehicle should be repaired at any of Company's authorized Garage. * 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.	/-		
		Consumable Cover	IRDAN15ORP0007V01201819/A0041V01201819	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 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 Two Wheeler Policy. 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 Special Conditions applicable: a)The cover under this add-on will be available only for vehicles upto the maximum age of --- years. b)For any claim to become payable under this add-on, it should be admitted under Own Damage Section of the Policy. c)All such costs to be supported with proper bills/invoices only from Garages authorized by the company. d)Such repairs to be undertaken within three (3) days of date of loss.	
GAP Value Cover	IRDAN15ORP0002V012 01516/A0003V01201516	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 pay the "difference amount" between the amount received under Own Damage (OD) Section i.e. Insured Declared Value (IDV) 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 (CTL) of the vehicle. It also covers the Road Tax and first time 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. Special Conditions applicable to this benefit- a)The vehicle insured is not more than --- years old on the date of commencement of the policy period. b)The Total Theft or Total loss/ Constructive Total Loss of the vehicle should be admissible under Own Damage Section of the policy. c)Insured should be the first registered owner of the vehicle as per RTO records. d)GAP Value SI= Current Ex showroom price + Registration Charges (if opted) + Road Tax (if opted)	/-
Roadside Assistance Cover	IRDAN15ORP0002V012 01516/A0004V01201516	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 provide "Roadside Assistance" in case of breakdown of the insured vehicle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Period through the authorized vendor. The services provided under the Roadside Assistance are as under: 1. Breakdown support over phone 2. Minor repair (onsite only) 3. Arrangement of emergency fuel (petrol only) in case the vehicle runs out of fuel (Cost	/-

NA

		of Fuel shall be paid by insured on the spot) 4. Flat Tyre Support 5. Assistance in case of lost keys 6. Transfer/ Towing due to major breakdowns 7. Alternative Transport assistance to the nearest safe location for the passengers of the vehicle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot) Special Conditions a)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 to the insured. b)This assistance service shall get initiated based on specific request by the insured. c)Below service can be availed only once during the policy period: •Assistance in case of lost keys •Arrangement of emergency fuel in case the vehicle runs out of fuel TERRITORIAL SCOPE: The territorial scope of the Emergency and Additional Assistance Services provided will be within a radius(in Kms) (as mentioned in above given coverage table) from the Place of Breakdown to nearest applicable vendor or cities within the Republic of India excluding islands for the coverage limit mentioned under each service. Cost of Services beyond coverage limits as mentioned against each service shall be borne by the customer.	
Engine Safe	IRDAN15ORP0002V012 01516/A0005V01201516	In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the consequential damage to the internal child parts of the engine of the Insured Vehicle arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the company will compensate insured for the following: a)Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head. b)Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing. c)Labour cost incurred by insured to overhaul the damaged engine and gear box Conditions (A) Claims made by insured against Company under 'Engine Safe' are subject to the conditions set forth under the Motor Insurance Policy. (B) Claims made by insured against company under 'Engine Safe' would 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 ingress •There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and 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 'Engine Safe' shall expire 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	/-

NA

		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 ingress/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.	
Daily Allowance	IRDAN15ORP0002V01201516/A0008V01202021	In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company, it is hereby understood and agreed and subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in "Own Damage section" of the Policy. Conditions: 1. Such claim is admitted by the Company under "Own Damage section" of the Policy 2. For computation of days for Daily Allowance entitlement in case of Partial claims, 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 completion of repair of Insured vehicle. 3. Upto Two claims will be payable under this add-on during the policy period. 4. Claim under this add-on is intimated to the Company & insured vehicle is taken to the garage within 24 hours of occurrence of accidental damage or loss. 5. Vehicle repairs are carried out in an authorized garage of the Company. Exclusions: 1. Any repair taking time less than or equal to the franchise or deductible mentioned in the schedule. 2. The time taken by garage for repair of damages not admissible under "Own Damage section" of Policy or waiting time due to non-availability of spares will be excluded for calculation of Daily Allowance cover. 3. The Company will not be liable for any payment under this add-on in the event of & for the duration of denial of access to the garage and/or any partial or complete closure of the garage where the insured vehicle is being repaired; by or under the advisories of public, military, government or civil authorities which may cause delay in repair of the insured vehicle.	/-
Key Loss	IRDAN15ORP0002V01201516/A0004V01202021	In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed and subject to the terms, conditions exclusions and limitations that the Company will reimburse the insured towards: a. The cost of replacing vehicle keys in case of	/-

