POLICY WORDINGS
ACKO TWO-WHEELER MULTIYEAR POLICY
(UIN: IRDAN157RPMT0018V01202627)

CONTENTS

PART I PREAMBLE

This Policy is a contract of insurance between You and Us and has been issued to You on the basis of the full receipt of the premium by Us and the information and declarations provided by You in the Proposal Form or buying journey.
(The term Two-Wheeler referred to in this policy will include Motorcycle / Scooter / Auto Cycle or any other motorized two-wheeled vehicle mentioned in the Schedule.)

PART II DEFINITIONS

The following definitions apply for the purpose of this Policy unless a different meaning is expressly stated:

1) **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.

2) **Constructive Total Loss (CTL)/Total Loss** means damage to the Insured Vehicle where the aggregate cost of repairs and/or retrieval are estimated by Us to exceed 75% of the IDV or the vehicle is declared irreparable.

3) **Deductible** means the monetary amount You must bear per claim as specified in the Policy Schedule.

4) **Insure Declared Value (IDV):** The Insured's Declared Value (IDV) of the Vehicle will be deemed to be the 'SUM Insured' for the purpose of this Policy which is fixed separately for each year of Insurance during Policy Period as shown in the Policy Schedule

5) **Insured Vehicle:** means the vehicle insured under this Policy, as described in the Policy Schedule, including its standard and declared accessories whilst attached thereto.

6) **Market Value:** This is the replacement value of similar item less depreciation for age, usage and condition.

7) **Optional Covers:** means the additional coverages that apply only if explicitly selected, premiums paid and listed in the Policy Schedule.

8) **Original ex-showroom Price:** This is the price mentioned on the Original Purchase Invoice of the Insured Vehicle.

9) **Own Damage** means the cover for loss or damage to the Insured Vehicle as specified in (A) (Section I) of the Policy.

10) **Partial Loss**: Any loss involving repair of Your Vehicle but not amounting to Total Loss/ Constructive Total Loss

11) **Policy** means and includes this contract of insurance entered between You and Us, the proposal form, the Policy Schedule, and all endorsements issued by Us from time to time.

12) **Policy Issuance Date** refers to the date on which the company issues and finalizes the insurance policy document after accepting the proposal and completing the underwriting process.

13) **Policy Inception Date:** refers to the exact date and time when an insurance policy becomes effective.

14) **Policy Expiry Date** means the expiry/end date and time of the Policy as stated in the Policy Schedule.

15) **Policy Period** means the duration commencing from Policy inception Date and ending on Policy Expiry Date, as specified in the Policy Schedule. The period may vary across different Base Covers or Optional Covers of the Policy, depending on Your selections and as detailed in the Policy Schedule under the respective Base Cover(s) or Optional Cover(s). However, under no circumstances shall the duration of any cover exceed the period opted for Liability to Third Parties.

16) **Policy Schedule** means the schedule attached to and forming part of this Policy which sets out the details of Your Policy. In the event an updated Policy Schedule is issued during the Policy Period, the latest version shall be deemed to be the Policy Schedule for all purposes under this Policy.

17) **Policy Year** means the 12 consecutive months' period commencing from the Policy Inception Date and each subsequent period of 12 consecutive months thereafter during the Policy Period, which may be different from calendar year.

18) **Renewal** means continuation of Your existing Policy with Us based on mutual consent and upon payment of renewal premium.

19) **Third Party**: Any person who is not a party to this insurance contract but may be entitled to claim under the provisions of the Act.

20) **We/Our/Us/Company** means Acko General Insurance Limited.

21) **You/Your/Policyholder** means the person named as such in the Policy Schedule.

PART III BENEFITS

Subject to the terms, conditions, and exclusions set out herein and, in the Policy Schedule, We agree to provide the insurance cover stated herein for events occurring during the Policy Period, according to the options and covers selected by You as mentioned in the Policy Schedule.

A. BASE COVERS:

SECTION I – OWN DAMAGE: LOSS OF OR DAMAGE TO THE INSURED VEHICLE

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

(i) by fire explosion self-ignition or lightning;
(ii) by burglary housebreaking or theft;
(iii) by riot and strike;
(iv) by earthquake (fire and shock damage);
(v) by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
(vi) by accidental external means;
(vii) by maliciousact;
(viii) by terroristactivity;
(ix) whilst in transit by road rail inland - waterway lift elevator or air;
(x) by landsliderockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/ nylon/ plastic parts, tyres and tubes, batteries and air bags 50%
2. For fibre glass components 30%
3. For all parts made of glass Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

5. Rate of Depreciation for painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of: -

(a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;

(b) Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.

