ACKO DRIVECAM CAR POLICY

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Policy No. ……………………………….

ACKO

Insured Name: ……………………… **RTO:** …………………... **Correspondence Address:** ……………………………………………………………….
Registration Address: …………………………… **Phone:** ……………………. **Mobile:** ………………………… **Email ID:** ……………………………….
Registration Number: ……………………………

Policy Issuance Date: ……………………………

Period of Insurance:

Own Damage	Tenure Opted: 1 Yr / 2 Yrs / 3 Yrs	Date: From:	To:
Liability to Third Party	Tenure Opted: 1 Yr / 3 Yrs	Date: From:	To:
Personal Accident	Tenure Opted: 1 Yr / 2 Yrs / 3 Yrs	Date: From:	To:

Vehicle Details:

Make		Manufacturing Year	
Model		Seats	
Variant		Body Type	
Engine/Battery/Motor No.		CC (Cubic Capacity)/KWH	
Chassis No.		Other Details	

Base Benefits:

Own Damage: **Loss Of Or Damage to the Insured Vehicle**		**Liability to Third Party**	**Personal Accident Cover For Owner-Driver**	
IDV (Year 1) • For Vehicle ____ • Non – Electrical Accessories ____ • Electrical Accessories _____ • CNG/LPG kit (if not part of standard vehicle) ______	<Cumulative IDV>		Sum Insured (Year 1)	
IDV (Year 2) • For Vehicle ____ • Non – Electrical Accessories ____ • Electrical Accessories _____ • CNG/LPG kit (if not part of standard vehicle) ______	<Cumulative IDV>		Sum Insured (Year 2)	
IDV (Year 3) • For Vehicle ____ • Non – Electrical Accessories ____ • Electrical Accessories _____ • CNG/LPG kit (if not part of standard vehicle) ______	<Cumulative IDV>		Sum Insured (Year 3)	

Own Damage Premium		**Liability Premium**		**Personal Accident Premium**	
Base Premium:		Basic Third Party Liability:		Accident Cover to Owner Driver:	
Less: Discount		Net Liability Premium			
Add: Premium for Optional Cover					
Total Premium:					

Optional Benefits:

S. No.	Name of Optional Cover	Coverage Details
1	Engine Protect - Flood	Limit INR
2	FASTag Linked Cover	Yes/No
3	Invoice Cover	Invoice Value INR
4	Key Protect	Sum Insured INR
5	Loss of License / RC	Sum Insured INR
6	NCB Protect	No. of Claims
7	Out Station Emergency Cover	Sum Insured INR
		No. of Claims

8	Personal Belongings - Damage due to Accident	Sum Insured INR
9	Personal Belongings - Loss due to Theft	Sum Insured INR
10	Loss of Electronic Equipment	Sum Insured INR
11	Zero Depreciation	No. of Claims
12	Roadside Assistance	No. of Claims
		Name of Services
13	Small Repair Claim	Sum Insured INR
14	Tyre Protect	Yes/No
15	Voluntary Deductible	Deductible INR
16	Preventive Risk Management Benefit	Benefit Amount

Other Optional Benefits:

S. No.	Coverage Item / Description	Details
1	PA Cover for Paid Driver, Cleaners, and Conductors	
2	Geographical Area Extension under Proposed Insurance	☐ Bangladesh ☐ Bhutan ☐ Nepal ☐ Sri Lanka ☐ Maldives ☐ Pakistan
3	Unnamed PA Cover	Maximum CSI per person: ₹2,00,000 (for private cars) No. of Passengers: ……………………… Sum Insured per Person (Unnamed Passengers/Hirer): ……………………… Name: ………………………Sum Insured: ……………………… Name: ………………………Sum Insured: ………………………
4	Legal Liability Covered Towards:	Driver/Cleaner/Conductor (No. of Persons: ……………………) Unnamed Passengers (No. of Persons: ………………………) Other Employees (No. of Persons: ………………….) Soldier/Sailor/Airman employed as Driver: ……………………
5	Statutory Third-Party Property Damage (TPPD) Liability of ₹6,000/- only (IMT 20)	
6	PA Cover for Named Persons	Name: ………………………Sum Insured: ……………… Nominee: ……………………Relationship: ………………………
7	Legal Liability to Persons Employed in Connection with Operation of Vehicle who are 'Workmen'	Drivers (No. of persons: …………………) Employees (Workmen) (No. of persons: ………………………)(Covers liability under Workmen's Compensation Act, 1923 as per Motor Vehicles Act, 1988 Sec. 147(1)(ii)(i))
8	Wider Legal Liability Cover to Employees who are NOT 'Workmen' (IMT 29)	(Covers liability under Common Law and Fatal Accidents Act, 1855 for non-workmen employees)
9	Coverage for Liability against Third Party Risks (Death or Bodily Injury)	Required in respect of: ☐ Owner Driver only ☐ Any person other than Paid Driver If "Yes," give details of such other persons: ……………………… Non fare-paying passengers (No. of persons: ………………………) Note: Section 146 & 147 of Motor Vehicles Act, 1988 applicable.
10	Wider Legal Liability to Employees who are 'Workmen' (IMT 28)	(Covers additional liability under Common Law and Fatal Accidents Act, 1855 in addition to Workmen's Compensation Act, 1923)
11	Any other cover	

Details of Nominee:

Particulars	Name of passenger	Name of nominee/ Existing Nominee	Name of nominee (In case of change of existing nominee)	Age	Relationship	Name of appointee (if nominee is a minor)	Relationship with the nominee
For PA to owner driver							
For PA to named passenger							

List of Endorsements:

Endorsement No.: …………………. Description: …………………. Effective Date: …………….. End Date: ……………..Premium: (In Rs.): ……................

Limitations As To Use:

The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. Persons or Class of Persons entitled to drive: Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability:

1. Under Section II(i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
2. Under Section II(ii) of the policy -Damage to Third Party Property - Rs……………
3. Personal Accident cover under Section III for Owner – Driver: as specified in the table above. Terms, Conditions & Exclusions applicable as per the policy wordings. A personal copy of the same is available free of cost on request & the same is also available at our website (www.acko.com/gi/download)

Declaration:

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988. "The stamp duty of Rs……. paid by Demand Draft,vide Receipt/Challan no:……………. dated as prescribed in Government Notification Revenue and Forest Department No. Mudrank , dated. GSTN:……………………

IMPORTANT NOTICE:

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". Disclaimer: The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non-recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

Policy Servicing:

Policy Issuing Office: ………..............
Phone Number: …………………………………………………… Agent Name: ……………………………………………………………………………………..
Agent Code: ………………………………………………………..

For Acko General Insurance Limited
Duly Constituted Attorney