

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description	Policy / Clause Number
1	Product Name	Liability Only Policy Private Car 3 Years	
2	Unique Identification Number (UIN)	IRDAN157RP0010V01201819	
3	Structure	Indemnity Basis: Liability to Third Parties Benefit Basis: Personal Accident Cover for Owner-driver (If opted)	
4	Interests Insured	<ul style="list-style-type: none"> Liability to third party arising out of use of the insured vehicle Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted) 	
5	Sum Insured / Motor Insured Declared Value	<p>Please refer your policy schedule for the details of Sum Insured applicable to your policy</p> <ul style="list-style-type: none"> For Liability to Third Parties: <ul style="list-style-type: none"> For Third Party Property Damage- Upto INR 7.5 lakhs For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation) For Personal Accident Cover for Owner-Driver (If opted) – As mentioned in the Policy Schedule 	
6	Policy Coverage	<ul style="list-style-type: none"> Liability to Third Parties Personal Accident for Owner- Driver of the Insured Vehicle (If opted) 	
7	Add-on Cover	Explained in the Add on CIS (If opted)	
8	Loss Participation	Not Applicable.	
9	Exclusion	<p>1.The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein:</p> <p>(a) being used otherwise than in accordance with the 'Limitations as to Use'</p> <p>or</p> <p>(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.</p> <p>2.The Company shall not be liable in respect of any claim arising out of any contractual liability.</p> <p>3.Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in</p>	General Exceptions

		<p>the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</p> <p>4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises</p> <p>5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</p> <p>6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the Policy schedule and applicable to the Policy.	
11	Admissibility of Claim	<ul style="list-style-type: none"> The admissibility of a claim under third party liability claims depends on whether the loss or damage is in accordance with the terms and conditions of the policy, provisions of motor vehicle act and other applicable laws. The admissibility of claim under Personal Accident Cover for Owner Driver only in the event of accidental bodily injury sustained by you while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms, conditions and exclusions of the policy. <p>Sample Claim Calculation:</p>	

		<ul style="list-style-type: none"> All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). Third-party Property damage is capped at RS. 7.5 lakh, any damage exceeds the upper limit, the balance has to be paid by You. Any claim under the Personal Accident Cover for Owner Driver shall be payable in accordance with the benefit scale specified in the policy wordings and subject to the Sum Insured as mentioned in the Policy Schedule. 	
12	Policy Servicing - Claim Intimation and Processing	<p><u>Step 1:</u> To intimate us about your claim,</p> <ul style="list-style-type: none"> Call us on 1860 266 2256 or Mail us on hello@acko.com or Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102 <p>Details of your policy must be provided along with the intimation.</p> <p><u>Step 2:</u> Submit necessary documents such as Driving License, RC Copy, Police FIR Copy and other relevant documents required at the time of claim.</p> <p>Claim Processing for Third Party Liability shall be as per the procedure of law.</p>	
13	Grievance Redressal and Policyholders Protection	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102</p> <p><u>Our website:</u> www.acko.com/gi</p> <p>Email: grievance@acko.com</p> <p>Toll Free: 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week)</p>	Grievance Redressal
14	Obligations of the Policyholder	<ul style="list-style-type: none"> Insured is at obligation to disclose all material information at the time of purchasing the policy. In the event of misrepresentation, mis- description or non-disclosure of any material fact by the Insured, the Policy shall be void and entire premium will be forfeited. And also claim if any reported will be rejected. In case of any changes/modification/addition to the already declared information, the same needs to be get endorsed in the policy through endorsement immediately to avoid Claim rejection 	