

Acko Drivecam Car Policy

PROSPECTUS

Why take Car Insurance?

Buying a car insurance policy ensures that you are financially safeguarded against any damages incurred to your car. Acko Drivecam Car Policy provides multiple benefits i.e. it pays for the cost of repairs/ treatments for any damage/ injury caused to the third party as well as financially covers you against injuries/ damage to you or your car.

It is advisable to buy Acko Drivecam Car Policy as you receive an extended financial coverage against unforeseen situations like accidents, theft, natural calamities, man-made calamities, damage to third party person or property, etc.

Why take Acko car Insurance?

Acko General Insurance provides the following benefits to its customers:

- Easy buying Process: Buy an insurance policy any-time, anywhere, directly from the official website.
- Guidance from Trained Professionals: Get insurance related, unbiased advice from Acko's trained professionals.
- Quick Claim Settlement: When a claim is filed, Acko tries to settle it in a quick and hassle free manner.

How is the Acko Drivecam Car Policy different from other car policies?

This policy provides comprehensive motor insurance coverage for Private Car, enhanced with dashcam-based features where Acko will supply a dashcam device to the insured at the inception of the policy.

Dashcam Provision

As part of this policy, a dashcam-integrated feature will be introduced to promote safer driving practices and ensure accurate documentation of incidents during unforeseen events. A dashcam device will be provided to the insured by us under the following terms and conditions:

Terms and Conditions:

1. Dashcam Allocation

- Only one dashcam will be provided per Insured Vehicle at the inception of the Policy.
- The dashcam device is included as a policy benefit. Its app-based connectivity through the Acko App, along with related services, will remain available only during the active policy period, unless explicitly agreed otherwise by us.

2. Installation Responsibility

- The Dashcam will be provided on a Do-It-Yourself (DIY) basis.
- Policy Holder is responsible for installing the dashcam in accordance with the guidelines provided.
- The Company shall bear no liability for any loss or damage to the Insured Vehicle and Dashcam resulting from improper installation or any modification, including but not limited to cuts in the vehicle's wiring.

3. Replacement Policy

- The Company may offer a replacement dashcam only in cases of verified technical malfunction due to manufacturing defects, provided the issue is reported to us.
- No replacement will be issued for the damage resulting from negligence, misuse or unauthorized modification.
- Coverage for damage to the dashcam shall be applicable only in the event of an admissible Own Damage claim arising out of an accident involving the insured vehicle, provided the dashcam is insured under the Electrical Accessories Sum Insured and mentioned in the Policy Schedule.

4. Non-Renewal and Connectivity Restriction

- If the policy is not renewed with us, We reserve the right to disable or restrict access to Dashcam's mobile

- app, cloud services, and related digital features, unless explicitly agreed otherwise by Us.
- Policy Holder is not required to return the dashcam, however, access to insurer supported digital features will stop unless the policy is renewed or unless explicitly agreed otherwise by Us .
- We shall not be liable for any loss of functionality resulting from such restrictions after non-renewal.

5. Policy Amendments

The Company reserves the right to revise or modify the dashcam-related provisions with prior notice to the Policyholder.

6. Policy Cancellation and Refund Adjustment

- In the event of policy cancellation before the dashcam is delivered, the dashcam order will be automatically cancelled. If the Policy has not yet commenced, a full refund of the insurance premium will be processed. If the policy has already commenced, a pro-rata premium refund shall be processed for the unexpired policy period.
- If the policy is cancelled after the dashcam has been delivered:

Where the Policyholder has paid a specific premium towards the dashcam, the Company shall deduct the fixed premium attributable to the dashcam (if any) as mentioned in the Policy Document from the total premium prior to computing the refund. The balance premium shall thereafter be refunded on a pro-rata basis for the unexpired period of insurance.

Tenure Options: 1 year / 2 Years / 3 years.

Note:

- Tenure of Section II – Liability to third Parties can be opted for the tenure(s) for which rates are available as per the prevailing tariff as amended from time to time
- Under no circumstances period of coverage of any benefit shall exceed tenure of Section II – Liability To Third Parties.
- You have the flexibility to choose from a range of coverage options, which can be selected in various ways based on the needs and preferences.
- Upon renewal, the benefits, terms and conditions of the Policy, including the premium rate, may be subject to change in accordance with applicable regulations.

