

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 detail 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	Engine Protect IRDAN157RPMT0006V04201718/A0004V02201920 Consumables Cover IRDAN157RPMT0006V04201718/A0009V01201819 NCB Protect IRDAN157RPMT0006V04201718/A0002V01201920 Outstation Emergency Cover IRDAN157RPMT0006V04201718/A0008V01201819 Roadside Assistance IRDAN157RPMT0006V04201718/A0007V01201819 Zero Depreciation Cover IRDAN157RPMT0006V04201718/A0006V01201819 Loss of License/RC Cover IRDAN157RPMT0006V04201718/A0008V01201920 Invoice Cover IRDAN157RPMT0006V04201718/A0009V01201920 Key Protect IRDAN157RPMT0006V04201718/A0003V01201920 Personal Belongings – Damage Cover IRDAN157RPMT0006V04201718/A0005V01201920 Personal Belongings including Electronic Equipment Cover IRDAN157RPMT0006V04201718/A0007V01201920 Personal Belongings – Theft Cover IRDAN157RPMT0006V04201718/A0006V01201920 Small Repair Claim Cover IRDAN157RPMT0006V04201718/A0001V01201920 FASTag Linked Cover IRDAN157RPMT0006V04201718/A0009V02202526	

2	Coverages	1. Engine Protect This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the Add-ons for the cost incurred towards repair or replacement due to aggravated damages to the internal parts of the engine, gearbox, and differential assembly & its associated parts arising out of: • water ingress, hydrostatic lock, • leakage of coolant/lubricating oil of the Insured Vehicle caused by an accident. Special Conditions: Claim under this endorsement will be admissible only if – • In case of water damage, there is evidence of vehicle being submerged or stopped in a waterlogged area. • In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly. • The accident is caused to an insured vehicle arising directly from an insured peril under the base policy. 2. Consumables Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. Acko will pay the expenses incurred on consumable items in the event of any claim relating to accident during the policy period, and admissible under Section I of the underlying Policy in respect of the Insured Vehicle. Special Conditions The services provided under this Add-on are subject to the following conditions: • For the purpose of this Add-on, 'consumable items' shall include engine oil, gear box oil, lubricants, nut and bolt, screw, distilled water, grease, oil filter, bearing, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel consumed during repair of Insured Vehicle. 3. NCB Protect This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. The insured will be entitled to the current No Claim Bonus at the time of renewal even in the event of a claim being made during the policy period. SPECIAL CONDITIONS The services provided under this Add-on are subject to the following conditions: In any event, the number of such claims reported during the policy period does not exceed the number specified in the Schedule attached to the Add-ons. For the purpose of this condition, a claim for damage to windshield, sun roof, and	
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		door glasses shall not be counted as a claim • A claim for theft/total loss shall not be counted as a claim, and the current No Claim Bonus will be retained for the insured if the insured purchases a private car package policy from Acko within 3 years from such theft/total loss. • A claim for only partial theft of accessories / parts will not be considered as claim under this cover. 4. Outstation Emergency Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside a 100 kilometers radius of the insured's place of residence during the policy period, Acko shall pay the amount specified in the Schedule attached to the Add-ons. Special Conditions The services provided under this Add-on are subject to the following conditions: • The required time of repair of the Insured Vehicle from the time of the accident / breakdown, exceeds 12 hours • Acko's maximum liability under this Add-on shall be restricted to the number of claims specified in the Schedule attached to the Add-ons • Any claims made under this Add-on will not be considered for no claim bonus related calculation 5. RoadSide Assistance This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. Under this Add-on cover, Acko will provide the insured, upon his/her request during the policy period, with the following emergency assistance services, if specified to be in force in the Schedule attached to the Add-ons: • Flat Tyre: In the event of the Insured Vehicle being immobilized due to a flat tyre, Acko would assist the insured by: • organizing a vehicle technician to replace the flat tyre with the spare tyre of the Insured Vehicle at the location of breakdown; • arranging to take the flat tyre to the nearest place of repair and re-attaching the tyre to the Insured Vehicle, in the event such repairs are not possible at the place of breakdown, or a spare tyre is not available. It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges to take the flat tyre to the nearest place of repair for the above only would be borne by Acko, and any other incidental charges incurred while carrying out the repairs would be borne by the insured. • Battery Jumpstart: In the event of the Insured Vehicle being immobilized due to a rundown battery, Acko would arrange for a vehicle technician to jump start the Insured Vehicle by the appropriate means as per the operating manual of the car. It is agreed and understood that under this service, the	
