

## POLICY WORDINGS

### CONTENTS

<b>Part I Preamble.....</b>	<b>3</b>
<b>Part II Definitions.....</b>	<b>3</b>
<b>Part III Benefits.....</b>	<b>4</b>
<b>A. Base Covers:.....</b>	<b>4</b>
Section I – Own Damage : Loss Of Or Damage To The Insured Vehicle.....	4
Section II – Liability To Third Parties.....	7
Section III - Personal Accident Cover For Owner-Driver .....	9
<b>B. Optional Covers.....</b>	<b>9</b>
1. Engine Protect – Flood .....	9
2. Fastag Linked Cover .....	10
3. Invoice Cover .....	10
4. Key Protect .....	11
5. Loss Of License/Rc .....	11
6. Ncb Protect .....	12
7. Outstation Emergency Cover .....	12
8. Personal Belongings- Damage Due To Accident .....	12
9. Personal Belongings – Loss Due To Theft .....	13
10. Loss Of Electronic Equipment .....	13
11. Zero Depreciation.....	14
12. Roadside Assistance.....	15
13. Small Repair Claim .....	16
14. Tyre Protect.....	17
15. Voluntary Deductible .....	18
16. Preventive Risk Management Benefit .....	18
<b>C. Other Optional Covers.....</b>	<b>19</b>
1. Extension Of Geographical Area .....	19
2. Agreed Value For Vintage Car Or Classic Car .....	19
3. Transfer Of Ownership/Interest.....	19
4. Change Of Vehicle.....	20
5. Hire Purchase Agreement.....	20
6. Lease Agreement .....	20
7. Vehicles Subject To Hypothecation Agreement .....	21
8. Discount For Membership Of Recognized Automobile Associations .....	21
9. Discount For Vintage Cars/Classic Car .....	21
10. Installation Of Anti-Theft Device.....	21
11. Discount For Specially Designed/Modified Vehicles For The Blind, Handicapped And Mentally Challenged Persons .....	21
12. Personal Accident Cover To The Named Person Other Than Paid Driver Or Cleaner .....	21
13. Personal Accident To Unnamed Passengers Other Than The Policyholder And The Paid Driver And Cleaner .....	22

14. Personal Accident Cover To Paid Drivers, Cleaners And Conductors .....	22
15. Cover For Insured Vehicles Imported Without Customs Duty .....	23
16. Reduction In The Limit Of Liability For Property Damage.....	23
17. Electrical / Electronic Fittings .....	23
18. Cng/Lpg Kit In Bi-Fuel System .....	23
<b>General Exclusions (Applicable To All Covers Under The Policy) .....</b>	<b>24</b>
<b>Part IV General Terms And Conditions .....</b>	<b>24</b>
<b>Part V Grievance Redressal: .....</b>	<b>27</b>

## PART I PREAMBLE

This Policy is a contract of insurance between You and Us and has been issued to You on the basis of the full receipt of the premium by Us and the information and declarations provided by You in the Proposal Form.

## PART II DEFINITIONS

The following definitions apply for the purpose of this Policy unless a different meaning is expressly stated:

- 1) Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2) Act** means the Motor Vehicles Act 1988, and any amendment thereto.
- 3) Classic Car** means any car manufactured between 31 December 1940 and 31 December 1970 and duly certified as such by the Vintage and Classic Car Club of India.
- 4) Constructive Total Loss (CTL)/Total Loss** means damage to the Insured Vehicle where the aggregate cost of repairs and/or retrieval are estimated by Us to exceed 75% of the IDV or the vehicle is declared irreparable.
- 5) Consumable Items** means any items or substances that get used up or wear out in normal course of use over time when the vehicle is being used or repaired, such as engine oil, lubricants, nuts, bolts, screws, distilled water, grease, oil filter, bearing, washers, clips, brake oil, air conditioner gas and other items of similar consumable materials excluding fuel.
- 6) Deductible** means the monetary amount You must bear per claim as specified in the Policy Schedule. Any "Voluntary Deductible" opted for to reduce premium, will be applicable per claim.
- 7) Insured's Declared Value (IDV)** is the sum insured against Own Damage loss for the Insured Vehicle and represents the maximum amount that We will pay if the Insured Vehicle is declared a Total Loss/Constructive Total Loss or there is theft of the Insured Vehicle, as fixed on or before the Policy Issuance Date and stated in the Policy Schedule. The IDV is based on the Insured Vehicle's current selling price (including any factory-fitted accessories), reduced by a set percentage each year for depreciation, as shown below:

AGE OF VEHICLE	% DEPRECIATION FOR IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 but not exceeding 2 years	20%
Exceeding 2 but not exceeding 3 years	30%
Exceeding 3 but not exceeding 4 years	40%
Exceeding 4 but not exceeding 5 years	50%

(For example, if Your car is 2 years old and its price is ₹10 lakh, the IDV will be ₹8 lakh.)