What is covered?

Inclusions are situations in which the owner can file claim against a car insurance policy.

A. BASE COVERS:

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

a. What is Covered?

We will indemnify You against loss of or damage of your Vehicle, caused directly by any of the insured perils specified below.

i. Standard Inclusions

Loss of or damage caused by:

1. Accident (such as collision, overturning, impact, or falling objects);
2. fire, explosion, self-ignition or lightning;
3. burglary, housebreaking or theft;
4. riot and strike;
5. earthquake (including fire and shock damage);
6. flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
7. malicious act;
8. terrorist activity;
9. whilst in transit (by road, rail, inland waterway (excluding sea voyage), lift, elevator or air);
10. landslide rockslide.

ii. Built-In Additional Covers

1. Consumables

We will cover the cost of Consumable Items required for repairing of your Vehicle following damage resulting from an insured peril covered under (A) Section I (a) (i) above.

2. Engine Protect – Accidental Leakage

We will indemnify You for damage to the internal parts of the engine, gearbox or transmission parts resulting from coolant or lubricating oil leakage resulting solely from an insured peril covered under (A) (Section I) (a) (i) above. We will also pay the reasonable cost of protection, removal of the Insured Vehicle to the nearest repairer and redelivery.

b. What Is Not Covered (Own Damage Exclusions)

We shall not be liable to indemnify You for the following loss or damage to your Vehicle resulting from the following:

- i) Any consequential loss (subsequent loss or damage that occurs as a consequence of the initial event or damage, and not directly caused by it), including damage that arises indirectly from a covered event, unless specifically covered under another benefit.
- ii) Depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages not caused by an insured peril.
- iii) Any damage to tyres and tubes unless the Insured Vehicle is damaged simultaneously, in which case Our liability is limited to 50% of the replacement cost subject to terms and conditions of Zero Depreciation Optional Cover and Tyre Protect Optional Cover, as applicable.
- iv) Any loss or damage arising when You or any person driving the Insured Vehicle is under the influence of intoxicating liquor or drugs.
- v) Any claim for which the subject matter is covered under another insurance policy, manufacturer's warranty, recall campaign, or similar coverage at the time of loss.
- vi) Repairs or replacements undertaken without prior approval from Us.
- vii) Other exclusions listed in General Exclusions.

SECTION II – LIABILITY TO THIRD PARTIES**a. What is Covered?**

We will indemnify You and any driver who is driving the vehicle with Your permission against legal liability arising out of the use of the Insured Vehicle within the territorial limits of India, in respect of the following:

- i) **Death of or bodily injury:** Death of or bodily injury to any Third Party, including the occupants of Insured Vehicle (other than those carried for hire or reward). This does not apply where such death or injury arises out of and in course of their employment with You unless required by law.
- ii) **Property Damage:** Damage to property other than property belonging to You or property held in trust by You or in Your custody or control.

b. What Is Not Covered (Third Party Exclusions)

We shall not be liable to indemnify You for liability resulting from the following:

- i) You or any person driving the Insured Vehicle under the influence of intoxicating liquor or drugs.
- ii) The person driving does not hold a valid and effective driving licence at the time of the Accident.
- iii) Any consequential loss (subsequent loss or damage that occurs as a consequence of the initial event or damage, and not directly caused by it).
- iv) Any damage to property owned by You or held in Your trust or in the custody or control of You, Your family members, or Your employees.
- v) Liabilities arising when the Insured Vehicle is used outside the purposes/limitations described in the Policy Schedule or driven by a person not authorized by You to drive.
- vi) The Insured Vehicle is not being used in violation of applicable laws or for unauthorised purposes such as racing, reckless driving or carrying passengers/goods for hire or reward.
- vii) Other exclusions listed in General Exclusions.

SECTION III - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

1. What Is Covered

If the insured person meets with an accident involving the insured vehicle that results in death or permanent disability, we will pay compensation in accordance with the below table and as per the sum insured specified in the policy schedule, to you or your legal representative:

Event	% of Sum Insured
(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%

2. What Is Not Covered (PA Exclusions)

We will not pay in respect of death or bodily injury that is directly or indirectly, wholly or partly, arising from, resulting from, or traceable to:

- intentional self-injury, suicide or attempted suicide;
- any physical defect or infirmity;
- an Accident occurring while You were under the influence of intoxicating liquor or drugs.