(c) Loss of or damage to accessories by burglary housebreaking or theft unless the Vehicle is stolen at the same time; and

(d) Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

(a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 150/-;

(b) the company is furnished forthwith with a detailed estimate of the cost of repairs; and

(c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per scheduled below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (**TL/CTL**) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (**TL**) / Constructive Total Loss (**CTL**) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

NO CLAIM BONUS

The Provisions in respect of NCB for this Package Policy shall be as follows:

Period of Insurance	% of NCB on OD premium
No claim paid during the preceding 1 year of insurance	20%
No claim paid during the preceding 2 consecutive years of insurance	25%
No claim paid during the preceding 3 consecutive years of insurance	35%
No claim paid during the preceding 4 consecutive years of insurance	45%
No claim paid during the preceding 5 consecutive years of insurance	50%

SECTION II – LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of:-
   (i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.

   (ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
   (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
   (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSATION
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall

not in the aggregate exceed the sum of Rs. As mentioned in the policy schedule during any one period of insurance.

B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle inured herein;

(b) the owner-driver is the insured named in this policy;

(c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

B. OPTIONAL COVERS

You may choose to add one or more of the following Optional Covers by paying an additional premium. If selected, they will be mentioned in Your Policy Schedule and will be applicable for the Policy Period stated. However, You are not permitted to add or cancel any Optional Cover more than once during the Policy Period.

These Optional Covers will be deemed to form a part of (A) (Section I) Own Damage for the general purpose of the terms, conditions and exclusions listed therein.

1. Engine Protect

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover in respect of the Insured Vehicle Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the optional cover for the cost incurred towards repair or replacement due to consequential damages to the internal child parts of the engine or gearbox, or transmission assembly arising out of :

a. water ingression, hydrostatic lock,
b. leakage of coolant (Wherever applicable) or lubricating oil of the Insured Vehicle caused by an accident

Conditions specific to this optional cover

Claim under this optional cover will be admissible only if –

1. In case of water damage, there is evidence of vehicle being submerged or stopped in a

waterlogged area resulting into damage to internal parts of the engine due to water ingression.

2. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly

3. The accident causing damage to the insured vehicle arises directly from an insured peril under the base policy.

Exclusions specific to this optional cover

Acko would not be liable if:

1. 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.

2. Such repair or replacement is arising or resulting from an accident occuring while the rider was under the influence of intoxicating liquor or drugs or from any act of riding/driving in breach of law, including but not limited to underage riding/driving, illegal racing, or riding without a government issued license.

3. Loss or damage including corrosion of engine or gear box or transmission assemble due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water-logged area.

4. 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.

5. Cost of lubricants in case of loss due to leakage and flushing of consumables.

6. Any claim which is intimated to Acko after 30 days of the happening of loss or damage.

7. Any claim where the repair has been carried out without prior approval from Acko

8. Any claims related to loss or damage due to wear and tear

2. Consumables

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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.

Conditions specific to this optional cover

The services provided under this optional cover are subject to the following conditions:

For the purpose of this optional cover, 'consumable items' shall include engine oil, gear box oil or transmission fluid (where applicable), lubricants, nut and bolt, screw, distilled water, grease, oil filter, bearing, washers, clip, brake oil and items of similar nature excluding fuel consumed during repair of Insured Vehicle.

3. Downtime Allowance

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover in respect of the Insured Vehicle. In the event of the Insured Vehicle's accident during the policy period, Acko shall pay the daily amount specified in the Schedule attached to the optional cover, provide reimbursable coupons of comparable value, or arrange alternate mode of conveyance of similar category, options as per Acko's sole discretion, for the period of time taken for its repair in an Acko approved garage.

Conditions specific to this optional cover

The services provided under this optional cover are subject to the following conditions:

1. The accident should result into an admissible claim under Section I of the underlying Policy in respect of the Insured Vehicle.

2. The daily amount entitlement will be calculated from the date on which a written notice of the claim is reported to Acko, or the date when the vehicle is submitted in the Acko approved garage for repair, whichever is later, up to the date of completion of such repairs or completion of the number of days specified in the Schedule attached to the optional cover.

3. The daily amount will be payable after the fixed number of days specified in the Schedule attached to the optional cover.

4. In case of theft/Total Loss claim, Acko will pay the lumpsum amount applicable for a period of 10 days under this optional cover.