For Insured Vehicles over 5 years old or discontinued models, the IDV will be agreed between You and Us, based on the market value. IDV is fixed when the Policy starts and will not change during the Policy Period.

- 8) Insured Vehicle** means the vehicle insured under this Policy, as described in the Policy Schedule, including its standard and declared accessories whilst attached thereto.
- 9) Optional Covers** means the additional coverages that apply only if explicitly selected, premiums paid and listed in the Policy Schedule.
- 10) Own Damage** means the cover for loss or damage to the Insured Vehicle as specified in (A) (Section I) of the Policy.

- 11) Policy** means and includes this contract of insurance entered between You and Us, the proposal form, the Policy Schedule, and all endorsements issued by Us from time to time.
- 12) Policy Issuance Date** refers to the date on which the company issues and finalizes the insurance policy document after accepting the proposal and completing the underwriting process.
- 13) Policy Inception Date:** refers to the exact date and time when an insurance policy becomes effective.
- 14) Policy Expiry Date** means the expiry/end date and time of the Policy as stated in the Policy Schedule.
- 15) Policy Period** means the duration commencing from Policy inception Date and ending on Policy Expiry Date, as specified in the Policy Schedule. The period may vary across different Base Covers or Optional Covers of the Policy, depending on Your selections and as detailed in the Policy Schedule under the respective Base Cover(s) or Optional Cover(s). However, under no circumstances shall the duration of any cover exceed the period opted for Liability to Third Parties.
- 16) Policy Schedule** means the schedule attached to and forming part of this Policy which sets out the details of Your Policy. In the event an updated Policy Schedule is issued during the Policy Period, the latest version shall be deemed to be the Policy Schedule for all purposes under this Policy.
- 17) Policy Year** means the 12 consecutive months' period commencing from the Policy Inception Date and each subsequent period of 12 consecutive months thereafter during the Policy Period, which may be different from calendar year.
- 18) Renewal** means continuation of Your existing Policy with Us based on mutual consent and upon payment of renewal premium.
- 19) Third Party:** Any person who is not a party to this insurance contract but may be entitled to claim under the provisions of the Act.
- 20) Vintage Car** means any car manufactured prior to 31 December 1940 and duly certified as such by the Vintage and Classic Car Club of India.
- 21) We/Our/Us/Company** means Acko General Insurance Limited.
- 22) You/Your/Policyholder** means the person named as such in the Policy Schedule.

### PART III BENEFITS

Subject to the terms, conditions, and exclusions set out herein and, in the Policy Schedule, We agree to provide the insurance cover stated herein for events occurring during the Policy Period, according to the options and covers selected by You as indicated in the Policy Schedule.

#### A. BASE COVERS:

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

###### a. What is Covered?

We agree to indemnify You against loss of or damage to the Insured 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 the Insured 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 to You subject to a maximum limit, as specified in the Policy Schedule, applied per each claim admitted by Us.

**Note:** For loss or damage caused by flooding resulting in hydrostatic lock, coverage is excluded here and may only be provided if the Engine Protect – Flood is opted and shown in the Policy Schedule.

#### **(a) Conditions applicable under this Built-In Additional Cover:**

- i. There is visible evidence of damage to the internal parts of the engine, gearbox or transmission parts resulting from coolant or lubricating oil leakage.
- ii. Such damage is caused directly due an insured peril covered under (A) (Section I) (a)(i) above.

#### **(b) Specific Exclusions applicable to Built-In Additional Covers:**

We shall not be liable in the following cases:

- i. Loss or damage including corrosion of engine and/or gear box resulting from a delay in intimation to Us or delay in retrieval of the Insured Vehicle from the water-logged area.
- ii. Modification of the Insured Vehicle exceeding manufacturer prescribed norms resulting/ influencing the damage to the Insured Vehicle and its related parts.
- iii. Repairs or replacements undertaken without prior approval from Us.

### **b. Sum Insured (IDV) and Basis of Settlement**

The IDV as defined in the Policy and specified in the Policy Schedule, represents the Sum Insured, and remains subject to the conditions applicable below:

- i. **Depreciation:** Applicable depreciation rate shall be applied on parts replaced or repaired as per the following general scale, unless You have opted Zero Depreciation Optional Cover and is stated in the Policy Schedule:

PART TYPE	DEPRECIATION RATE
Rubber, nylon, plastic parts, tyres and tubes, batteries, airbags	50%
Painting	50
Fibre glass components	30%

Glass parts	Nil
Other metallic parts	As per scale (See below)

1. For all other parts, including metal and wooden parts, depreciation shall be applied based on the Age of the Insured Vehicle, as per the following scale:

AGE OF VEHICLE	DEPRECIATION RATE
Not exceeding 6 months	Nil
Over 6 months up to 1 year	5%
Over 1 year up to 2 years	10%
Over 2 years up to 3 years	15%
Over 3 years up to 4 years	25%
Over 4 years up to 5 years	35%
Over 5 years up to 10 years	40%
Over 10 years	50%

