

### Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	<b>Service Contract Liability Insurance Policy</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN157P0004V02201819</b>	
3	Structure	Indemnity	
4	Interests Insured	liability under a Service Contract	
5	Sum Insured	To be specified as per Policy Schedule	
6	Policy Coverage	<b>Base Cover</b> We will indemnify You against any actual liability under a Service Contract for a Covered Loss to a Covered Asset pursuant to a Claim made during the Service Contract Period.	
7	Add-on Cover	Not Applicable	
8	Loss Participation	Please specify following as per Policy Schedule: Co-Payment: Sub-Limit: Deductible:	
9	Exclusions	<ul style="list-style-type: none"> <li>a. Any costs explicitly covered by any other OEMs, sellers, suppliers, or repairer, under warranty, contract or law.</li> <li>b. Problems or defects not covered under the Service Contract.</li> <li>c. Any non-operating and cosmetic damage to the Covered Asset, such as damage to paintwork, finish, dents or scratches.</li> <li>d. Loss or damage due to corrosion, rust, denting, scratching, blockages, oxidisation or dust.</li> <li>e. Replacement or repair of any consumable part (such as plugs, ink, coupons) and accessories used in or with the Covered Asset, such as SIM card, memory card, software (including programs, data and user settings), modem, batteries of any kind, remote, stabiliser, plastic parts, scanner, printer, adapter or charger, etc ..</li> <li>f. Normal wear and tear of items not integral to the functioning of the Covered Asset - Routine maintenance, cleaning, lubrication, adjustments or</li> </ul>	6 (Clause F)

		<p>alignments, overhaul, modification and de- scaling.</p> <p>g. Any enhancements, alterations or modifications to the Covered Asset.</p> <p>h. Any Loss resulting from a failure to follow the OEM's instructions in relation to the Covered Asset</p> <p>i. Any costs of removal or re-installation of the Covered Asset.</p> <p>j. Any costs arising from incorrect installation, modification or maintenance.</p> <p>k. Any costs incurred if no fault or defect is found with the Covered Asset.</p> <p>l. Any costs or loss arising from inability to use the Covered Asset.</p> <p>m. Where the original serial number is removed, obliterated or altered from Covered Asset.</p> <p>n. Any actual or alleged loss caused by nuclear, biological or chemical exposure.</p> <p>o. Your or Your representative's wilful act or wilful negligence.</p> <p>p. Use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.</p> <p>q. Damages caused by services performed by service personnel of the non-authorized workshops.</p> <p>r. Where the Covered Asset is subject to commercial or profit generation purpose.</p> <p>s. Any Loss deemed contrary to public policy, or which is uninsurable under Indian law.</p> <p>t. You committing or attempting to commit a breach of law with criminal intent.</p> <p>u. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of Covered Asset.</p> <p>v. Any unexplained or mysterious disappearance of the Covered Asset.</p> <p>w. Any service provider charges incurred or any other consequential damage or financial loss incurred from the use of the Covered Asset following a theft, robbery or burglary.</p> <p>x. Any consequential or incidental loss or Injury to a person, or loss or damage to any other item or property, or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any</p>	
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		<p>delay in rendering service related to this Policy.</p> <p>y. Any Loss caused by way of any incidents involving or attributable to any abuse or misuse of such Covered Asset, failure to take reasonable care, battery leakage, , animal or insect infestation or intrusion.</p> <p>z. Any Loss caused by any civil or foreign war, invasion, strike, riot, rebellion, civil commotion, or arising from detention, confiscation or distribution by customs, police or other public authorities.</p> <p>aa. Participation in any naval, military or air force operations, engaging in manual labour, mining, tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.</p> <p>bb. Any Claims where the subject matter of claims is covered under any other valid and applicable insurance policy with any other insurer or manufacturer's warranty, including but not limited to any recall campaign or under any other such packages at the same time.</p> <p>cc. ny events or occurrence that is expressly specified to be excluded from the scope of this Section in the Schedule.</p>	
10	<b>Special Conditions and Warranties</b>	Ownership of Salvage	
		Covered Loss	
		Records	
		Invoice Value	
11	<b>Admissibility of Claim</b>	<p>Procedure to be followed:</p> <p>Notify Us on Our email ID: <a href="mailto:hello@acko.com">hello@acko.com</a> or at Our website <a href="http://www.acko.com/gi">www.acko.com/gi</a>, or contact number: 1800 266 2256 immediately, but in any case, within the number of days as specified in Schedule/Certificate of such event.</p>	
12	<b>Policy Servicing- Claim Intimation and Processing</b>	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102</p> <p>Our website: <a href="http://www.acko.com/gi">http://www.acko.com/gi</a></p> <p>Email: <a href="mailto:hello@acko.com">hello@acko.com</a></p> <p>Toll Free: 1800 266 2256</p>	
13	<b>Grievance Redressal and Policyholders</b>	<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>	

	<b>Protection</b>	<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</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, 27<sup>th</sup> 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	<b>Obligation of the Policy Holder</b>	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought correctly by insurer at the 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 the notice of the insurer immediately.</li> <li>• Non- disclosure of material information may affect the claim settlement.</li> </ul>	

Declaration by the Policy Holder:

I have read the above and confirm having noted the

details. Place:

Date:

(Signature of the Policyholder)