Exclusions specific to this optional cover

Acko would not be liable:

1. If claim under Section I of underlying policy is not valid and admissible.

2. If the time required for repair of the Insured Vehicle is less than or equal to the minimum number of days specified in the Schedule.

4. Invoice Cover

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 Declared Value (IDV) of the Insured Vehicle and the Invoice Value mentioned in the policy schedule or the latest available Manufacturer Invoice Value, whichever of the two is lower.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. The amount payable under this optional cover shall additionally include any applicable road tax and registration charges incurred with respect to such new vehicle.

2. The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle.

Exclusions specific to this optional cover

Acko would not be liable if:

1. In case of theft, the stolen Insured Vehicle is recovered within 90 days of the theft.

2. In case of theft where the First Information Report (FIR) is not issued by the police.

3. Any loss or damage to any non-built-in or non-embedded electrical/electronic and nonelectrical/electronic accessories forming part of the invoice but not insured under the underlying Policy

5. Key Protect

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover in respect of the Insured Vehicle. Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the optional covers 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.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. Any claims made under this optional cover will not be considered for No Claim Bonus related calculation.

2. A claim resulting from theft or burglary is supported by a First Information Report (FIR) filed with the Police.

3. The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made

4. Any loss or damage to the keys/ lock/ lockset is reported to Acko within 30 days of such loss or damage

5. Only a replacement of key(s) would be provided in the event of broken or damaged keys. However, in case of theft of key(s), the entire set comprising of key, lock and lockset would be replaced

Exclusions specific to this optional cover

Acko would not be liable for:

1. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act by the insured

2. Any loss or damage covered under the manufacturer's warranty or any service contract

3. Any claim where the insured is not able to provide the invoices/receipts for any payments claimed under this optional cover

4. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.

5. Any loss or destruction of, or damage to, any part of the Insured Vehicle other than the keys of the Insured Vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.

6. Any claims related to loss or damage due to any kind of consequential losses, wear and tear.

6. Loss of License or RC

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 optional cover.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. The claim is supported by a First Information Report (FIR) filed with the police

2. The driving license was valid and had not expired, been suspended, or been cancelled at the time of the loss.

Exclusions Specific to this optional cover

1. Any claim where the loss is due to confiscation or impounding of the license or RC by any government authority or law enforcement agency.

2. Any consequential losses, including but not limited to fines, penalties, or costs arising from driving/riding without a valid license or RC pending replacement.

7. NCB Protect

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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(s) being made during the policy period.

Conditions specific to this optional cover

The services provided under this optional cover are subject to the following conditions:

1. 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 optional cover.

2. 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 Two Wheeler policy from Acko within 3 years from such theft/Total Loss.

3. A claim for only partial theft of accessories / parts will not be considered as claim under this cover.

8. Outstation Emergency Cover

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 optional cover
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Conditions specific to this optional cover

The services provided under this optional cover are subject to the following conditions:

1. The required time of repair of the Insured Vehicle from the time of the accident / breakdown, exceeds 12 hours

2. Acko's maximum liability under this optional cover shall be restricted to the number of admissible claims specified in the Schedule attached to the optional cover

3. Any claims made under this optional cover will not be considered for No Claim Bonus related calculation

9. Personal Belonging – Damage

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 optional cover, for the cost incurred towards repair or replacement of the personal belongings of the insured carried within the Insured Vehicle's built-in storage compartment or a securely fitted carrier/pannier attached to the Insured Vehicle, subject to applicable depreciation.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle.

2. Any amount payable under this optional cover shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule.

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%
Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

Exclusions specific to this optional cover

Acko would not be liable if:

1. Any claim intimated to Acko after 30 days of such loss.

2. The personal belongings were carried on the rider's person (e.g., in a backpack or pocket) rather than within the Insured Vehicle's built-in storage compartment or a securely fitted carrier/pannier.

   For the purpose of this optional cover, '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.

10. Personal Belonging – Electronic Equipment

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 optional cover, subject to the applicable depreciation, for the loss of the personal belongings of the insured kept inside such Insured Vehicle.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. The claim is supported by a First Information Report (FIR) filed with the police, and the insured provides Us with a written proof of ownership or care, custody and control of the personal belongings and the Portable Electronic Equipment included;

2. Any amount payable under this optional cover shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule.

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%

Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

Exclusions specific to this optional cover

Acko shall not be liable to reimburse any expenses for:

1. Any loss of stored data or re-creation of such stored data;

2. Any damage of Electronic Equipment caused due to the Insured Person's fault;

3. Any loss unless the belongings are kept in the locked boot

4. Any loss of or damage to belongings carried in connection with any trade or business

5. Any claim intimated to Acko after 30 days of such loss.

For the purpose of this optional cover, '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.