2. **Painting:** For painting claims, the rate of depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be assumed as 25% of total painting charges for the purpose of applying the depreciation.
3. **Non-OEM/OES Parts:** We will apply rate of depreciation for Non-OEM (Original Equipment Manufacturer) / Non-OES (Original Equipment Supplier) parts used to repair the Insured Vehicle following loss or damage covered under this (A) (Section I) Own Damage unless You have opted Zero Depreciation Optional Cover and is stated in the Policy Schedule.
- ii. **You Authorise Repairs:** You may authorise the repair of the Insured Vehicle necessitated by such loss or damage, if all of the following conditions are met:
- i. The estimated cost of repair, including replacements, does not exceed ₹500/-;
  - ii. You provide Us with a detailed estimate of the cost of repairs immediately; and
  - iii. You provide every assistance to Us to confirm that the repair was necessary and the charges are reasonable.
- iii. **Total Loss/ Constructive Total Loss:** In case the Insured Vehicle is declared by Us as a Total Loss or CTL:
- 1. You have the option to retain the wreck/salvage and accept a cash-loss settlement. Our liability will be limited to the IDV less the assessed salvage value, determined by competitive quotations obtained by Us, including any You submit., whichever is higher.
  - 2. Upon such cash loss settlement, coverage under (A) (Section I) Own Damage shall be cancelled effective from the date of loss or damage. We may also cancel this Policy (including Third Party Liability cover) upon receiving either:
    - (a) Original proof of cancellation of the Insured Vehicle's registration with the appropriate transport authority; or
    - (b) Original documentary evidence of a valid statutory Motor Third-Party Liability policy covering the wreck/salvage, effective from the loss date.
- iv. **Deductible:** This Policy does not impose any mandatory deductible. Only voluntary deductibles, if selected by You, will apply and shall be as stated in Your Policy Schedule.
- v. **No Claim Bonus (NCB):** If no claim has been made or is pending under (A) (Section I) Own Damage of the Policy, then You will be entitled to a discount on the premium payable on the renewal of Your cover under (A) (Section I) Own Damage, depending on the number of consecutive claim-free Policy Years, as set out below and subject to the conditions specified:

Consecutive Claim-Free Policy Years	% of the discount
1 Policy Year	20%
2 consecutive Policy Years	25%
3 consecutive Policy Years	35%
4 consecutive Policy Years	45%
5 consecutive Policy Years	50%

- (1) The NCB will be allowed if the Insured Vehicle has been insured/covered continuously for 12 months without any break and the Policy is renewed within 90 days of the Policy Expiry Date. However, if the Insured Vehicle is sold, laid up, or the Policy is not renewed immediately after expiry, then the NCB earned may only be retained and applied to a subsequent insurance policy if that fresh insurance is effected within three (3) years from the expiry of this Policy.
- (2) The NCB may also be transferred—
  - (a) In the event of Your death, the custody and usage of the Insured Vehicle may transfer to Your Nominee or Legal Heir. In such cases, the NCB accrued by You shall be transferred to the person(s) who assume custody and use of the vehicle.
  - (b) to a new policy issued by another insurer;
  - (c) to an employee of the Policyholder where the Insured Vehicle is owned by an employer and transferred to the employee; and
  - (d) to a policy issued outside India for a vehicle of the same class, subject to applicable regulations in that country.
- (3) The NCB will be lost if a claim is made under (A) (Section I) Own Damage during the Policy Period, except as otherwise provided under the NCB Protect Optional Cover, if selected or specifically mentioned under conditions relating to any coverage option.

#### c. What Is Not Covered (Own Damage Exclusions)

We shall not be liable to indemnify You for the following loss or damage to the Insured 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 agree to 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. Conditions Applicable**

- i) **Limit of Liability:** Our liability for third-party property damage is limited to ₹7.5 lakh per accident or other legally prescribed limit, or the amount shown in the Policy Schedule if lower.

- ii) **Liability to Paid Drivers, Conductors, or Employees:** Subject to the provisions of the Workmen's Compensation Act 1923, the Fatal Accidents Act 1855, and any amendments thereto, We will indemnify You against legal liability to paid drivers or such employees engaged in the operation of the Insured Vehicle for bodily injury or death arising out of and in the course of their employment in connection with the Insured Vehicle, provided that such driver shall, as if he/she was the Policyholder observe, fulfill and be subject to the terms, conditions and exclusions of this Policy in so far as they apply.

- iii) **Liability Post Death:** If the person entitled to claim under this benefit dies after incurring the liability covered under this benefit, We will indemnify his/her personal representative in accordance with the terms, conditions, and exclusions of this Policy, provided that such personal representative shall, as though he/she were the Policyholder, observe, fulfill, and be subject to the terms, conditions, and exclusions of this Policy in so far as they apply.

