

## 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	Two Wheeler Package Policy	
2	Unique Identification Number (UIN)	IRDAN157RP0002V02201819	
3	Structure	Indemnity Basis: Section I - Loss of or Damage to The Vehicle Insured and Section II - Liability to Third Parties Benefit Basis: Section III - Personal Accident Cover for Owner-driver (If opted)	
4	Interests Insured	<ul style="list-style-type: none"> <li>Damage to the Insured Vehicle</li> <li>Liability to third party arising out of use of the insured vehicle</li> <li>Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted)</li> </ul>	
5	Sum Insured / Motor Insured Declared Value	Please refer your policy schedule for the details of Sum Insured applicable to your policy <ul style="list-style-type: none"> <li>For Loss of or Damage to the vehicle Insured: IDV as mentioned in the Policy Schedule</li> <li>For Liability to Third Parties:               <ul style="list-style-type: none"> <li>For Third Party Property Damage- Up to INR 1 lakh</li> <li>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)</li> </ul> </li> <li>For Personal Accident Cover for Owner-Driver (If opted) – As mentioned in the Policy Schedule</li> </ul>	
6	Policy Coverage	<ul style="list-style-type: none"> <li>Loss of or Damage to the vehicle Insured</li> <li>Liability to Third Parties</li> <li>Personal Accident for Owner- Driver of the Insured Vehicle (If opted)</li> </ul>	
7	Add-on Cover	Explained in the Add on CIS (If opted)	
8	Loss Participation	Not Applicable.	
9	Exclusion	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>General Exceptions</b>

		<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>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.</p> <p>(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.</p> <p>5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>6. 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 the insured 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, the Company shall not be liable to make any payment in respect of such a claim.</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"> <li>The admissibility of a claim under Loss of or Damage to the Insured Vehicle depends on whether the loss or damage is covered by the policy, caused by an insured peril, not excluded, proximately caused by the insured peril, and compliant with all policy conditions and procedures.</li> <li>The admissibility of a claim under third party liability claims depends on whether the loss or damage is in accordance</li> </ul>	

		<p>with the terms and conditions of the policy, provisions of motor vehicle act and other applicable laws.</p> <ul style="list-style-type: none"> <li>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.</li> </ul> <p><b>Reporting of Loss Occurrence</b> Call us on 1800 266 2256 or Email us on <a href="mailto:hello@acko.com">hello@acko.com</a> Notice shall be given to the Company immediately upon the occurrence of any accidental loss, damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal.</p> <p><b>Situations where your Vehicle Insurance Claim might get Rejected:</b></p> <ul style="list-style-type: none"> <li>Claim filed too late</li> <li>Violating Traffic Rules</li> <li>Due to drunk driving</li> <li>Driving without a valid driving license</li> <li>If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.</li> </ul> <p>Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><b>Sample Claim Calculation:</b></p> <ul style="list-style-type: none"> <li>For Own Damage without add on cover Value of Parts (A)</li> <li>Less: Depreciation amount on Parts (B)</li> <li>Depreciated Value of Parts C = (A- B)</li> <li>Add: Cost of labour &amp; Paint charges (D)</li> <li>Net Assessed amount E=(C+D)</li> <li>Less: Policy Excess As applicable (F)</li> <li>Final Liability of insurer = (E-F) + * GST if applicable</li> </ul>	
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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"> <li>Call us on 1800 266 2256 or</li> <li>Mail us on <a href="mailto:hello@acko.com">hello@acko.com</a> or</li> <li>Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102</li> </ul> <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> <a href="http://www.acko.com/gi">www.acko.com/gi</a></p> <p>Email: <a href="mailto:grievance@acko.com">grievance@acko.com</a></p> <p>Toll Free: 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week)</p> <p>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 Officer:</p> <p><b>Email:</b> <a href="mailto:gro@acko.com">gro@acko.com</a></p> <p>The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p> <p>Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a></p>	<b>Grievance Redressal</b>

14	Obligations of the Policyholder	<ul style="list-style-type: none"><li>Insured is at obligation to disclose all material information at the time of purchasing the policy.</li><li>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.</li><li>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</li></ul>	
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Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place:

Date:   :

(Signature of the Policyholder)