11. Personal Belonging – Theft

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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 optional cover, subject to the applicable depreciation, for the loss of the personal belongings of the insured kept inside such Insured Vehicle.

Conditions specific to this optional cover

The benefits provided under this optional cover are subject to the following conditions:

1. The claim is supported by a First Information Report (FIR) filed with the police, and the insured provides Us with a written proof of ownership or care, custody and control of the personal belongings.

2. Any amount payable under this option al cover shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Schedule.

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%
Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

Exclusions specific to this optional cover

Acko would not be liable for:

1. Any loss unless the belongings are kept in the locked boot

2. Any loss of or damage to belongings carried in connection with any activity of commerce, or trade or business

3. Any claim intimated to Acko after 30 days of such loss.

For the purpose of this optional cover, '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.

12. Roadside Assistance

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover in respect of the Insured Vehicle. Under this optional 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 optional cover:

12.1. Flat Tyre

In the event of the Insured Vehicle being immobilized due to a flat tyre, Acko would assist the insured by:

1. organizing a vehicle technician to replace the flat tyre with the spare tyre of the Insured Vehicle at the location of breakdown;
2. 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.

12.2. 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 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 costs of any battery replacement and charging, if required, and any other incidental charges incurred would be borne by the insured.

12.3. 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.

12.4. Spare Key Retrieval:

In the event of the Insured Vehicle's keys getting lost, mis-placed 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

12.5. 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.

12.6. 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 optional cover)

12.7. 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 optional cover.

12.8. Hotel Search Assistance:

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 in locating a place of accommodation 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.

12.9. 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.

12.10. 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.

12.11. Emptying 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.

Conditions specific to this optional cover

The services provided under this optional cover are subject to the following conditions:

1. The aforementioned services will only be available if specified against this optional cover to be in force in the Schedule attached to the optional cover.

2. The services will be provided on a best effort basis, subject to regulations in force locally.

3. In the unlikely event of Acko being unable to arrange for any services under this optional cover, 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 optional cover, upon submission of requisite proof.

4. We shall only accept such number of claims under this optional cover during the policy period, as is specified in the Schedule attached to the optional cover.

5. Any claims made under this optional cover will not be considered for No Claim Bonus related calculation.

6. The services are available on National highways, state highways and motorable roads of cities within mainland India only.

Exclusions specific to this optional cover

Acko would not be liable for:

1. Any claims where the Insured Vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations.

2. Any loss/damage caused to the Insured Vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.

3. Any claims where services have been availed of without the prior consent of Acko.

13. Zero Depreciation

This optional cover shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this optional cover 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.

Conditions specific to this optional cover

The benefit provided under this optional cover are subject to the following conditions:

1. We shall only accept such number of claims under this optional cover for the depreciation amount, as is specified in the Schedule attached to the optional cover.

2. The claim is admissible under Section I of the underlying Policy in respect of the Insured Vehicle.

3. 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.

Exclusions specific to this optional cover

1. 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 optional cover.

2. This optional cover shall not be in force in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle

PART IV. GENERAL EXCLUSIONS (Applicable to all covers under the Policy)

We shall not be liable under this Policy in respect of:

1) any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.

2) any claim arising out of any contractual liability;

3) any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is

(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.

4) (i) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

(ii) 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.

5) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

6) any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

7) 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 You shall prove that the accidental 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, We shall not be liable to make any payment in respect of such a claim.

8) any Insured Vehicle not registered in Your name as the owner except in cases of temporary substitution, or if You have opted for Hire Purchase Agreement, Lease Agreement, and Vehicles subject to Hypothecation Agreement Optional Covers.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

PART V. GENERAL TERMS AND CONDITIONS

1) **Duty of Disclosure:** You must disclose all material information truthfully at the time of proposal and while making claim. You are also required to inform Us of any changes during the Policy Period that may affect the cover. Any misrepresentation, fraud, or non-disclosure may lead to cancellation of the Policy or rejection of a claim.

2) **Non-admittance of Liability:** No admission of liability, offer, promise, payment, or indemnity shall be made or given by You or on Your behalf without Our prior written consent. We shall be entitled, if We so choose, to take over and conduct, in Your name, the defence or settlement of any claim or to prosecute any claim for indemnity or otherwise for Our own benefit, and shall have full discretion in such proceedings or settlement, and You shall provide all information and assistance as We may reasonably require.