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		vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko and costs of any battery replacement and charging, if required, and any other incidental charges incurred would be borne by the insured. • On-spot Repair: In the event of the Insured Vehicle being immobilized due to a minor mechanical/electrical fault where immediate repair on the spot is deemed possible, Acko would assist the Insured by sending a vehicle technician to the location of the breakdown to carry out the repairs. It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and costs of any spare parts and materials, if required, and any other incidental charges incurred would be borne by the insured. • Spare Key Retrieval: In the event of the Insured Vehicle's keys getting lost, misplaced or locked inside the Insured Vehicle, Acko would arrange for pick-up and delivery of the spare keys from the insured's place of residence or work to the place where the Insured Vehicle is located, provided the same is within 100 kilometers. Alternatively, Acko would provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at such location for retrieval of the key locked inside the Insured Vehicle. It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and the insured will be required to submit an identity proof to prove his ownership of the Insured Vehicle, before such service can be availed. • Fuel Support: In the event of the Insured Vehicle being immobilized due to running out of fuel, Acko would arrange for supply of up to 5 liters of fuel, at the location of the breakdown. It is agreed and understood that under this service, the vehicle technician's labour charges and conveyance charges for the above only would be borne by Acko, and all expenses on fuel and any other incidental charges incurred would be borne by the insured. • Emergency Towing: In the event of the Insured Vehicle being immobilized due to a mechanical/electrical fault which cannot be repaired on the spot, Acko would provide appropriate towing services till the nearest garage (up to a radius from the location of the breakdown/accident that is specified in the Schedule attached to the Add-ons). • Taxi Support: In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the municipal or corporation limits of the insured's city of residence, Acko will facilitate arrangement for alternative mode of conveyance, from the place of breakdown/accident, to the original destination. The fare and all charges payable for the rental vehicle would be borne by Acko, up to the amount specified in the Schedule attached to the Add-ons. • Hotel Search Assistance:	
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		In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the 100 kilometers radius of the insured's city of residence, Acko shall assist occupants of the Insured Vehicle with a hotel search assistance in a place near the place of breakdown/accident. It is agreed and understood that under this service, the hotel accommodation charges would be borne by the insured. • Pick-up of the vehicle: In the event of the Insured Vehicle being immobilized due to a breakdown/accident, Acko shall provide assistance in, or reimburse the costs incurred towards picking the vehicle up from the location of the breakdown/accident and transporting it to the insured's place of residence. • Legal Advice: In the event of an accident involving the Insured Vehicle as a result of which the insured requires the services of a legal advisor, Acko would provide the insured with telephonic assistance from an appropriate legal advisor in Acko's opinion for upto 30 minutes. It is agreed and understood that any legal advice offered under this service by Acko or the legal advisor appointed by Acko, will be solely at the insured's discretion and own risk. Acko or any legal advisors appointed by Acko do not warrant the validity, accuracy, completeness, quality, or applicability of the advice or anything said or written or any suggestions provided in the course of providing this service. • Emptying of Fuel Tank: In the event of the fuel tank of the Insured Vehicle being filled with an incorrect variety of fuel, Acko will reimburse the costs incurred for emptying of such fuel tank with the help of appropriate technicians or towing of the Insured Vehicle to the nearest garage for the purpose of emptying the fuel tank. Special Conditions The services provided under this Add-on are subject to the following conditions: • The aforementioned services will only be available if specified against this Add-on to be in force in the Schedule attached to the Add-ons. • The services will be provided on a best effort basis, subject to regulations in force locally. • In the unlikely event of Acko being unable to arrange for any services under this Add-on, Acko may provide for reimbursement of the costs incurred by the insured in availing such services independently, up to the amount specified in the Schedule attached to the Add-ons, upon submission of requisite proof. • We shall only accept such number of claims under this Add-on during the policy period, as is specified in the Schedule attached to the Add-ons. • Any claims made under this Add-on will not be considered for no claim bonus related calculation. • The services are available on National highways, state highways and motorable roads of cities within mainland India only.	
