

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	Policy / Clause Number
1	Product Name	Liability Only Policy Goods Carrying Vehicle	
2	Unique Identification Number (UIN)	IRDAN157RP0003V01201718	
3	Structure	Indemnity Basis: Liability to Third Parties Benefit Basis: Personal Accident Cover for Owner-driver (If opted)	
4	Interests Insured	- Liability to third party arising out of use of the insured vehicle - Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted)	
5	Sum Insured / Motor Insured Declared Value	Please refer your policy schedule for the details of Sum Insured applicable to your policy - For Liability to Third Parties: - For Third Party Property Damage- Up to INR 7.5 lakhs - For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation) - For Personal Accident Cover for Owner-Driver (If opted) – As mentioned in the Policy Schedule	
6	Policy Coverage	- Liability to Third Parties - Personal Accident for Owner- Driver of the Insured Vehicle (If opted)	
7	Add-on Cover	Not Applicable	
8	Loss Participation	Not Applicable.	
9	Exclusion	1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein: (a) being used otherwise than in accordance with the 'Limitations as to Use' - or (b) 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. 2. The Company shall not be liable in respect of any claim arising out of any contractual liability. 3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the	General Exceptions

		insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. 4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises. 5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed 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 consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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, the Company shall not be liable to make any payment in respect of such a claim. 6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.	
10	Special Conditions and Warranties (if any)	As mentioned in the Policy schedule and applicable to the Policy.	
11	Admissibility of Claim	- 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. Reporting of Loss Occurrence	

		Call us on 1800 266 2256 or Email us on hello@acko.com Notice shall be given to the Company immediately upon the occurrence of any accidental loss, damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal. Situations where your Vehicle Insurance Claim might get Rejected: • Claim filed too late • Violating Traffic Rules • Due to drunk driving • Driving without a valid driving license • 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 exclusions provided in the Policy Wordings. Sample Claim Calculation: • All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). • Third-party Property damage is capped at INR 7.5 lakhs, any damage exceeds the upper limit, the balance has to be paid by You. • Any claim under the Personal Accident Cover for Owner Driver shall be payable in accordance with the benefit scale specified in the policy wordings and up to the Sum Insured as mentioned in the Policy Schedule.	
12	Policy Servicing - Claim Intimation and Processing	<u>Step 1:</u> 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. <u>Step 2:</u> Submit necessary documents such as Driving License, RC Copy, Police FIR Copy and other relevant documents required at the time of claim. Claim Processing for Third Party Liability shall be as per the procedure of law.	

13	Grievance Redressal and Policyholders Protection	Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102 <u>Our website: www.acko.com/gi</u> Email: grievance@acko.com Toll Free: 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week) 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 Chief Grievance Officer: Email: gro@acko.com 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 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	Grievance Redressal
14	Obligations of the Policyholder	- 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. - 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	

Declaration by the Policy Holder:

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

Place:

Date: :

(Signature of the Policyholder)