3) **Duty of Care and Access to Insured Vehicle:**

a) You shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain it in an efficient condition.

b) We shall have free and full access at all times to inspect the Insured Vehicle or any part thereof, as well as to examine any driver or employee engaged by You.

c) In the event of any accident or breakdown of the Insured Vehicle, You shall ensure that the Insured Vehicle is not left unattended without adequate precautions to prevent further damage or loss and if

Vehicle be driven or left unattended before the necessary repairs are effected any extension of the damage or any further damage to the Vehicle shall be entirely at the Insured's own risk.

d) If the Insured Vehicle is driven before necessary repairs are completed, any further or aggravated damage arising therefrom shall be entirely at Your own risk, and We shall not be liable for such additional damage.

4) **Customisable Policy Period:** (A) (Section I) Own Damage, (A) (Section II) Third Party Liability, and (A) (Section III) Personal Accident covers and the Optional Covers may be selected with flexible tenures as per Your choices in the Policy Schedule, subject to regulatory restrictions.

5) **Cancellation:**

a) You may cancel this Policy any time during the Policy Period by informing Us and no reasons shall be required for such cancellation. We may cancel this Policy only on grounds of established fraud, by providing the Policyholder with a minimum of 7 (seven) days' written notice. However, the cover under (A) (Section II) Third Party cannot be cancelled by You or Us except in case of double insurance or Total Loss/CTL of the Insured Vehicle as under (A)(Section I)(b)(iii) under Part III of the Policy.

b) Upon cancellation of the Policy,

   i) If the Policy Period is up to 1 year, then We will refund the proportionate premium for the unexpired Policy Period, provided no claim has been made during the Policy Period.

   ii) If the Policy Period exceeds 1 year, then We will refund the premium for the unexpired Policy Period, but only in respect of those Policy Years where risk coverage has not yet commenced.

6) **Contribution:** If, at the time of the occurrence of any event giving rise to a claim under this Policy, there exists any other valid and collectible insurance covering the same liability, Our liability shall be limited to Our ratable proportion of the compensation, costs, or expenses payable in respect of such claim.

7) **Claim Procedure and Documentation for cashless and reimbursement of claim:**

a) Claim intimation:
   i) Call us on 1800 266 2256 or
   ii) Mail us on hello@acko.com or
   iii) Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102
   iv) Details of your policy must be provided along with the intimation.

b) For Turn Around Time and Escalation refer to: https://www.acko.com/gi/customer-service/turn-around-time/

c) It is a condition precedent to Our liability under this Policy that You comply with all terms, conditions, and endorsements of this Policy insofar as they relate to anything required to be done or complied with by You, and that the statements and answers provided by You in the proposal form are true and correct.

d) On the happening of any event giving rise to a claim under this Policy, You or the nominee(s) are required to notify Us by sending a request to Us in writing as soon as reasonably possible, but no later than

   i) 7 days of discovery in case of theft, burglary, or malicious loss;

   ii) 30 days of the event for all other losses, unless a shorter limit is set for a specific Optional Cover.

e) Failure to give notice within the above periods will not lead to repudiation of any genuine claims, provided You can show that (i) it was not reasonably possible to comply, and (ii) the delay did not materially prejudice Our investigation or increase the loss.

f) You must, within 7 days of intimation, provide Us with all information and documentation reasonably required to assess, process, and settle the claim, including but not limited to:
   i. Vehicle registration certificate
   ii. Valid Driving License
   iii. Repair estimate
   iv. Repair Invoice
   v. Police Report (if registered)
   vi. Fire Brigade Report (if applicable)

g) For theft of the Insured Vehicle, You must (i) lodge an FIR with the police immediately and inform Us within 24 hours, (ii) hand over all original keys and vehicle documents to Us, and (iii) provide a No-Trace/Untraced Report issued by the police after about 90 days from the date of theft. These are conditions precedent to Our liability.

h) We may grant a further period where warranted, and We will not repudiate a claim solely for late submission unless the delay materially prejudices Our assessment.

i) Upon notification, We may appoint an independent surveyor to inspect and assess the loss or damage.

j) The surveyor shall submit the survey report to Us within 15 days of allocation or within such period as may be prescribed under the applicable law.

k) We shall process and decide upon the claim within 7 days of receipt of the survey report or within such period as may be prescribed under the applicable law.