		irrecoverable occurrences of lost, broken or damaged keys b.Expenses incurred in case the lock also needs to be replaced due to loss of keys c.The Cost of replacing locks and keys in case of theft of keys and /or if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle. Conditions: a.A claim resulting from theft/burglary or missing must be supported by an FIR filed with the police b.Upto Two claims will be payable under this add-on during the policy period. c.Claim under this add-on is intimated to the Company within 24 hours of occurrence of accidental damage or loss of key.	
	EMI Protection	IRDAN15ORP0002V01201516/A0006V01202021 In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed and subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages. Conditions: 1. The said claim is admitted by the Company under "Own Damage" section of the policy 2. For computation of 'completed period of 30 days', the start date will be taken as 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 completion of repair of Insured vehicle is given by the garage. 3. Upto Two claims will be payable under this add-on during the policy period. 4. The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated. 5. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle. 6. Claim under this add-on is intimated to the Company & insured vehicle shall be taken to the garage within 24 hours of occurrence of accidental damage or loss. 7. Vehicle repairs under this claims are carried out in the authorised garage of the Company. 8. In the event of Total Loss / Constructive Total Loss / Theft of the Insured vehicle, entire amount of EMI coverage as opted by the insured & mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned). Exclusions: 1. The time taken by garage for repair of damages not admissible under "Own Damage section" of Policy or waiting time due to non-availability of spares will be excluded for calculation of EMI benefit. 2. The Company will not be liable for any payment under this add-on in the event of & for the duration of denial of access to the garage and/or any partial or complete closure of the garage where the insured vehicle is being repaired by or under the advisories of public, military, government or civil authorities which may cause delay in repair of the insured vehicle.	/-

NA

		In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the insured as per the below mentioned coverages as opted either of section 1 or 2 as mentioned below or jointly together as a whole and specified in the policy schedule: 1. Battery & Charger Protection covers: Any loss of/or damage, or destruction to detachable battery or detachable charger, including charging cables and charging adaptors or due to: •Theft or burglary •Impact damage caused by external accidental means. •Fire, explosion, self-ignition provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the insured to prevent the loss subject to maximum sum insured mentioned in the policy schedule against the respective items. Any loss of/or damage to property of Insured due to Fire, explosion, self-ignition of detachable battery or detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule. Limits of Indemnity - a)Total Loss of equipment – Actual cost of replacement subject to maximum indemnity as defined in the policy schedule. b)Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule. c)Property damage of Insured - Maximum indemnity as specified in the Policy schedule. Conditions: a)This Add on can be opted only, if the electric vehicle is also insured with the Company b)The Battery, Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer c)The Battery, Charger/other equipment insured under this Add on are utilized for private use only for the electric vehicle insured with the Company d)A claim resulting from theft / burglary must be supported by an FIR filed with the Police. e)A claim resulting from major Fire or Explosion must be supported by an FIR filed with the Police & Fire Brigade report. f)Indemnity under this cover is limited to two claims (each year in case of Multi year policy) during policy year as applicable for own damage cover as specified in the schedule. g)Claim under this add-on shall be intimated to the Company within 24 hours of occurrence of Loss. Exclusions: The Company shall not be liable for any claims under this section directly or indirectly arising out of: a)Loss or damage attributable to manufacturing defect or design or unauthorized alterations. b)Loss or damage to the equipment falling under the terms of the maintenance /		
EV Secure Two Wheeler	IRDANI5ORP0002V01201516/A0003V01202223	/-	NA	

			warranty agreement by manufacturer /supplier or any AMC contract with Third party provider. c) Loss or Damage arising during the process of cleaning, maintenance, repair, dismantling of the equipment. d) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured. e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment. f) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin. g) Loss or Damage to Pedal Cycles, Money, Jewellery and Valuables, work or art, paintings, curios, bonds, cheques, documents, credit and debit cards, an item perishable and/or consumable in nature within Property damage of Insured. Warranty : a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use". b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or Damage that may give rise to the claim. 2. Battery & Charger Liability Protection: Legal Liability of the Insured to third parties for Injury, death, property damage due to Short Circuit or electric current or Fire and / or explosion of Detachable equipment's (Battery, Charging Cables, Charging Adaptors) at the time of "Not in use" (not connected to Electric Vehicle) within Insured premises up to the maximum limit as specified in the policy schedule. Limits of Indemnity - As specified in the policy schedule. Conditions: a) This Add on can be opted only, if the electric vehicle is also insured with the Company b) The Battery, Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer c) The Battery, Charger/other equipment insured under this Add on are utilized for private use only for the electric vehicle insured with the Company d) A claim resulting from Short Circuit or electric current or Fire and / or explosion of Detachable equipment's must be supported by an FIR filed with the Police & Fire Brigade report. e) Indemnity under this cover is limited to one claim (each year in case of Multi year policy) during the policy period specified in the schedule. f) Claim under this add-on shall be intimated to the Company within 24 hours of occurrence of Loss. Exclusions: The company shall not be liable for any claims under this section directly or indirectly arising out of: a) Fire or Explosion attributable to any	NA
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		manufacturing defect or design or unauthorized alterations. b)Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured. c)Fire or Explosion arising during the process of cleaning, maintenance, repair, dismantling of the equipment. d)Arising due to misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment. Warranty: a)All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use". b)The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.		
Liberty Complete Assistance	IRDANI5ORP0002V0120 1516/A0010VO2202223	In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company. it is hereby understood and agreed and subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in "Own Damage section" of the Policy. Conditions: - Such claim is admitted by the Company under "Own Damage section" of the Policy - For computation of days for Daily Allowance entitlement in case of Partial claims, 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 completion of repair of Insured vehicle. - Upto Two claims will be payable under this add-on during the policy period. - Claim under this add-on is intimated to the Company & insured vehicle is taken to the garage within 24 hours of occurrence of accidental damage or loss. - Vehicle repairs are carried out in an authorized garage of the Company. Exclusions: - Any repair taking time less than or equal to the franchise or deductible mentioned in the schedule. - The time taken by garage for repair of damages not admissible under "Own Damage section" of Policy or waiting time due to non-availability of spares will be excluded for calculation of Daily Allowance cover. - The Company will not be liable for any payment under thIn 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 : A. Electric Vehicle : - 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	/-	NA