		6. Zero Depreciation Cover This Add-on shall be in force only if Acko General	

		Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. Acko shall pay the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim relating to accidents during the policy period. Special Conditions The benefit provided under this Add-on are subject to the following conditions: • We shall only accept such number of claims under this Add-on for the depreciation amount, as is specified in the Schedule attached to the Add-ons. • The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle. • A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover. 7. Loss of License/RC Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of theft or loss of the insured's government issued driving license or registration certificate during the policy period, Acko shall pay the fixed amount specified in the Schedule attached to the Add-ons. Special Conditions The benefits provided under this Add-on are subject to the following conditions: The claim is supported by a First Information Report (FIR) filed with the police. 8. Invoice Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of a theft/total loss/constructive total loss of the Insured Vehicle during the policy period, Acko shall pay the difference between the Insured's Declared Value (IDV) of the Insured Vehicle and the Invoice Value, mentioned in the policy schedule or the latest available Manufacturer Invoice Value, whichever is lower. Special Conditions The benefits provided under this Add-on are subject to the following conditions: a. The total expenses shall include any applicable road tax and registration charges incurred with respect to such new vehicle. b. The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle. 9. Key Protect This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the Add-ons for the cost incurred towards replacing the Insured Vehicle's key if the key is lost, stolen or damaged, or repairing the lock-set, if the lock-set or key is damaged. Special Conditions	
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		The benefits provided under this Add-on are subject to the following conditions: - A claim under this Add-on will not affect the insured's eligibility for a No Claim Bonus at the time of policy renewal. - A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police - The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made - Any loss or damage to the keys/ lock/ lockset is reported to Acko within 30 days of such loss or damage - Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced. - Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced. 10. Personal Belongings – Damage Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of an accident of the Insured Vehicle during the policy period, Acko shall reimburse an amount up to the sum insured specified in the Schedule attached to the Add-ons, subject to the applicable depreciation for the cost incurred towards repair or replacement of the personal belongings of the insured kept inside such Insured Vehicle. Special Conditions The benefits provided under this Add-on are subject to the following conditions: - The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle. - Any amount payable under this Add-on shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule. 11. Personal Belongings Including Electronic Equipment Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of an accident/theft/burglary of the Insured Vehicle during the policy period, Acko shall reimburse an amount up to the sum insured specified in the Schedule attached to the Add-ons, subject to the applicable depreciation, for the loss of the personal belongings of the insured kept inside such Insured Vehicle. Special Conditions The benefits provided under this Add-on are subject to the following conditions: - The claim is supported by a First Information	
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	Report (FIR) filed with the police. The Insured Person provides Us with a written proof of ownership or care, custody and control of the Portable Electronic Equipment; Any amount payable under this Add-on shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule. <table><tr><th>Age of the Personal Belongings</th><th>Depreciation % (on invoice value)</th></tr><tr><td>Not exceeding one year</td><td>20%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>40%</td></tr><tr><td>Exceeding 2 year but not exceeding 3 years</td><td>50%</td></tr><tr><td>Exceeding 3 year but not exceeding 4 years</td><td>60%</td></tr><tr><td>Exceeding 4 years</td><td>80%</td></tr></table>	Age of the Personal Belongings	Depreciation % (on invoice value)	Not exceeding one year	20%	Exceeding 1 year but not exceeding 2 years	40%	Exceeding 2 year but not exceeding 3 years	50%	Exceeding 3 year but not exceeding 4 years	60%	Exceeding 4 years	80%	
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12. Personal Belongings – Theft Cover This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of a theft or burglary from the Insured Vehicle during the policy period, Acko shall reimburse an amount up to the sum insured specified in the Schedule attached to the Add-ons, subject to the applicable depreciation, for the loss of the personal belongings of the insured kept inside such Insured Vehicle. Special Conditions The benefits provided under this Add-on are subject to the following conditions: - The claim is supported by a First Information Report (FIR) filed with the police. - Any amount payable under this Add-on shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule. <table><tr><th>Age of the Personal Belongings</th><th>Depreciation % (on invoice value)</th></tr><tr><td>Not exceeding one year</td><td>20%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>40%</td></tr><tr><td>Exceeding 2 year but not exceeding 3 years</td><td>50%</td></tr><tr><td>Exceeding 3 year but not exceeding 4 years</td><td>60%</td></tr><tr><td>Exceeding 4 years</td><td>80%</td></tr></table>			Age of the Personal Belongings	Depreciation % (on invoice value)	Not exceeding one year	20%	Exceeding 1 year but not exceeding 2 years	40%	Exceeding 2 year but not exceeding 3 years	50%	Exceeding 3 year but not exceeding 4 years	60%	Exceeding 4 years	80%
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13. Small Repair Claim This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle. In the event of the Insured Vehicle requiring a repair during the policy period, Acko shall reimburse the costs incurred towards labour, and replacement of the battery where applicable, up to the Sum Insured specified in the Schedule attached to the Add-ons. for														

		the services listed below in the Acko approved Garages. 1. Painting 2. Balancing 3. Wheel Alignment 4. Polishing 5. Minor Denting (for non-cutting and non-welding work only) 6. Opening-Fitting 7. Paid service labour (as per the OEM's recommendation) 8. Brake overhaul 9. Clutch overhaul 10. Interior cleaning 11. Anti-rust coating 12. Twenty points electrical check-up 13. Suspension overhaul 14. Engine tuning 15. Tyre rotation 16. Battery replacement 17. Gear-box overhaul Special Conditions The services provided under this Add-on are subject to the following conditions: • A claim under this Add-on will not affect the insured's eligibility for a No Claim Bonus at the time of policy renewal. 14. FASTag Linked Cover By opting for this Add-On Cover, it is deemed that Acko has Your consent, to access Your FASTag usage history (including toll transactions, location and time) for Your insured vehicle. Your FASTag data will be used solely for assessing Your driving behavior, Your risk profile, usage based insights and accordingly determine Your renewal premium discount or loading, as applicable and improvise the product, and better service offerings under this Add-on cover subject to applicable terms and conditions. Special Conditions to this cover 1. This Add-On cover is contingent upon Your explicit consent to access data sharing via a digitally signed declaration or acceptance form. 2. A valid FASTag linked to the insured vehicle must be provided. 3. The FASTag should be linked in the name of the person owning the insured vehicle 4. In case of transfer of vehicle ownership or if You wish to change the chosen plan, You must promptly intimate us for necessary adjustments or termination of this Add-on cover.	