- iv) **Legal Representation:**

(1) We may, at Our sole discretion, arrange legal representation for You at any inquiry or defend legal proceedings arising from an Accident covered under this benefit. Alternatively, We may reimburse legal costs and expenses incurred by You, provided these costs have Our prior written consent.

(2) We reserve the exclusive right to assume full control and conduct the defense or settlement of any claim or legal proceeding in Your name, without Your prior consent, if We deem it appropriate. Furthermore, We may settle any claim or proceeding at Our sole discretion.

- v) **Duty to Repay Us:** Nothing in this Policy shall limit the right of any person, whether indemnified under this benefit or otherwise, to claim under the Act. However, You shall repay Us any amount that We are legally required to pay under the said Act but would not have been liable to pay under this Policy.

- vi) **Multiple Indemnity:** In the event of any Accident giving rise to indemnity for multiple persons, any specified limits of indemnity in the Policy Schedule shall apply collectively, first covering the Policyholder's liability, before any remaining amount is extended to others.

**c. 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. Conditions Applicable

- i) The bodily injury arising from the Accident should result in death or disability within 6 calendar months.
- ii) We will pay the compensation under this benefit only if You are the registered owner of the Insured Vehicle and hold a valid and effective driving license at the time of the Accident in accordance with Rule 3 of the Central Motor Vehicles Rules 1989.
- iii) We will pay compensation under only one of the items (i) to (iv) listed in the above schedule for each instance of an Accident during the Policy Period. However, Our total liability for the entire Policy Period shall not exceed the amount as specified in the Policy Schedule.

#### 3. 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:

- i) intentional self-injury, suicide or attempted suicide;
- ii) any physical defect or infirmity;
- iii) 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. If selected, they will be mentioned in Your Policy Schedule and will be applicable for the Policy Period stated. However, You are not permitted to add or cancel any Optional Cover more than once during the Policy Period.

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

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured Vehicle, resulting from aggravated damage caused by water ingress or hydrostatic lock due to any peril covered under (A) (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.

#### (b) Specific Exclusions applicable under this benefit:

We shall not be liable to reimburse You in following cases:

- i) Any repair or replacement arising out of normal wear and tear of the Insured Vehicle or undertaken by You without prior notice to Us.
- ii) Any repair or replacement arising or resulting from an Accident while You or any person driving the Insured Vehicle is under the influence of intoxicating liquor or drugs or any act of driving that is in breach of any applicable law, including but not limited to underage driving, illegal racing, or driving without a valid license issued by a government authority.
- iii) Loss or damage including corrosion of engine and/or gear box resulting from a delay in intimation to Us or delay in retrieval of the Insured Vehicle from the water-logged area.
- iv) Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.

## 2. FASTag Linked Cover

**(a)** If You have opted for this Optional Cover as stated in the Policy Schedule 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 the Insured 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.

**(b) Conditions applicable under this benefit:**

- i) A valid FASTag linked to the Insured Vehicle must be provided. The FASTag should be linked to the name of the person owning the Insured Vehicle.

**(c) Specific exclusions applicable under this benefit:**

- i) FASTag data that is incomplete, unverifiable, or not attributable to the Insured Vehicle will not be considered.
- ii) Any manipulation, misuse, or attempted tampering of FASTag data will result in the immediate forfeiture of benefits under this Optional Cover.

**(d) Cancellation Clause:**

In the event of the cancellation, amount of refund on the cancelled policy shall be adjusted for the UW cost of this optional cover before calculating the proportionate amount for the remaining days of the Policy including the base premium.

**(e) Consent and Data Use:**

1. You agree to allow us to access FASTag usage data (e.g., toll transaction records, location and time)
2. Data will be used strictly for product improvement, usage-based insights, and better service offerings.
3. Data will not be shared with third parties without explicit permission.

## 3. Invoice Cover

**(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then in the event of Total Loss, or Constructive Total Loss, or theft of the Insured 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.

**(b) Conditions applicable under this benefit:**

- i) The Invoice Value of the Insured Vehicle shall include the expenses incurred towards the payment of any applicable road tax and registration charges incurred with respect to such new vehicle.
- ii) This Cover is available only if the Insured Vehicle is not more than 3 years old at the Policy Issuance Date.
- iii) The claim is admissible under (A) (Section I) Own Damage of the Policy.

**(c) Specific Exclusions applicable under this benefit:**

We shall not be liable to pay You in the following cases:

- i) In case of theft, the stolen Insured Vehicle is recovered within 90 days from the date of burglary or theft.
- ii) The relevant police authorities has not issued the final investigation report.
- iii) In respect of any non-built-in electrical, electronic, or non-electrical accessories, including bi-fuel kits, that form part of the Invoice Value but are not covered under (A) (Section I) Own Damage of the Policy.

