

LIABILITY ONLY POLICY-PRIVATE CAR PROSPECTUS

Why take Car Insurance?

Buying at least a third-party car insurance policy is mandatory under The Motor Vehicles Act, 1988. It ensures that you are financially safeguarded against any loss incurred to the third-party person or property. A third-party car insurance covers you against legal liabilities which may be charged on you due to property damage or bodily injury (including death) of the third party, when involved in an accident with your car.

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.

What is covered?

Inclusions are situations in which the owner can file claim against a car insurance policy. A Third Party only insurance policy covers you against the following situations:

Personal Accident Cover

- For Owner Driver whilst driving the vehicle including mounting into/dismounting from or traveling in the insured vehicle as a co-driver
- Optional for other passengers and paid drivers, limited to the carrying capacity of the vehicle, excluding the driver

Third Party Legal Liability

- Third party property damage due to an accident
- Bodily injury (including death) due to an accident

Roadside Assistance Add-on Cover under Liability Only Policy- Private Car (IRDAN157RP0001V01201718/A0001V01202526)

This cover shall be available upon payment of additional premium with respect to this add-on. Upon your request during the policy period, Acko will provide you with the following emergency assistance services, if specified to be in force in the Schedule attached to the Add-ons:

- Flat Tyre
- Battery Jumpstart
- On-spot Repair
- Spare Key Retrieval
- Fuel Support
- Emergency Towing
- Taxi Support

- Hotel Accommodation
- Pick-up of the Vehicle
- Legal Assistance
- Emptying of Fuel Tank

What is not covered?

It is important to understand the major exclusions of your policy to avoid any unpleasant surprises during claims.

- Vehicle being used contrary to limitations as to use
- Any contractual liability
- Damage to and by a person driving the vehicle under the influence of drugs or liquor
- Damage to and by a person driving the vehicle without a valid license
- Injury/ death arising from intentional self injury, suicide or attempted suicide

Specific Exclusions to Roadside Assistance Add-on Cover

Acko would not be liable for:

- Any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
- Any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacture's manual.
- Any claims where services have been availed of without the prior consent of Acko.

Prohibition on rebates

Section 41 of the Insurance Act 1938 stipulates as follows:

“(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.”

Contact us

You can reach to us through any of the following methods:

- Call us on our toll free number 1800 266 2256
- Write to us at hello@acko.com
- Visit our website www.acko.com/qi