			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 . 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 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. 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. 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. Local Taxi - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is under Repair, the Service Provider shall arrange for an alternate hired car on best availability basis in that area for the period the vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured. 7. 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	NA
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			would be borne by Service Provider & limited to water bottle & wet tissue paper. 8. Pick up & Drop - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be provided to the Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by the Insured. 9. Free Custody - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis. 10. 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 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
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			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. 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) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop. 4) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence 5) any claims triggered by theft; any kind of consequential losses. 6) 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 7) any expenses for supply or replacement of parts/consumables 8) 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 9) any claims where services have been availed of without the prior consent of the Company B. Other than Electric Vehicles 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.	NA
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			3. 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. 4. 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. 5. 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. 6. Local Taxi - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is in a Repairer/Workshop for repairs, the Service Provider shall arrange for an alternate hired car on best availability basis in that area. for the period the insured vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured. 7. 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. 8. Pick up & Drop - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be referred to Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by Insured. 9. Free Custody - To release the Insured, custody for breakdown vehicle would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis. 10. 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	NA
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			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 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: 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	NA
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			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) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop. 5) any claims triggered by theft; any kind of consequential losses. 6) 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 7) any expenses for supply or replacement of parts/consumables 8) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacture's manual 9) any claims where services have been availed of without the prior consent of the Company Covered Distance & Territorial Scope: 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. dd-on in the event of & for the duration of denial of access to the garage and/or any partial or complete closure of the garage where the insured vehicle is being repaired; by or under the advisories of public, military, government or civil authorities which may cause delay in repair of the insured vehicle.	
8	Loss Participation	Compulsary deductible will be applied in each and every claim intimated under Own Damage section of the policy. Deductible : INR /-	NA	
9	Exclusions	The Company shall not be liable in respect of: 1. any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area. 2. any claim arising out of any contractual liability. 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: a) being used otherwise than in accordance with the Limitations as to Use or 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. 4. 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 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. 5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material 6. 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.	NA	
10	Special Conditions and Warranties (if any)	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.	NA	

11	Admissibility of Claim	1. 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. 2. 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. 3. 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: (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. (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. 4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient 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 be 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	NA																																
		Sample Caluclation : <table border="1"> <thead> <tr> <th>Particulars</th><th>Admissible amount</th><th>Amount net off depreciation</th><th>Final amount inc. Tax</th></tr> </thead> <tbody> <tr> <td>Part</td><td>40000</td><td>20000</td><td>23600</td></tr> <tr> <td>Labour</td><td>20000</td><td>20000</td><td>23600</td></tr> <tr> <td>Paint Material</td><td>1800</td><td>900</td><td>1062</td></tr> <tr> <td>Paint Labour</td><td>1800</td><td>1800</td><td>2124</td></tr> <tr> <td colspan="3">Final Amount (+)</td><td>50386</td></tr> <tr> <td colspan="3">Compulsory Excess (-)</td><td>1000</td></tr> <tr> <td colspan="3">Final Claim amount</td><td>49386</td></tr> </tbody> </table>	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	
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12	Policy Servicing -Claim Intimation and Processing	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 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 to know the list of cashless workshops. Surveyor appointment shall be within 72 hours of claim registration. The following basic minimum Claim documents ae 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. Turnaround Time (TAT) for claim settlement 1. Time limit for appointment of surveyors - 24 hours from claim registration 2. Submission of survey report - 15 days from the date of appointment of surveyor 3. Settlement/rejection of Claim -7 days after receiving last document 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																																

13	Grievance Redressal and Policyholders Protection	For Details of Protection of Policyholders Interest kindly refer to the below link : www.libertyinsurance.in/customer-support/grievance-redressal.html Details of GRO : Grievance Redressal Officer : Sameer Malgundkar Email ID : gro@libertyinsurance.in Bima Bharosa (Grievance Redressal Portal), IRDAI- https://bimabharosa.irdai.gov.in/ 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	NA
14	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			
*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license			