B. OPTIONAL COVERS

You may choose to add one or more of the following Optional Covers by paying an additional premium.

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 – Flood

If You have opted for this Optional Cover, then We will reimburse You for expenses incurred towards the repair and/or replacement of the internal parts of the engine, gearbox, differential assembly, and their associated components of your vehicle, resulting from aggravated damage caused by water ingress or hydrostatic lock due to any peril covered under Section I (Own Damage) of the Policy, provided there is evidence of the Insured Vehicle being submerged or stopped in a water logged area and subject to the limits specified in the Policy Schedule.

2. FASTag Linked Cover

If You have opted for this Optional Cover and digitally signed declaration/acceptance form “*Declaration for FASTag Optional Cover*” as provided by Us, then You have given Your consent to Us to access Your FASTag usage history (including toll transaction records, time, and location data) for your Vehicle, and to use such data exclusively for assessing Your driving behavior, generating usage-based insights, evaluating Your risk profile, determining premium discounts or loading at the time of renewal, and improving product features and service offerings under this benefit.

3. Invoice Cover

If You have opted for this Optional Cover, then in the event of Total Loss, or Constructive Total Loss, or theft of your Vehicle during the Policy Period, We will pay the difference between the IDV and the Invoice Value stated in the Policy Schedule or the latest available manufacturer Invoice Value, whichever is lower.

4. Key Protect

If You have opted for this Optional Cover, then We will reimburse the expenses incurred towards replacing your Vehicle's key in case your Vehicle's key is lost, stolen or damaged or repairing or replacing your Vehicle's lock-set in case the your Vehicle's lock-set/key is damaged.

5. Loss of License/RC

If You have opted for this Optional Cover, then We will pay You a fixed amount as stated in the Policy Schedule in case of theft or loss of Your valid government-issued driving license or the registration certificate of your Vehicle during the Policy Period, provided that You have reported the incident to the police, and shared a copy of the First Information Report (FIR) with Us.

6. NCB Protect

If You have opted for this Optional Cover, then You will retain the applicable No Claim Bonus at the time of renewal even if a claim has been made under this Policy during the Policy Period.

7. Outstation Emergency Cover

If You have opted for this Optional Cover, then We will pay You a fixed amount as stated in the Policy Schedule in case your Vehicle is immobilized due to a breakdown or Accident occurring outside a 100-kilometer radius from Your place of residence as stated in the Policy Schedule during the Policy Period

8. Personal Belongings- Damage due to Accident

If You have opted for this Optional Cover, then We will reimburse You for the costs incurred towards the repair or replacement of Your Personal Belongings that were kept inside your Vehicle and were damaged due to an Accident of the Insured Vehicle as covered under (A) (Section I) Own Damage of the Policy, subject to deduction for depreciation and the limit specified in the Policy Schedule.

9. Personal Belongings – Loss due to Theft

If You have opted for this Optional Cover, then We will pay You for the loss of Your Personal Belongings that were kept inside the Insured Vehicle and were lost or stolen due to theft or burglary of the your Vehicle as covered under (A) (Section I) Own Damage of the Policy, subject to deduction for depreciation and the limit specified in the Policy Schedule

10. Loss of Electronic Equipment

If You have opted for this Optional Cover, then We will pay You for the loss of Your Electronic Equipment that were kept inside your Vehicle due to an Accident, theft or burglary of your Vehicle as covered under (A) (Section I) Own Damage of the Policy, subject to deduction for depreciation and the limit specified in the Policy Schedule.