**4. Key Protect****(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then We will reimburse the expenses up to the amount specified in the policy schedule incurred towards replacing the Insured Vehicle's key in case the Insured Vehicle's key is lost, stolen or damaged or repairing or replacing the Insured Vehicle's lock-set in case the Insured Vehicle's lock-set/key is damaged.**(b) Conditions applicable under this benefit:**

- i) A claim under this Optional Cover will not affect Your eligibility for a No Claim Bonus at the time of renewal of the Policy.
- ii) A claim under this Optional Cover arising out of burglary or theft must be supported by a First Information Report (FIR) with the police.
- iii) The replaced key(s), lock, or lock-set must be of the same type and specification as the original components for which the claim is being made.
- iv) Replacement of key(s) shall be done only in case of broken or damaged keys. In case of theft of key(s), the entire set comprising of key, lock and lockset would be replaced.

**(c) Specific Exclusions applicable under this benefit:**

We shall not be liable to reimburse You in the following cases:

- i) Loss or damage caused by malicious activities or any deliberate or criminal act by You or any person acting on Your behalf.
- ii) Loss or damage that is covered under the manufacturer's warranty or any service agreement.
- iii) Wear and tear/ failure of the key(s).
- iv) Claims where You are unable to provide valid invoices or receipts for the expenses incurred towards the replacement or repair.
- v) Loss or damage caused by radiation, radioactive contamination, or the hazardous properties of any explosive, corrosive, invasive, or toxic substance or material.
- vi) Loss or damage to any part of the Insured Vehicle other than the key(s), associated lock, ignition system, immobilizer, infra-red handset, and/or alarm device attached to the key fob.
- vii) Any consequential loss arising from the loss or damage to key(s), lock, or lockset, including but not limited to delays, inconvenience, or loss of use.

**5. Loss of License/RC****(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured 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

**(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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.

**(b) Conditions applicable under this benefit:**

- i) A claim for Total Loss or CTL shall not be counted as a claim, and the current No Claim Bonus will be retained for You if You purchase a private car package policy from Acko within 3 years from such Total Loss or CTL.
- ii) The total number of claims made under this Policy during the Policy Period must not exceed the number specified in the Policy Schedule. For the purposes of this Optional Cover, the following claims shall not be counted toward the claim limit under this benefit:
  1. Any claim made solely for damage to the windshield, sunroof, or door glasses.
  2. Any claim arising from theft or total loss of the Insured Vehicle, provided that You purchase a private car package policy from Us within three (3) years from the date of such theft or total loss.
  3. Any claim related solely to the partial theft of accessories or parts.

## 7. Outstation Emergency Cover

**(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then We will pay You a fixed amount as stated in the Policy Schedule in case the Insured 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

**(b) Conditions applicable under this benefit:**

- i) The estimated time required for repairing the Insured Vehicle, from the time of the breakdown or Accident must exceed twelve (12) hours.
- ii) Our liability under this Optional Cover shall be limited to the number of claims as stated in the Policy Schedule.
- iii) Any claims made under this Optional Cover shall not affect Your eligibility for No Claim Bonus at the time of Policy renewal.

## 8. Personal Belongings- Damage due to Accident

**(a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then We will reimburse You for the costs incurred towards the repair or replacement of Your Personal Belongings that were kept inside the Insured 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.

**(b) Conditions applicable under this benefit:**

- i) The claim is admissible under (A) (Section I) Own Damage of the underlying Policy in respect of the Insured Vehicle.
- ii) Any amount payable under this Optional Cover shall be subject to depreciation at the rates specified below, unless stated otherwise in the Policy Schedule:

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%

Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%
Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

- iii) For the purpose of this Optional Cover, 'Personal Belongings' shall include articles of personal nature not carried in connection with any trade or business, but excluding: (i) any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals; and (ii) electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment.

## 9. Personal Belongings – Loss due to Theft

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule, 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 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

### (b) Conditions applicable under this benefit:

- i) The benefits provided under this optional cover are subject to the following conditions:
- ii) The claim is admissible under (A) (Section I) Own Damage of the underlying Policy in respect of the Insured Vehicle
- iii) A claim under this Optional Cover arising out of theft or burglary must be supported by a First Information Report (FIR) with the Police.
- iv) Any amount payable under this Optional Cover shall be subject to depreciation at the rates specified below, unless stated otherwise in the Policy Schedule:

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%
Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

- v) For the purpose of this Optional Cover, 'Personal Belongings' shall include articles of personal nature not carried in connection with any trade or business, but excluding (i) any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals, and (ii) electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment.

### (c) Specific exclusions applicable under this benefit:

- i) We shall not be liable to pay You in the following cases:.
- ii) Any loss of Your Personal Belongings from the Insured Vehicle that is open-top or convertible, unless such Personal Belongings were kept in the locked boot of the Insured Vehicle
- iii) Any loss of Your Personal Belongings while the Insured Vehicle was left unattended, unless all doors and windows were properly locked and fastened.

