

**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	Policy / Clause Number
1	Product Name	Private Car Policy- Bundled	
2	Unique Identification Number (UIN)		
3	Structure	Indemnity	
4	Interests Insured	Insured Vehicle Details from Policy Document ( Make, Model, Variant & Reg. No.)	
5	Sum Insured / Motor Insured Declared Value		
6	Policy Coverage	Loss of or Damage to the Insured Vehicle	Section I
		Liability to Third Parties	Section II
		Personal Accident for Owner Driver	Section III
7	Add-on Cover	Explained in the Add on CIS	
8	Loss Participation	Deductible amount as per policy document.	
9	Exclusion	<ol style="list-style-type: none"> <li>any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.</li> <li>any claim arising out of any contractual liability;</li> <li>any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is               <ol style="list-style-type: none"> <li>being used otherwise than in accordance with the 'Limitations as to Use' or</li> <li>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.</li> </ol> </li> <li> <ol style="list-style-type: none"> <li>any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</li> <li>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 purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</li> </ol> </li> <li>Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> <li>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 the insured shall prove that the accidental loss damage and/or liability</li> </ol>	

**Acko General Insurance Limited,**

2<sup>nd</sup> Floor, 36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, 560102

IRDAI Reg No: 157 | CIN: U66000KA2016PLC138288 | UIN: IRDAN157RPMT0007V03201819 | [www.acko.com/gi](http://www.acko.com/gi)

Toll-free: 1800 266 2256 | Mail: [hello@acko.com](mailto:hello@acko.com)

		<p>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.</p>	
10	Special Conditions and Warranties (if any)	Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date.	
11	Admissibility of Claim	<p>The admissibility of a claim 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 conditions and procedures.</p> <p>Sample Claim Calculation:</p> <p>Value of Parts (A)</p> <p>Less: Depreciation amount on Parts (B)</p> <p>Depreciated Value of Parts C = (A- B)</p> <p>Add: Cost of labour &amp; Paint charges (D)</p> <p>Net Assessed amount E=(C+D)</p> <p>Less: Policy Excess As applicable (F)</p> <p>Final Liability of insurer = (E-F)</p> <p>+ * GST if applicable</p>	
12	Policy Servicing - Claim Intimation and Processing	<p>In case of Cashless Claims</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, and Police FIR Copy.</p> <p><u>Step 3:</u> We will arrange for an inspection within 24 hours if a claim is reported on a working day, or on next working day if a claim is reported on a Sunday or a public holiday.</p> <p><u>Step 4:</u> On cashless facility confirmation, repair the vehicle at any preferred network garage.</p> <p><u>Step 5:</u> Pay applicable charges as per your policy terms and take delivery of your vehicle.</p> <p>In case of reimbursement process, we will make the payment within 7 days of the submission of last necessary documents to us.</p>	
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</p>	

		<p>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</p> <p>Chief Grievance Officer: Email: <a href="mailto:gro@acko.com">gro@acko.com</a> Postal Address: Acko General Insurance Limited 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102.</p> <p>The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website <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>In the event of an unsatisfactory response from the Grievance Officer, You may register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI.</p>	
14	Obligations of the Policyholder	<p>Insured is at obligation to disclose all material information at the time of purchasing the policy. In the event of misrepresentation, mis- description or non-disclosure of any material fact by the Insured, the Policy shall be void and entire premium will be forfeited. And also claim if any reported will be rejected.</p> <p>In case of any changes/modification/addition to the already declared information, the same needs to be get endorsed in the policy through endorsement immediately to avoid Claim rejection</p>	

**Declaration by the Policy Holder:**

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

**Place:**

**Date:** \_\_\_\_\_

**(Signature of the Policyholder)**

**Acko General Insurance Limited,**

2<sup>nd</sup> Floor, 36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, 560102  
IRDAI Reg No: 157 | CIN: U66000KA2016PLC138288 | UIN: IRDAN157RPMT0007V03201819 | [www.acko.com/gi](http://www.acko.com/gi)  
Toll-free: 1800 266 2256 | Mail: [hello@acko.com](mailto:hello@acko.com)