

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 Two-Wheeler MultiYear Policy	
2	Unique Identification Number (UIN)	IRDAN157RPMT0018V01202627	
3	Structure	Indemnity Basis: Loss of or Own Damage to Vehicle Insured, Liability to Third Parties and Optional Covers Benefit Basis: Personal Accident Cover As opted by you and mentioned in your policy schedule	
4	Interests Insured	- Loss of or Damage to the Insured Vehicle - Liability to third party arising out of use of the insured vehicle - Personal Accident cover for Owner- Driver of the Insured Vehicle As opted by you and mentioned in your policy schedule	Part III
5	Sum Insured / Motor Insured Declared Value Scope	Please refer your Policy Schedule for detailed Information of Sum Insured under the Policy - For Loss of or Own Damage to the Vehicle Insured: As per IDV agreed by customer and Mentioned in the Policy Schedule - For Liability to Third Parties: As per MC Act and other applicable laws and regulations. - For Personal Accident Cover for Owner-Driver: As opted by you and mentioned in the Policy Schedule - For optional covers (If opted) – As mentioned in the policy schedule and applicable to the coverage Motor - Insured Declared Value (IDV) Scope: 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. 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.	Part III
6	Policy Coverage	Section I: Loss of or Damage to the vehicle Insured Section II: Liability to Third Parties Section III: Personal Accident for Owner- Driver of the Insured Vehicle Optional Covers: - Engine Protect - Consumables - Downtime Allowance - Invoice Cover - Key Protect - Loss of License/RC - NCB Protect - Outstation Emergency Cover - Personal Belongings- Damage - Personal Belongings –Theft - Personal Belonging - Electronic Equipment - Roadside Assistance - Zero Depreciation Covers will be available as opted by you and mentioned in your policy schedule. For detailed coverages along with terms and conditions please refer to your policy schedule and wordings.	Part III

7	Add-on Cover	NIL	
8	Loss Participation	Deductibles as mentioned in the Policy Schedule and applicable to the Policy	Deductible
9	Exclusion	- any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area. - any claim arising out of any contractual liability; - any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is - being used otherwise than in accordance with the 'Limitations as to Use' or - 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. - any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. - any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission. - any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. - any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. - 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. - 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.	Part IV. General Exclusions
10	Special Conditions and Warranties (if any)	Warranty: 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. Refer Policy Terms & Conditions for other applicable conditions	Part V General Terms & Conditions
11	Admissibility of Claim	- 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. - 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. - 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. Situations where your Vehicle Insurance Claim might get Rejected: • Damage due to driving under influence of intoxicating liquor or drugs • Driving without a valid driving license • Damage which is not a direct result of an accident • Damage due to willful negligence • 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. • Due to exclusions mentioned in the Policy Wordings. Please refer to exclusions provided in the Policy terms and conditions. Sample Claim Calculation: • Motor Own Damage (OD) Partial Loss: Based on the repair invoice minus deductibles and depreciation, if applicable(if add-on coverage not opted). • Motor OD Total Loss /CTL/Cash loss: Based on IDV minus the salvage & deductibles, if applicable. You can choose to keep the wreck and accept a 'cash loss' settlement. • Motor Theft Claim: Based on IDV minus deductibles. • Motor TP Claim: As decided by the court • Motor PA Claim(if opted by you and as mentioned in your policy schedule): Paid as per Sum Insured for death or injury	
12	Policy Servicing - Claim Intimation and Processing	<u>Step to be followed for Cashless and Reimbursement Claims:</u> Step 1: To intimate us about your claim, • Call us on 1800 266 2256 or • Mail us on hello@acko.com or • Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102 Details of your policy must be provided along with the intimation. Step 2: Submit necessary documents such as Driving License, RC Copy, Police FIR Copy and other relevant documents required at the time of claim. For Turn Around Time refer to: https://www.acko.com/gi/customer-service/turn-around-time/ For escalation in case of unsatisfactory outcome reach us at: • Call us on 1800 266 2256 or • Mail us on hello@acko.com Claim Processing for Third Party Liability shall be as per the procedure of law. For more information, please visit our website www.acko.com/gi	Part VI (7)
13	Grievance Redressal and Policyholders Protection	For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com 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). You can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours. 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 Officer: Email: gro@acko.com Postal Address: Acko General Insurance Limited 2nd Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore: 560102 The Grievance Officer will provide a final response within 7 days of receipt of the escalation. If you wish to pursue 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)	Part VII Grievance Redressal

		through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or their toll free no. 1800 4254 732 / 155255 or through email on complaints@irdai.gov.in . For more information, please visit https://irdai.gov.in/igms1 Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://cioins.co.in/Ombudsman Details of jurisdiction wise ombudsman office is available in the policy wording.	
14	Obligations of the Policyholder	- Insured is obliged 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 our notice immediately. - Non-disclosure of material information may affect the claim settlement. - 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.	

Declaration by the Policy Holder:

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

Place:

Date:

(Signature of the Policyholder)

Note:

- Please visit www.acko.com/gi/download for all the documents related to this product including but not limited to Policy Wording, Prospectus, CIS, Proposal Form, etc.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.