## 10. Loss of Electronic Equipment

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule, then We will pay You for the loss of Your Electronic Equipment that were kept inside the Insured Vehicle due to an Accident, theft or burglary 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.

**(b) Conditions applicable under this benefit:**

- i) A claim under this Optional Cover arising out of theft or burglary must be supported by a First Information Report (FIR) with the Police.
- ii) You must provide Us with a written proof of ownership or care, custody and control of Your Electronic Equipment.
- iii) The claim is admissible under (A) (Section I) Own Damage of the underlying Policy in respect of the Insured Vehicle.
- iv) Any amount payable under this Optional Cover shall be subject to depreciation at the rates specified below, unless stated otherwise in the Policy Schedule:

Age of the Personal Belongings	Depreciation % (on Invoice Value)
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	50%
Exceeding 3 years but not exceeding 4 years	60%
Exceeding 4 years	80%

- v) For the purpose of this Optional Cover, 'Electronic Equipment' shall include electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment which are of personal nature and not carried in connection with any trade or business, but excluding any valuables such as antiques, art, watches, jewellery, gems, furs and articles made of precious stones and metals

**(c) Specific exclusions applicable under this benefit:**

We shall not be liable to pay You in the following cases:

- i) Any loss of stored data or the cost of re-creating such data in Your Electronic Equipment;
- ii) Any damage to Your Electronic Equipment caused due to Your fault;
- iii) Any loss of Your Electronic Equipment from the Insured Vehicle that is open-top or convertible, unless such Electronic Equipment were kept in the locked boot of the Insured Vehicle
- iv) Any loss of Your Electronic Equipment while the Insured Vehicle was left unattended, unless all doors and windows were properly locked and fastened.

## 11. Zero Depreciation

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule, then We will pay the amount of depreciation deducted on the amount payable for the replacement of parts of the Insured 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**

**(b) Conditions applicable under this benefit:**

- i) We will accept claims under this Optional Cover up to the number of claims specified in the Policy Schedule.
- ii) The claim is admissible under (A) (Section I) Own Damage of the Policy in respect of the Insured Vehicle.
- iii) A claim under this Optional Cover shall be admissible only if replacement of any part is involved and depreciation has been deducted under (A) (Section I) Own Damage of the Policy.

**(c) Specific Exclusions applicable under this benefit:**

- i) We shall not be liable to pay You in the following cases:
- ii) Any claim in respect to the depreciation on the replacement of tyres and tubes unless otherwise specified in the Policy Schedule.

- iii) Any claim where the Insured Vehicle is considered a Total Loss or Constructive Total Loss under the Policy.

## 12. Roadside Assistance

(a) If You have opted for this Optional Cover as stated in the Policy Schedule, then We will provide You the following emergency assistance services on Your request during the Policy Period:

- i) **Flat Tyre:** In the event the Insured Vehicle is immobilized due to a flat tyre, We will:
  - i) arrange for a vehicle technician to replace the flat tyre with the spare tyre of the Insured Vehicle at the location of breakdown; or
  - ii) arrange for the transportation of the flat tyre to the nearest place of repair and re-attaching the tyre to the Insured Vehicle if a spare tyre is unavailable or on-site repair is not possible.
- It is agreed and understood that under this assistance service, We will bear only the charges for the vehicle technician's labour and the transportation of the flat tyre to the nearest repair facility. However, all other incidental expenses incurred in connection with the actual repair of the tyre shall be borne by You.
- ii) **Battery Jumpstart:** In the event the Insured Vehicle is immobilized due to a rundown battery, We will arrange for a vehicle technician to jump start the Insured Vehicle by the appropriate means as per the operating manual of the Insured Vehicle. It is agreed and understood that under this assistance service, We will bear only the charges for the vehicle technician's labour and transportation to the location of the breakdown. However, any expenses related to battery replacement or charging, as well as all other incidental charges incurred, shall be borne by You.
- iii) **On-spot Repair:** In the event the Insured Vehicle is immobilized due to a minor mechanical/electrical fault where immediate repair on the spot is deemed possible, We will arrange for a vehicle technician to carry out the repairs at the location of the breakdown. It is agreed and understood that under this assistance service, We will bear only the charges for the vehicle technician's labour and transportation to the location of the breakdown. However, any expenses related to spare parts and materials, as well as all other incidental charges incurred shall be borne by You.
- iv) **Spare Key Retrieval:** In the event the keys of the Insured Vehicle is lost, mis-placed or locked inside the Insured Vehicle, We will arrange for the pick-up and delivery of the spare keys from Your place of residence or work to the place where the Insured Vehicle is located, provided the same is within 100 kilometers. Alternatively, We will arrange for a vehicle technician to unlock the Insured Vehicle at that location and retrieve the key locked inside provided You have submitted a valid proof of identity to establish Your ownership of the Insured Vehicle, prior to availing the service. It is agreed and understood that under this assistance service, We will bear only the charges for the vehicle technician's labour and transportation to the location of the breakdown.
- v) **Fuel Support:** In the event the Insured Vehicle is immobilized due to running out of fuel, We will arrange for the supply of up to 5 liters of fuel, at the location of the breakdown. It is agreed and understood that under this assistance service, We will bear only the charges for the vehicle technician's labour and transportation to the location of the breakdown. However, any expenses related to fuel, as well as any incidental charges incurred, shall be borne by You.
- vi) **Emergency Towing:** In the event the Insured Vehicle is immobilized due to a mechanical or electrical fault and cannot be repaired on the spot, We will arrange for appropriate towing services till the nearest garage within the distance limit specified in the Policy Schedule.
- vii) **Taxi Support:** In the event the Insured Vehicle is immobilized due to a breakdown or Accident outside the municipal or corporation limits of Your city of residence, We will arrange for an alternative mode of conveyance from the place of the breakdown or Accident to Your original destination and bear the expenses incurred for arranging the alternative mode of conveyance subject to the limit specified in the Policy Schedule.