11. Zero Depreciation

If You have opted for this Optional Cover, then We will pay the amount of depreciation deducted on the amount payable for the replacement of parts of your Vehicle that have suffered loss or damage (not amounting to a Total Loss or Constructive Total Loss) due to perils covered under (A) (Section I) Own Damage of the Policy, during the Policy Period and subject to the limits specified in the Policy Schedule

12. Roadside Assistance

If You have opted for this Optional Cover, then We will provide You the following emergency assistance services on Your request during the Policy Period:

- i) Flat Tyre
- ii) Battery Jumpstart
- iii) On-spot Repair
- iv) Spare Key Retrieval
- v) Fuel Support
- vi) Emergency Towing
- vii) Taxi Support
- viii) Hotel Accommodation
- ix) Pick-up of the Vehicle
- x) Legal Assistance
- xi) Emptying of Fuel Tank

13. Small Repair Claim

If You have opted for this Optional Cover as stated in the Policy Schedule, then We shall reimburse the costs incurred towards labour, up to the limits specified in the Policy Schedule for the following services provided such repairs are carried out at garages approved by Us:

1. Painting
2. Balancing
3. Wheel Alignment

4. Polishing
5. Minor Denting (for non-cutting and non-welding work only)
6. Opening-Fitting
7. Paid service labour (as per the OEM's recommendation)
8. Brake overhaul
9. Clutch overhaul
10. Interior cleaning
11. Anti-rust coating
12. Twenty points electrical check-up
13. Suspension overhaul
14. Engine tuning
15. Tyre rotation
16. Battery replacement
17. Gear-box overhaul

14. Tyre Protect

By opting for this Cover, We will reimburse you for the following expenses arising out of accidental loss or damage to the tyres and tubes of your vehicle, rendering the tyre unfit for use due to:

- A bulge in the tyre
- Bursting of the tyre
- Cuts or other damage to the tyre

We will reimburse:

- The cost of replacing the damaged tyre(s) with new equivalent or near-equivalent tyre(s) of similar make, model, and specifications as those on the insured vehicle at the time of availing car insurance or at the time of the accident/damage
- Labour charges for removing and refitting the tyre(s)
- Charges for wheel balancing, as may be necessary

15. Voluntary Deductible

If You have opted for this Optional Cover, then You agree to bear the costs incurred on the repair or replacement of your Vehicle and/or its accessories under(A) (Section I) Own Damage of the Policy up to the limit specified in the Policy Schedule in respect of each and every loss of or damage to your Vehicle (including loss or damage resulting in Total Loss/Constructive Total Loss).

16. Preventive Risk Management Benefit

If You have opted for this Optional Cover, then We will provide You with a specified number of complimentary maintenance services or specified monetary/percentage discounts, as stated in the Policy Schedule redeemable at eligible service providers towards the maintenance of the Insured Vehicle. The benefits under this Optional Cover shall be available exclusively for your Vehicle and may be utilised towards the commonly required and routine maintenance services including but not limited to the following:

- i) Periodic/general servicing packages
- ii) Engine oil and filter change
- iii) Air filter / cabin filter replacement
- iv) Brake inspection and servicing
- v) Battery check/replacement
- vi) Coolant or fluid top-up/replacement
- vii) Wheel balancing and alignment
- viii) Tyre rotation/replacement
- ix) AC check-up/service
- x) Car wash and interior cleaning
- xi) Pick up and Drop of car

C. OTHER OPTIONAL COVERS

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

Covers and Optional Covers above.

1. Extension of Geographical Area

If You have opted for this Optional Cover, then We will extend the coverage under Section I (Own Damage), Section II (Third Party Liability), and Section III (Personal Accident) of the Policy to claims occurring within the Geographical Area(s) stated in the Policy Schedule.

2. Agreed Value for Vintage Car or Classic Car

If You have opted for this Optional Cover and your Vehicle is duly certified as a Vintage Car or Classic Car, then We will pay the IDV as stated in the Policy Schedule in the event of a Total Loss or CTL of the Insured Vehicle, provided that the claim is admissible under (A) (Section I) Own Damage of the Policy. In the event of any loss or damage other than Total Loss/CTL to your Vehicle, the claim, if admissible, shall be payable in accordance with (A) (Section I) Own Damage of the Policy.

3. Transfer of Ownership/Interest

If You have opted for this Optional Cover and You transfer the ownership/interest your Vehicle to another person ("Transferee"), then, from the date of such transfer as communicated by You to Us, the ownership/interest under this Policy shall be deemed to be transferred to and vested in the Transferee, who shall be deemed to be the Policyholder under this Policy. The Proposal Form and any declaration/information made by the Transferee shall be deemed to be incorporated in this Policy and shall continue to form the basis of this Policy.

