

**CUSTOMER INFORMATION SHEET**

(Description is illustrative and not exhaustive)

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Acko Car Package Policy	
2	Unique Identification Number (UIN)	IRDAN157RPMT0013V01202526	
3	Structure	Indemnity Basis: Loss of or Own Damage to Vehicle Insured, Liability to Third Parties and Optional Covers (If Opted) fall under the same Benefit Basis: Personal Accident Cover for Owner-driver (If opted)	
4	Interests Insured	<ul style="list-style-type: none"> <li>Loss of or Damage to the Insured Vehicle</li> <li>Liability to third party arising out of use of the insured vehicle</li> <li>Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted)</li> </ul>	Part III
5	Sum Insured / Motor Insured Declared Value Scope	<p>Please refer your Policy Schedule for detailed Information of Sum Insured under the Policy</p> <ul style="list-style-type: none"> <li>For Loss of or Own Damage to the Vehicle Insured – As per IDV agreed by customer and Mentioned in the Policy Schedule</li> <li>For Liability to Third Parties: <ul style="list-style-type: none"> <li>For Third Party Property Damage- Upto INR 7.5 lakhs</li> <li>For Third Party Death / bodily injury – as per the applicable laws and regulations.</li> </ul> </li> <li>For Personal Accident Cover for Owner-Driver (If opted) – As mentioned in the Policy Schedule</li> <li>For optional covers (If opted) – As mentioned in the policy schedule and applicable to the coverage</li> </ul> <p><b>Motor - Insured Declared Value (IDV) Scope:</b> The IDV of your vehicle and any accessories is set based on the manufacturer's listed selling price of your vehicle's brand and model at the start of the policy or upon renewal. This value adjusts each year according to the depreciation rates specified in the policy wording.</p> <p>During your policy period, the IDV serves as the Market Value for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss claims without further depreciation. Your vehicle will be declared a CTL if the total cost of retrieval or repair exceeds 75% of the IDV, in line with your policy's terms and conditions.</p>	Part III
6	Policy Coverage	<p><b>Section I:</b> Loss of or Damage to the vehicle Insured</p> <p><b>Section II:</b> Your liability to Third Parties</p> <p><b>Section III:</b> Personal Accident for Owner- Driver of the Insured Vehicle (If opted)</p> <p><b>Optional Covers (If opted)</b></p> <ol style="list-style-type: none"> <li>Engine Protect - Flood</li> <li>Fastag Linked Cover</li> <li>Invoice Cover</li> <li>Key Protect</li> <li>Loss of License/RC</li> <li>NCB Protect</li> <li>Outstation Emergency Cover</li> <li>Personal Belongings- Damage due to Accident</li> <li>Personal Belongings – Loss due to Theft</li> </ol>	Part III

		<p>10. Loss of Electronic Equipment 11. Zero Depreciation 12. Roadside Assistance 13. Small Repair Claim 14. Tyre Protect 15. Voluntary Deductible 16. Preventive Risk Management Benefit</p> <p><b>Other Optional Cover (If Opted)</b></p> <p>1. Extension of Geographical Area 2. Agreed Value for Vintage Car or Classic Car 3. Transfer of Ownership/Interest 4. Change of Vehicle 5. Hire Purchase Agreement 6. Lease Agreement 7. Vehicles subject to Hypothecation Agreement 8. Discount for Membership of Recognized Automobile Associations 9. Discount for Vintage Cars/Classic Car 10. Installation of Anti-Theft Device 11. Discount for Specially Designed/Modified Vehicles for the Blind, Handicapped and Mentally Challenged Persons 12. Personal Accident Cover to the Named Person other than Paid Driver or Cleaner {Applicable to private cars including three wheelers rated as private cars (not for hire or reward)}</p> <p>13. Personal Accident to Unnamed Passengers other than the Policyholder and the Paid Driver and Cleaner {For Insured Vehicles rated as private cars (not for hire or reward) with or without side car}</p> <p>14. Personal Accident Cover to Paid Drivers, Cleaners and Conductors 15. Cover for Insured Vehicles Imported without Customs Duty 16. Reduction in the Limit of Liability for Property Damage 17. Electrical / Electronic Fittings 18. CNG/LPG Kit In Bi-Fuel System</p>	
7	Add-on Cover	NIL	
8	Loss Participation	Deductibles as mentioned in the Policy Schedule and applicable to the Policy	Part III (B.15)
9	Exclusion	<p>1) any accidental loss or 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 Insured Vehicle is being used in a manner not permitted under the Act or as specified in the Policy Schedule, including use for hire or reward, racing, pace-making, speed testing, reliability trials, or any purpose not explicitly covered under this Policy. This includes, but is not limited to, use of the Insured Vehicle by any person not holding a valid driving license, or outside the permitted class of use. 4) 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</p>	General Exclusions