8) **Transfer of Interest / Assignment:** You shall notify Us immediately in writing of any change in ownership or interest in the Insured Vehicle. On transfer/sale of the vehicle, this Policy shall cease to be valid unless You have obtained the Optional Cover – Transfer of Interest and We have accepted the Proposal Form from the Transferee. Assignment of this Policy to any Third Party is not permitted except with Our prior written consent.

9) **Continuation of Policy and Transfer on death of the Policyholder**

a) In the event of the death of the sole Policyholder, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Policyholder or until the Policy Expiry Date (whichever is earlier). During the said period, legal heir(s) of the Policy to whom the custody and use of the Insured Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Insured Vehicle.

b) Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new insurance policy for the Insured Vehicle, such heir(s) must make an application to the Us accordingly within the aforesaid period. All such applications should be accompanied by:

   i) Death Certificate in respect of the Policyholder
   ii) Proof of title to the Insured Vehicle
   iii) Original Policy.

10) **Nomination:**

a) You are required to nominate any person(s) on or before the Policy Issuance Date to whom the benefits under the Policy shall be payable in the event of Your death.

b) You may cancel or change the existing nominee(s) as specified in the Policy Schedule by sending Us a written request and give Us complete details in relation to the new nominee proposed.

11) **Communication:**

a) We will communicate and deliver all correspondence to You at the contact details provided by You and specified in the Policy Schedule.

b) You are required to promptly notify Us of any changes to Your contact details (including email address, mobile number) or bank account details previously provided, by submitting a written request to Us.

c) You may communicate and deliver all correspondence to Us at the contact details provided by Us and specified in the Policy Schedule.

12) **Additional Premium:** Where any modification, feature, or cover under this Policy requires payment of an additional premium, such premium shall be payable by You as specified by Us. The coverage in respect of such modification, feature, or cover shall apply only upon payment and acceptance of such additional premium by Us. This includes, without limitation, cases where the Insured Vehicle has a fibre glass fuel tank or any other non-standard fitting for which an additional premium is applicable.

13) **Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

14) **Warranty:** Warranted that the insured/vehicle owner holds a valid Pollution Under Control (PUC) Certificate and/or valid Fitness Certificate, as applicable, on the policy commencement date, and undertakes to renew and maintain a valid and effective PUC and/or Fitness Certificate throughout the policy period. The Company further reserves the right to take appropriate action in the event of any discrepancy in the PUC or Fitness Certificate.

15) **Limitations as to Use:** The Policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in Connection with Motor Trade.

PART VI. ERSTWHILE INDIA MOTOR TARIFF – ENDORSEMENTS

You may opt for the following endorsements from the erstwhile Indian Motor Tariff (IMT), collectively referred to as "IMT." These are designed to modify the terms on which cover is available to You, beyond the Base Covers and Optional Covers above.

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of INR it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the
... /.../....... to the ... /... / (both days inclusive) be deemed to include. *
It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured/ injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.
Subject otherwise to the terms exceptions conditions and limitations of this Policy.
NOTE: *Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/ Bangladesh as the case may be.

IMT. 3. Transfer of Interest

It is hereby understood and agreed that as from ….. /...../ the interest in the policy is transferred to and vested
in ....of .... carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated ...... /........./ shall be deemed to be incorporated in and to be the
basis of this contract.
Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of.
Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 4. Change of Vehicle

It is hereby understood and agreed that as from ...... /........./ the vehicle bearing Registration Number

.... is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

REGISTRATION NO.	ENGINE/ CHASSIS NO.	MAKE	TYPE OF BODY	C.C.	YEAR OF MANUFACTURE	SEATING CAPACITY INCLUDING DRIVER	IDV

In consequence of this change, an extra / refund premium of INR is charged/ allowed to the insured. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 5. Hire Purchase Agreement

It is hereby understood and agreed that (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.
It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.
Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.
Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 6. Lease Agreement

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely
...... as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.
It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.
Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.
Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with (hereinafter referred to as the Pledgee) and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.
It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof. Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 8. Discount for Membership of Recognized Automobile Associations

It is hereby understood and agreed that in consideration of insured's membership of ** a discount in premium of

INR ....* is allowed to the insured hereunder from ... /... /.......

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the policy. NOTE:

1. * For full policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired policy period is to be inserted.
2. ** Insert name of the concerned Automobile Association.

IMT. 10. Installation of Anti-Theft Device

In consideration of certification by * that an Anti-Theft device approved by Automobile Research Association of

India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of INR ** is hereby

allowed to the insured.