- viii) **Hotel Search Assistance:** In the event the Insured Vehicle is immobilized due to a breakdown or Accident outside the 100 kilometer radius of Your city of residence, We will assist the occupants of the Insured Vehicle in searching hotels near the place of the breakdown or Accident. It is agreed and understood that under this assistance service, You shall bear all expenses related to hotel accommodation.
- ix) **Pick-up of the Insured Vehicle:** In the event the Insured Vehicle is immobilized due to a breakdown or Accident, We will either arrange for picking up the Insured Vehicle from the location of the breakdown or Accident and delivering it to Your place of residence or reimburse the expenses incurred by You in the transportation.
- x) **Legal Advice:** In the event an Accident involving the Insured Vehicle and You require the services of a legal advisor, We will provide telephonic assistance from a legal advisor, deemed appropriate by Us, for a duration of up to 30 minutes. It is agreed and understood that any legal advice provided under this assistance service whether by Us or the legal advisor appointed by Us, will be solely at Your discretion and own risk. Neither We nor any legal advisor appointed by Us shall be responsible for the validity, accuracy, completeness, quality, or applicability of the advice, or for any statements made or suggestions provided in the course of delivering this service.
- xi) **Emptying of Fuel Tank:** In the event the fuel tank of the Insured Vehicle is filled with an incorrect variety of fuel, We will reimburse the costs incurred for emptying the fuel tank with the help of appropriate technicians, or for towing the Insured Vehicle to the nearest garage for the purpose of emptying the fuel tank.

**(b) Conditions applicable under this benefit:**

- i) The assistance services under this Optional Cover shall be provided on a best-effort basis and shall be subject to compliance with local regulations in force at the time and place of service.
- ii) In the unlikely event that We are unable to arrange for any service under this Optional Cover, We may reimburse the expenses incurred by You in availing such services independently, up to the amount specified in the Policy Schedule, subject to submission of valid proof of expenditure.
- iii) We will accept claims under this Optional Cover up to the number of claims specified in the Policy Schedule.
- iv) Any claims made under this Optional Cover shall not affect Your eligibility for No Claim Bonus at the time of Policy renewal.
- v) The assistance services are available only on the national highways, state highways and motorable roads of cities within mainland India only.

**(c) Specific exclusions applicable under this benefit:**

- i) We shall not be liable to pay You in the following cases:
- ii) Any claims where the Insured 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.
- iii) Any loss/damage caused to the Insured Vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual.
- iv) Any claims where the assistance services under this Optional Cover have been availed without Our prior consent.

### 13. Small Repair Claim

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then We shall reimburse the costs incurred towards labour and replacement of battery where applicable, 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

**(b) Conditions applicable under this benefit:**

- i) Any claims made under this Optional Cover shall not affect Your eligibility for No Claim Bonus at the time of Policy renewal.

**(c) Specific exclusions under this benefit:**

We shall not be liable to pay You in the following cases:

- i) Any claims where the assistance services under this Optional Cover have been availed without Our prior consent.

#### 14. Tyre Protect

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then We shall reimburse the costs incurred in replacing the tyre(s) of the Insured Vehicle that are damaged due to an Accident, resulting in a bulge, burst, cut, or any other damage rendering the tyre unfit for use, including charges for the vehicle technician's labour and wheel balancing, if required.

**(b) Conditions applicable under this benefit:**

- i) Any amount payable for replacing the tyre(s) under this Optional Cover will be based on the unused tread depth of the respective tyre(s) and the inspection conditions specified below:

1. Unused Tread Depth: Depreciation will be as per the following scale based on tread depth remaining at the time of loss:

Unused Tread Depth	Admissible Claim Amount
>= 7 mm	100% of the cost of new tyre(s)
>=6.5 mm and <6.9 mm	85% of the cost of new tyre(s)
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)
< 3 mm	Nil

2. Inspection Conditions:

- (i) The tyre pressure must comply with the manufacturer's recommended specifications.
- (ii) Tread depth will be measured at the center of the tread.
- (iii) A minimum of four measurements at different points on the tyre shall be taken, and the average (mean) tread depth shall be used to determine the admissible claim amount.

