

# ACKO CAR PACKAGE POLICY

Add-On Covers — Prospectus

## ADD-ON COVER 1: FIRE PROTECTION COVER

UIN: IRDAN157RPMT0013V01202526/A0015V01202627

On payment of additional premium, Acko indemnifies the Insured for loss or damage to the Insured Vehicle caused solely and directly by Fire Perils as opted by you and mentioned in the policy schedule, during the Policy Period. Maximum liability is limited to the IDV mentioned in the Policy Schedule, subject to applicable terms, conditions, depreciation and deductibles applicable to base policy and add on covers mentioned herein.

**NOTE:** Cover is strictly limited to Fire Perils as opted by you and mentioned in the policy schedule. Losses from any other peril (theft, flood, earthquake, riot, etc.) are excluded.

### Conditions

- This add will not be offered/ applicable if you opted for Section 1 - Own Damage Cover of the Base Policy. The Insured cannot hold OD Cover under any co-terminus policy simultaneously.
- If OD Cover is found operative concurrently, this Add-on is cancelled ab initio; Acko's liability ceases immediately and premium is refunded pro-rata (subject to no claim paid).
- Cover applies only to Fire Perils listed herein and is geographically limited to the area specified in the Base Policy.

### Exclusions

Acko is not liable for any loss or damage arising from:

- Applicable deductible/excess under the Base Policy.
- Indirect, consequential, constructive total loss or concurrent causes other than a Fire Peril — including loss of use, earnings, or diminution in market value.
- Depreciation, wear and tear, or mechanical/electrical breakdown not attributable to a Fire Peril.
- Any loss covered or recoverable under another insurance policy.

## ADD-ON COVER 2: THEFT PROTECTION COVER

UIN: IRDAN157RPMT0013V01202526/A0016V01202627

On payment of additional premium, We will indemnify the Insured against loss or damage to the Insured Vehicle due to total theft during the Policy Period — where the vehicle is not recovered within 90 days of the FIR date (or per the Non-Traceable Report, whichever is earlier), as per prevailing guidelines. Maximum liability is limited to the IDV in the Policy Schedule, subject to applicable depreciation, deductibles, terms, conditions, exclusions, and limitations of this Add-on Cover and the Base Policy.

**NOTE:** Cover applies to theft of the entire vehicle only. Theft of accessories, tools, or spare parts alone is excluded unless specifically declared and accepted.

## Conditions

- This add will not be offered/ applicable if you opted for Section 1 - Own Damage Cover of the Base Policy. The Insured cannot hold OD Cover under any co-terminus policy simultaneously.
- If OD Cover is found operative concurrently, this Add-on is cancelled ab initio; Acko's liability ceases immediately and premium is refunded pro-rata (subject to no claim paid).
- A valid FIR with competent Police authority is a condition precedent to any Theft claim.
- Total Theft claims are settled only upon production of the Non-Traceable Report / Final Police Report (or after 90 days from FIR date, whichever is earlier).
- On settlement, Acko is subrogated to all rights of the Insured against third parties; title to any subsequently recovered vehicle vests with Acko from the settlement date.
- Cover is geographically limited to the area specified in the Base Policy.

## Exclusions

Acko is not liable for loss or damage arising from:

- Any loss or damage to the Insured Vehicle directly and solely caused by an Attempted Theft.
- Applicable deductible/excess under the Base Policy.
- Indirect, consequential, or concurrent causes other than Theft — including loss of use, earnings, or diminution in market value.
- Any loss covered or recoverable from somewhere else.
- Theft of accessories, spare parts, tools, or in-built/factory-fitted equipment without simultaneous theft of the entire vehicle.
- Theft of undeclared audio/video systems, navigation devices, or electronic accessories.
- Theft by a person entrusted with the vehicle (garage owner, mechanic, driver, employee, or household/family member).
- Theft resulting from the Insured's negligence, fraud, misrepresentation, or willful act — including leaving keys in or on the vehicle.
- Mechanical/electrical breakdown, depreciation, or wear and tear.
- Losses outside the geographical area in the Policy Schedule, or unsupported by a valid FIR.
- Any claim not supported by a valid FIR registered with the competent Police authority.

## GENERAL CONDITIONS

- All terms, conditions, warranties, exclusions, and exceptions of the Base Policy apply to these Add-on Covers, except where inconsistent with the specific provisions herein. In case of conflict, provisions of these Add-on Covers prevail.
- Cancellation of Add-on Covers is governed by the cancellation provisions of the Base Policy.

### Acko General Insurance Limited

2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102  
IRDAI Reg No: 157 | CIN: U66000KA2016PLC138288 | [www.acko.com/gi](http://www.acko.com/gi) | Toll free: 1800 266 2256 | Mail: [hello@acko.com](mailto:hello@acko.com)