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy NOTE:

1. * The name of the certifying Automobile Association is to be inserted.
2. ** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti-Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT. 12. Discount for Specially Designed/Modified Vehicles for the Blind, Handicapped and Mentally Challenged Persons

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed/modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

Subject otherwise to the terms exceptions conditions and limitations of the policy.

IMT. 13. Use of Vehicle within Insured's Own Premises

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

IMT. 15. Personal Accident Cover to the Insured or any Named Person other than Paid Driver or Cleaner

{Applicable to private cars including three wheelers rated as private cars (not for hire or reward)}

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

NATURE OF INJURY	SCALE OF COMPENSATIO

	N
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of INR * during any one period of insurance in respect of any such person.

2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy. NOTE: * The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 16. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSATION
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of INR * during any one period of insurance in respect of any such person.

2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

4) Not more than ** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy. NOTE:

1. * The Capital Sum Insured (CSI) per passenger is to be inserted.
2. ** The registered sitting capacity of the vehicle insured is to be inserted.

IMT. 17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

NATURE OF INJURY	SCALE OF COMPENSATION
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of INR * during any one period of insurance in respect of any such person.

2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy. NOTE: * The Capital Sum Insured (CSI) per person is to be inserted.

IMT. 18. Personal Accident to Unnamed Hirer and Unnamed Pillion Passengers (Applicable to Motorised Two wheelers with or without side Car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation to any unnamed hirer/ driver/any unnamed pillion/ sidecar passenger* on the scale provided below for bodily injury caused by violent, accidental, external and visible means whilst mounting into/onto and/or dismounting from or traveling in/on the vehicle insured which independently of any other cause shall within three calendar months of the occurrence of such injury results in :

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that:

1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ` **

during any one period of insurance in respect of any such person.

2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

4) Not more than persons/ passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

* Delete if P.A. cover for unnamed pillion /side car passenger is not taken.

** The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 19. Cover for Vehicles Imported without Customs Duty

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the

insurer exercising the option under * to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such
part shall be limited to:

a) (i)The price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable; OR

(ii) If no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

b) The reasonable cost of fitting such parts.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

NOTE: * Insert 'Condition 3' in the case of the Private.

IMT. 20. Reduction in the Limit of Liability for Property Damage

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured. In consideration of this reduction in the limit of liability a reduction in premium of INR * is hereby made to the insured.

Subject otherwise to the terms conditions limitations and exceptions of the policy. NOTE: *To insert INR 100 for private cars.

IMT. 24. Electrical/ Electronic Fittings

(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle; Package Policy only)

In consideration of the payment of additional premium of INR , notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/ or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section 1 of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT. 25. CNG/LPG Kit in Bi-Fuel System (Own Damage cover for the kit)

In consideration of the payment of premium of INR * notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT. 26. Fire and/or Theft Risks Only

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of
the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self-ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

Subject otherwise to the terms conditions limitations and exceptions of this Policy. NOTE:

1. In case of Fire Risk only, the words 'burglary housebreaking theft' are to be deleted.
2. In case of Theft Risk only, the words 'fire explosion self-ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils' are to be deleted.

IMT. 27. Liability and Fire and/or Theft

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable there under except in respect of loss or damage by fire explosion self- ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NOTE:
1. In case of Liability and Fire Risks only, the words 'burglary housebreaking theft' are to be deleted.
2. In case of Liability and Theft Risks only, the words 'fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils' are to be deleted.

IMT. 28. Legal Liability to paid Driver and/or Conductor and/or Cleaner employed in connection with the operation of Insured Vehicle

In consideration of an additional premium of Rs 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923 , the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

1) This Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
2) The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
3) * the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
4) In the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

NOTE: *In case of Private cars (not used for hire or reward) delete this para.

IMT. 29. Legal Liability to Employees of the Insured other than Paid Driver and/or Conductor and/or Cleaner who may be traveling or driving in the Employee’s Car

{Private Cars only (not for hire or reward)}

In consideration of the payment of an additional premium @ Rs 25/-per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than * employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy. NOTE: * To insert the number of employees for which the premium has been paid.