4. Change of Vehicle

If You have opted for this Optional Cover and You wish to substitute/change your Vehicle under this Policy with another vehicle, then, upon Your request to Us along with the required information/documentation, the existing vehicle shall be deemed deleted from the Policy Schedule, and We will provide coverage to the substituted/changed vehicle as your Vehicle under this Policy from the date of such request and update the details of your Vehicle in the Policy Schedule.

5. Hire Purchase Agreement

If You have opted for this Optional Cover and your Vehicle is owned by a person other than You ("Owner") and was given to You under a Hire Purchase Agreement, then all payments due from Us under this Policy in respect of Total Loss/CTL shall be made to the Owner (instead to You), and such payment shall constitute a full and final discharge of Our liability under the Policy. However, You shall continue to be treated as the Owner-Driver for the purposes of the (A) (Section III) Personal Accident of the Policy.

6. Lease Agreement

If You have opted for this Optional Cover and your Vehicle is owned by a person other than You ("Lessor") and was given to You under a Lease Agreement, then all payments due from Us under this Policy in respect of Total Loss / CTL shall be made to the Lessor (instead of You), and such payment shall constitute a full and final discharge of Our liability under the Policy. However, You shall continue to be treated as the Owner-Driver for the purposes of (A) (Section III) Personal Accident of the Policy.

7. Vehicles subject to Hypothecation Agreement

If You have opted for this Optional Cover and your Vehicle is pledged to or hypothecated with a person ("Pledgee"), then all payments due from Us under this Policy in respect of Total Loss/CTL shall be made to the Pledgee (instead of You) as long as the person is Pledgee of the Insured Vehicle, and such payment shall constitute a full and final discharge of Our liability under the Policy. However, You shall continue to be treated as the Owner-Driver for the purposes of (A) (Section III) Personal Accident of the Policy.

8. Discount for Membership of Recognized Automobile Associations

If You have opted for this Optional Cover and You are, or during the Policy Period become, a member of any recognised Automobile Association and notified to Us, then We will provide a discount of the amount stated in the Policy Schedule on the premium payable under this Policy, or, if the membership commences mid-term, the discount shall be applied on a pro-rata basis on the premium payable for the unexpired Policy Period.

9. Discount for Vintage Cars/Classic Car

If You have opted for this Optional Cover and your Vehicle is duly certified as a Vintage Car or Classic Car, then We will provide a discount of the amount specified in the Policy Schedule on the premium payable under this Policy, or, if

the certification is obtained mid-term, the discount shall be applied on a pro-rata basis for the unexpired Policy Period.

10. Installation of Anti-Theft Device

If You have opted for this Optional Cover and your Vehicle is certified by the Automobile Research Association of India (ARAI), Pune, that an ARAI approved Anti-Theft Device is installed in the Insured Vehicle, then We will provide a discount of the amount specified in the Policy Schedule on the premium payable under this Policy, or, if the certification is obtained mid-term, the discount shall be applied on a pro-rata basis for the unexpired Policy Period, provided that the Anti-Theft Device in the Insured Vehicle is kept installed and maintained in efficient working condition throughout the Policy Period.

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

If You have opted for this Optional Cover and your Vehicle is specially designed or modified for use by blind, handicapped, or mentally challenged persons, and a suitable endorsement to this effect has been incorporated in the Registration Book by the Registering Authority, then We will provide a discount of the amount specified in the Policy Schedule on the premium payable under this Policy for the cover under (A) (Section I) Own Damage of the Policy.

12. Personal Accident Cover to the Named Person other than Paid Driver or Cleaner {Applicable to private cars including three wheelers rated as private cars (not for hire or reward)}

If You have opted for this Optional Cover and a person other than You is stated as "Named Person" in the Policy Schedule, then We will pay the sum insured specified in the Policy Schedule to the Named Person or his/her legal representative in the event of the Named Person's death or permanent disability of resulting from an Accident involving your Vehicle in accordance applicable scale.