		<p>nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</p> <p>5) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</p> <p>6) any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>7) any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by 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 consequence of any of the said occurrences and in the event of any claim hereunder You 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, We shall not be liable to make any payment in respect of such a claim.</p> <p>8) any Insured Vehicle not registered in Your name as the owner except in cases of temporary substitution, or if You have opted for Hire Purchase Agreement, Lease Agreement, and Vehicles subject to Hypothecation Agreement Optional Covers.</p>	
10	Special Conditions and Warranties (if any)	<p><b>Warranty:</b> You are required to hold a valid Pollution Under Control (PUC) Certificate and/or Vehicle Fitness Certificate at the policy commencement and ensure they remain valid for the entire policy period. Maintaining these certificates helps ensure uninterrupted coverage.</p> <p>Refer Policy Terms &amp; Conditions for other applicable conditions</p>	Part IV General Terms & Conditions
11	Admissibility of Claim	<ul style="list-style-type: none"> <li>The admissibility of a claim under Loss of or Damage to the Insured Vehicle depends on whether the loss or damage is covered by the policy, caused by an insured peril, not excluded, proximately caused by the insured peril, and compliant with all policy terms and conditions.</li> <li>The admissibility of a claim under third party liability claims depends on whether the loss or damage is in accordance with the terms and conditions of the policy, provisions of motor vehicle act and other applicable laws.</li> <li>The admissibility of claim under Personal Accident Cover for Owner Driver only in the event of accidental bodily injury sustained by you while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms, conditions and exclusions of the policy.</li> </ul> <p><b>Situations where your Vehicle Insurance Claim might get Rejected:</b></p> <ul style="list-style-type: none"> <li>Damage due to driving under influence of intoxicating liquor or drugs</li> <li>Driving without a valid driving license</li> <li>Damage which is not a direct result of an accident</li> <li>Damage due to willful negligence</li> </ul>	

		<ul style="list-style-type: none"> <li>If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.</li> <li>Due to exclusions mentioned in the Policy Wordings. Please refer to exclusions provided in the Policy terms and conditions.</li> </ul> <p><b>Sample Claim Calculation:</b></p> <ul style="list-style-type: none"> <li>Motor Own Damage (OD) Partial Loss: Based on the repair invoice minus deductibles and depreciation, if applicable(if addon coverage not opted).</li> <li>Motor OD Total Loss /CTL/Cash loss: Based on IDV minus the salvage &amp; deductibles, if applicable. You can choose to keep the wreck and accept a 'cash loss' settlement.</li> <li>Motor Theft Claim: Based on IDV minus deductibles.</li> <li>Motor TP Claim: As decided by the court</li> <li>Motor PA Claim(if opted by you and as mentioned in your policy schedule): Paid as per Sum Insured for death or injury</li> </ul>	
12	Policy Servicing - Claim Intimation and Processing	<p><b>Step to be followed for Cashless and Reimbursement Claims:</b></p> <p><u>Step 1:</u> To intimate us about your claim,</p> <ul style="list-style-type: none"> <li>Call us on 1800 266 2256 or</li> <li>Mail us on <a href="mailto:hello@acko.com">hello@acko.com</a> or</li> <li>Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102</li> </ul> <p>Details of your policy must be provided along with the intimation.</p> <p><u>Step 2:</u> Submit necessary documents such as Driving License, RC Copy, Police FIR Copy and other relevant documents required at the time of claim.</p> <p>For Turn Around Time refer to: <a href="https://www.acko.com/gi/customer-service/turn-around-time/">https://www.acko.com/gi/customer-service/turn-around-time/</a></p> <p>For escalation in case of unsatisfactory outcome reach us at:</p> <ul style="list-style-type: none"> <li>Call us on 1800 266 2256 or</li> <li>Mail us on <a href="mailto:hello@acko.com">hello@acko.com</a></li> </ul> <p>Claim Processing for Third Party Liability shall be as per the procedure of law.</p> <p>For more information, please visit our website <a href="http://www.acko.com/gi">www.acko.com/gi</a></p>	<b>Part IV (7)</b>
13	Grievance Redressal and Policyholders Protection	<p>For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at <a href="mailto:hello@acko.com">hello@acko.com</a></p> <p>For resolution of grievance, insured may contact the company on our toll-free helpline number 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week).</p> <p>You can also write to <a href="mailto:grievance@acko.com">grievance@acko.com</a>. Your complaint will be acknowledged by us within 24 working hours.</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Grievance Redressal Officer: Email: <a href="mailto:gro@acko.com">gro@acko.com</a> Postal Address: Acko General Insurance Limited 2nd Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore: 560102</p> <p>The Grievance Redressal Officer will provide a final response within 7 days of receipt of the escalation. If you wish to pursue</p>	<b>Part V Grievance Redressal</b>

		<p>other avenues for redressal of grievances and in the event of an unsatisfactory response from the Grievance Officer, You may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> or their toll free no. 1800 4254 732 / 155255 or through email on <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. For more information, please visit <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p> <p>Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a></p> <p>Details of jurisdiction wise ombudsman office is available in the policy wording.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• Insured is obliged to disclose all information correctly sought by the insurer at time of filling the proposal form.</li> <li>• In case of any change/ modification / addition to the already declared information the same shall be brought to our notice immediately.</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Material information consists of all the information disclosed in the proposal form including any change in the particulars of the policyholder and the vehicle insured.</li> </ul>	

**Declaration by the Policy Holder:**

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Please visit [www.acko.com/qi/downloadod](http://www.acko.com/qi/downloadod) for all the documents related to this product including but not limited to Policy Wording, Prospectus, CIS, Proposal Form, etc.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.