IMT. 33. Loss of Accessories (Applicable to Motorised Two Wheeler Policies only)

In consideration of the payment of an additional premium of INR it is hereby understood and agreed that as from ....../...../ notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

IMT. 43. Theft and Conversion Risk

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in

consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT-35 is hereby deemed to be deleted.
It is further understood and agreed that the indemnity in respect of Theft and/or Conversion by the hirer is applicable only in case of Theft and/or Conversion of the entire vehicle.
It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

IMT. 44. Indemnity to Hirer – Package Policy – Negligence of the Owner or Hirer

It is hereby declared and agreed that in consideration of payment of an additional premium of INR the Insurer will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle insured while let on hire.
Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT. 45. Indemnity to Hirer – Liability Only Policy – Negligence of the Owner or Hirer

It is hereby declared and agreed that in consideration of payment of an additional premium of INR the Insurer will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.
Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

PART VII. GRIEVANCE REDRESSAL:

For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com

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).

You can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours.

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 Grievance Redressal Officer:

Email: gro@acko.com

Postal Address: Acko General Insurance Limited 2nd Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore: 560102

The Grievance Redressal Officer will provide a final response within 7 days of receipt of the escalation. If you wish to pursue other avenues for redressal of grievances and in the event of an unsatisfactory response from the Grievance Redressal Officer, You may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or toll free no. 1800 4254 732 / 155255 or through email on complaints@irdai.gov.in. For more information, please visit 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

Where the grievance is not resolved, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. The details of the Insurance Ombudsman are available below:

Jurisdiction	Ombudsman Office Address & Contact Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu	**Ahmedabad** Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD- 380001
	oio.ahmedabad@cioins.co.in
	079 - 25501201/02
Karnataka	**Bengaluru** Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru- 560078
	oio.bengaluru@cioins.co.in
	080 - 26652048 / 26652049
Madhya Pradesh, Chhattisgarh	**Bhopal** 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal- 462011
	oio.bhopal@cioins.co.in
	0755 - 2769201 / 2769202 / 2769203
Odisha	**Bhubaneswar** 62, Forest park, Bhubaneswar- 751009
	oio.bhubaneswar@cioins.co.in
	0674 - 2596461/ 2596455/ 2596429/ 2596003
Punjab, Haryana (excl Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	**Chandigarh**
	Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh- 160017
	oio.chandigarh@cioins.co.in
	0172-2706468
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)	**Chennai** Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI- 600018.
	oio.chennai@cioins.co.in
	044 - 24333668 / 24333678

Delhi & following Distts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh	**Delhi** 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110002 oio.delhi@cioins.co.in 011 - 46013992/ 23213504/ 23232481
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	**Guwahati** Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001(Assam) oio.guwahati@cioins.co.in 0361 - 2632204 / 2602205 / 2631307
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry	**Hyderabad** 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad- 500004. oio.hyderabad@cioins.co.in 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325
Rajasthan	**Jaipur** Jeevan Nidhi- II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302005. oio.jaipur@cioins.co.in 0141- 2740363
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	**Kochi** 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M. G. Road, Kochi- 682011. oio.ernakulam@cioins.co.in 0484 – 2358759
West Bengal, Sikkim, Andaman & Nicobar Islands	**Kolkata** Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata- 700072 oio.kolkata@cioins.co.in 033 - 22124339 / 22124341
Distts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	**Lucknow** 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow- 226001. oio.lucknow@cioins.co.in 0522 - 4002082 / 3500613
Metropolitan Region excl wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai	**Mumbai** 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai- 400054 oio.mumbai@cioins.co.in 022 - 69038800/27/29/31/32/33
State of Uttarakhand and the following Distts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	**Noida** Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. oio.noida@cioins.co.in 0120-2514252 / 2514253

Bihar, Jharkhand	**Patna** 2nd Floor, Lalit Bhawan, Bailey Road, Patna- 800001.
	oio.patna@cioins.co.in
	0612-2547068
State of Goa and State of Maharashtra excl areas of Navi Mumbai, Thane distt, Palghar Distt, Raigad distt & Mumbai Metropolitan Region	**Pune**
	Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune- 411030.
	oio.pune@cioins.co.in
	020-24471175
Area of Navi Mumbai, Thane Distt, Raigad Distt, Palghar Distt and wards of Mumbai, M/East, M/West, N, S and T."	**Thane** 2nd Floor, Jeevan Chintamani Building, Vasant rao Naik Mahamarg, Thane (West)- 400604
	oio.thane@cioins.co.in
	022-20812868/69

The updated details of Insurance Ombudsman offices are also available at the IRDAI's website at www.irdai.gov.in, or on the website of Council for Insurance Ombudsmen at www.cioins.co.in or on the Our website at www.acko.com/gi.