13. Personal Accident to Unnamed Passengers other than the Policyholder and the Paid Driver and Cleaner {For Insured Vehicles rated as private cars (not for hire or reward) with or without side car}

If You have opted for this Optional Cover and any passenger other than You, the paid driver, attendant, cleaner, or a person in Your employment coming within the scope of the Workmen's Compensation Act 1923 (and subsequent amendments) is traveling in your Vehicle, then We will pay the Sum Insured specified in the Policy Schedule to such passenger or his/her legal representative in the event of death or permanent disability resulting from an Accident involving your Vehicle, in accordance with applicable scale.

14. Personal Accident Cover to Paid Drivers, Cleaners and Conductors

If You have opted for this Optional Cover, then We will pay the Sum Insured specified in the Policy Schedule to the paid driver, cleaner, or conductor employed by You, or to his/her legal representative, in the event of such person's death or permanent disability resulting from an Accident involving your Vehicle, in accordance with the applicable scale

15. Cover for Insured Vehicles Imported without Customs Duty

If You have opted for this Optional Cover and your Vehicle, which is imported without the payment of custom duty, suffers a loss or damage caused directly or indirectly by any of the insured perils under (A) (Section I) Own Damage of this Policy and requires a part not available from stocks held in the country where your Vehicle is held for repair, then We will indemnify You and settle the loss or damage instead of replacing or repairing the part.

16. Reduction in the Limit of Liability for Property Damage

If You have opted for this Optional Cover, then Our liability for damage to property other than property belonging to You or held in trust, custody, or control of You under (A) (Section II) Third Party of the Policy shall be limited to the amount as stated in the Policy Schedule.

17. Electrical / Electronic Fittings

If You have opted for this Optional Cover and your Vehicle is fitted with electrical and/or electronic fitting(s) as specified in the Policy Schedule, then We will indemnify You against loss of or damage to such fitting(s) caused directly or indirectly by any of the insured perils under (A) (Section I) Own Damage of the Policy, provided that such loss or damage is not due to mechanical or electrical breakdown and occurs while the fitting(s) are installed on the Insured Vehicle.

18. CNG/LPG Kit In Bi-Fuel System

If You have opted for this Optional Cover and your Vehicle is fitted with a CNG/LPG kit, then We will indemnify You

against loss of or damage to the CNG/LPG kit caused directly or indirectly by the insured perils specified under (A) (Section I) Own Damage of this Policy, up to the limit specified in the Policy Schedule.

D. 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 Insured Vehicle is being used in a manner not permitted under the Act or as specified in the Policy Schedule, including use for hire or reward, racing, pace-making, speed testing, reliability trials, or any purpose not explicitly covered under this Policy. This includes, but is not limited to, use of the Insured Vehicle by any person not holding a valid driving license, or outside the permitted class of use.
- 4) 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.

E. GENERAL TERMS AND CONDITIONS

1) 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.
- 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.
- c) We may cancel this Policy only on grounds of established fraud, by providing the Policyholder with a minimum of 7 (seven) days' written notice.
- d) The cover under Section II (Third Party) cannot be cancelled by You or Us except in case of double insurance or Total Loss/CTL of your vehicle.

Note: Where the Insured has paid a specific premium towards the dashcam, the Insurer shall deduct the fixed premium attributable to the dashcam (if any) as mentioned in the Policy Document from the total premium prior to computing the refund. The balance premium shall thereafter be refunded on a pro-rata basis for the unexpired period of insurance.

2) Claim Procedure and Documentation:

- a) 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.
- b) 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.
- c) 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.
- d) 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. Driving License
 - iii. Repair estimate
 - iv. Repair Invoice
 - v. Police Report (if registered)
 - vi. Fire Brigade Report (if applicable)
- e) 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.
- f) 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.
- g) Upon notification, We may appoint an independent surveyor to inspect and assess the loss or damage.
- h) 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.
- i) 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.

F. 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 Chief 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 Chief 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, 1st 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, Sonapat 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
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, Sonapat & 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
	io.kolkata@cioins.co.in
	033 - 22124339 / 22124341
Distts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, 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.
	io.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
	io.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.
	io.noida@cioins.co.in 0120-2514252 / 2514253
Bihar, Jharkhand	Patna 2nd Floor, Lalit Bhawan, Bailey Road, Patna- 800001.
	io.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.
	io.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
	io.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 <https://www.cioins.co.in/Ombudsman> or on the Our website at www.acko.com/gi.