3.	Exclusions	Engine Protect Acko would not be liable if: • Such repair or replacement is not necessitated in the course of normal wear and tear of the Insured Vehicle, or due to any repairing activity undertaken by the insured without notifying Acko.	

		• Such repair or replacement is not arising or resulting from an accident happening whilst such person is under the influence of intoxicating liquor or drugs or any act of driving that is in breach of law, including but not limited to underage driving, illegal racing, or driving without a government issued license. • Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area. • Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time. • Cost of lubricants in case of loss due to leakage and flushing of consumables. • Any claim which is intimated to Acko after 30 days of the happening of loss or damage. Any claim where the repair has been carried out without prior approval from Acko • Any claims related to loss or damage due to wear and tear Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein. Road side Assistance Acko would not be liable for: • 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. • 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. • Any claims where services have been availed of without the prior consent of Acko. Zero Depreciation Cover • Acko shall not be liable to make any payment in respect of depreciation towards replacement of tyres and tubes, unless specified otherwise in the Schedule attached to the Add-ons. • This add-on shall not be in force in the event of Total Loss/ Constructive Total Loss of the vehicle insured under the Policy. Invoice Cover Acko would not be liable if:	
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	• In case of theft stolen vehicle is recovered within 90 days of theft. • Final investigation report in case of theft claim is not issued by police authorities. any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under Section I of the policy. Key Protect Acko would not be liable for: • Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act • Any loss or damage covered under the manufacturer's warranty • Any claim where the Insured is not able to provide the invoices/receipts for the payments made • Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material. • Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob. • Any kind of consequential losses Personal Belongings - Damage Acko would not be liable if: • Any claim intimated to Acko after 30 days of such loss. For the purpose of this Add-on, 'personal belongings' shall include articles of personal nature not carried in connection with any trade or business, but excluding (i) any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals, and (ii) electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment. Personal Belongings Including Electronic Equipment cover Acko shall not be liable to reimburse any expenses for: • Any loss of stored data or re-creation of such stored data; • Any damage of Electronic Equipment caused due to the Insured Person's fault; • Any loss in open top or convertible cars unless the belongings are kept in the locked boot • Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.	
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		- Any loss of or damage to belongings carried in connection with any trade or business - Any claim intimated to Acko after 30 days of such loss. For the purpose of this Add-on, 'personal belongings' shall include articles of personal nature and electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment which are not carried in connection with any trade or business, but excluding any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals. Personal Belongings – Theft Cover Acko would not be liable for: - Any loss in open top or convertible cars unless the belongings are kept in the locked boot - Any loss of the Personal Belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended. - Any loss of or damage to belongings carried in connection with any trade or business - Any claim intimated to Acko after 30 days of such loss. For the purpose of this Add-on, 'personal belongings' shall include articles of personal nature not carried in connection with any trade or business, but excluding (i) any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals, and (ii) electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment. Small Repair Claim Cover Acko would not be liable for: - Any claim where the repair has been carried out without prior approval from Acko. FASTag Linked Cover - FASTag data that is incomplete, unverifiable, or not attributable to the insured vehicle will not be considered. - Any detected manipulation or misuse of FASTag data will result in the immediate forfeiture of benefits under this Add-on cover and may lead to cancellation of Add-on cover at our discretion. Exclusions as applicable under Your base Car Insurance Policy will also be applicable to this Add-on Cover.	
4	Sum Insured	As mentioned in Policy document	

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.