

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	Name and UIN of Add-ons	1. Fire Protection Cover UIN: IRDAN157RPMT0013V01202526/A0015V01202627 2. Theft Protection Cover UIN: IRDAN157RPMT0013V01202526/A0016V01202627	
2	Coverages	<p>1. FIRE PROTECTION – ADD-ON COVER</p> <p>In consideration of the payment of an additional premium as specified in the Policy Schedule, and subject to the terms, conditions, exclusions, and limitations of this Add-on Cover and the Base Policy, the Company agrees to indemnify the Insured for loss or damage to the Insured Vehicle arising solely and directly due to Fire Perils, as defined herein, during the Policy Period.</p> <p>The maximum liability of the Company under this Add-on Cover shall not in any circumstances exceed the IDV of the Insured Vehicle as specified in the Policy Schedule, subject to applicable depreciation, deductibles, and the terms and conditions in accordance with the base policy.</p> <p>NOTE: Coverage under this Add-on Cover is strictly limited to loss or damage caused solely by Fire Perils listed above. Any loss or damage caused by perils not listed herein (e.g., theft, flood, earthquake, riot, etc.) is excluded.</p> <p>2. THEFT PROTECTION – ADD-ON COVER (UIN: XXXXXXXXXXXXXXXXXXXXX)</p> <p>In consideration of the payment of an additional premium as specified in the Policy Schedule, and subject to the terms, conditions, exclusions, and limitations of this Add-on Cover and the Base Policy, the Company agrees to indemnify the Insured against loss of or damage to the Insured Vehicle arising solely due to Theft as defined herein, during the Policy Period.</p> <p>Subject to the terms and conditions of this Add-on Cover, the Company shall indemnify the Insured against:</p> <ul style="list-style-type: none"> • Total Theft of the Insured Vehicle: the 	

		<p>complete and permanent loss of the Insured Vehicle as a result of Theft, where the vehicle is not recovered within the period specified under prevailing guidelines (90 days from the date of theft / as per the non-traceable report, whichever is earlier)</p> <p>The maximum liability of the Company under this Add-on Cover shall not in any circumstances exceed the IDV of the Insured Vehicle as specified in the Policy Schedule, subject to applicable depreciation, deductibles, and the terms and conditions in accordance with the base policy.</p> <p>NOTE: Coverage under this Add-on Cover is strictly limited to loss or damage arising from Theft of the entire vehicle. Theft of accessories, tools, or spare parts alone (without theft of the entire vehicle) is excluded unless specifically declared and covered.</p>	
3	Exclusions	<p>All the exclusions, terms & condition applicable to base product will also be applicable on these add on covers.</p> <p>Exclusions Specific to Fire Protection Cover</p> <p>The Company shall not be liable under this Add-on Cover for loss, damage, liability, cost, or expense of any kind caused by, arising from, or attributable to:</p> <ul style="list-style-type: none"> • Deductible/Excess applicable to the base policy. • Any claim alleging indirect, consequential, or concurrent causation other than fire peril shall be excluded. • Consequential loss and constructive Total loss of any nature, including but not limited to loss of use, loss of earnings, or diminution in market value • Depreciation, wear and tear, mechanical or electrical breakdown, or failure of any part of the vehicle that is not attributable to a Fire Peril • Any claim for loss or damage that is also covered, or for which indemnity is available, under any other policy of insurance <p>Exclusions Specific to Theft Protection Cover</p> <p>The Company shall not be liable under this Add-on Cover for loss, damage, liability, cost, or expense of any kind caused by, arising from, or attributable to:</p> <ul style="list-style-type: none"> • Any loss or damage to the Insured Vehicle directly and solely caused by an Attempted Theft. • Deductible/Excess applicable to the base policy. • Any claim alleging indirect, consequential, or concurrent causation other than Theft peril shall 	

		<p>be excluded.</p> <ul style="list-style-type: none"> • Consequential loss of any nature, including but not limited to loss of use, loss of earnings, or diminution in market value • Partial theft of accessories, spare parts, tools, or in-built or factory-fitted equipment, unless the entire vehicle is stolen simultaneously (theft of accessories alone without the vehicle is excluded); • Theft of audio/video systems, navigation devices, or electronic accessories not declared to and accepted by the Company; • Theft by any person who has been entrusted with the vehicle, including a garage/workshop owner, mechanic, driver, employee, or any member of the Insured's household or immediate family; • Theft occurring due to negligence, fraud, misrepresentation, or wilful act of the Insured or any person acting on their behalf, including leaving the vehicle keys in or on the vehicle; • Consequential loss of any nature, including loss of use, loss of earnings, diminution in value, or market loss; • Mechanical or electrical breakdown, depreciation, or wear and tear; • Any loss covered by another insurance policy or source at the time of loss; • Damage occurring outside the geographical area specified in the Policy Schedule; • Any claim not supported by a valid FIR registered with the competent Police authority. 	
4	Sum Insured	As mentioned in Policy Schedule and opted by you against the add on covers opted	

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail and other sections of the CIS will be as per the Base Product.