- ii) The benefit under this Optional Cover may be availed for a maximum of four (4) tyres of the Insured Vehicle during the Policy Period.
- iii) We will reimburse the cost of replacing the tyre(s) of the Insured Vehicle with new, equivalent or near-equivalent tyre(s) of similar make, model, and specifications as those fitted on the Insured Vehicle at the time of availing the Policy or at the time of the Accident.
- iv) If the claim under (A) (Section I) Own Damage of the Policy is admissible, then the benefit payable under this Optional Cover will be the admissible claim amount (as per the table above) minus the amount paid under (A) (Section I) Own Damage of the Policy.
- v) If You replace the tyre(s) on Your own, You must inform Us and submit relevant details, including the make, model, serial number, and invoice copy of the new tyre(s).
- vi) This Optional Cover does not apply in the event of Total Loss or Constructive Total Loss (TL/CTL) of the Insured Vehicle.

#### **(c) Specific exclusions applicable under this benefit:**

We shall not be liable to reimburse You in the following cases:

- i) Any cost of repairing the puncture or tyre.
- ii) Any damage resulting from poor workmanship during repair (whether authorised or not) or damage resulting from manufacturing defects
- iii) Damage due to violation of the vehicle manufacturer's operating instructions, including but not limited to overloading, incorrect tyre pressure, exceeding passenger capacity, racing, rallies, or unapproved modifications
- iv) Minor issues such as scratches, cuts, noises, vibrations, or sensations that do not impair the performance of the tyre.
- v) Damage due to improper storage or transportation of the tyre.
- vi) Routine maintenance such as alignment, balancing, or rotation of wheels/tyres/tubes
- vii) More than four (4) tyre or tube replacements during the Policy Period
- viii) Replacements carried out at non-authorised garages or service providers not approved by Us
- ix) Claims where We are not provided an opportunity to inspect the damaged tyre(s) prior to repair or replacement.
- x) Damage covered under the manufacturer's warranty, recall, or any other package.
- xi) Replacement of tyres that have reached or exceeded their manufacturer-specified usable life.
- xii) Damage resulting from failure to follow periodic maintenance guidelines recommended by the vehicle or tyre manufacturer.
- xiii) A mismatch in the batch number, make, or model of the damaged tyre(s) with the details mentioned in the Policy Schedule.
- xiv) Theft of tyres
- xv) Damage to rims, wheel accessories, suspension, or other parts of the Insured Vehicle caused by tyre damage
- xvi) If You replace the tyre(s) on Your own, and fail to submit relevant details, including the make, model, serial number, and invoice copy of the new tyre(s).
- xvii) In case of tyre is retreaded.

#### **15. Voluntary Deductible**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, then You agree to bear the costs incurred on the repair or replacement of the Insured 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 the Insured Vehicle (including loss or damage resulting in Total Loss/Constructive Total Loss).

#### **16. Preventive Risk Management Benefit**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured 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

**(b) Conditions applicable under this benefit:**

- i) The benefits may be redeemed only at authorised or network service providers.
- ii) Any expenses exceeding the monetary or percentage limit of the benefit, or beyond the number of complimentary services specified, shall be borne by You. Services not explicitly listed under this Optional Cover are not covered.
- iii) Any additional terms, limitations, or operational conditions applicable to this Optional Cover shall be as stated in the Policy Schedule or communicated by Us from time to time.

## 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

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

**(b) Specific exclusion applicable under this benefit:**

- i) We will not provide cover under (A) (Section I) Own Damage, (A) (Section II) Third Party Liability, and (A) (Section III) Personal Accident of the Policy during sea voyage or air passage undertaken solely for the purpose of ferrying the Insured Vehicle to or from the extended Geographical Area.

### 2. Agreed Value for Vintage Car or Classic Car

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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 the Insured Vehicle, the claim, if admissible, shall be payable in accordance with (A) (Section I) Own Damage of the Policy.

### 3. Transfer of Ownership/Interest

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and You transfer the

ownership/interest in the Insured 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.

**(b) Specific condition applicable under this benefit:**

- i) The Transferee shall not be entitled to the No Claim Bonus accumulated by the previous Policyholder. The No Claim Bonus, if any, earned by the previous Policyholder will not transfer and the Transferee will start accruing NCB from the date of transfer.

**4. Change of Vehicle**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and You wish to substitute/change the Insured 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 the Insured Vehicle under this Policy from the date of such request and update the details of the Insured Vehicle in the Policy Schedule.

**(b) Specific condition applicable under this benefit:**

- i) The entitlement to NCB, if any, accrued on the existing Insured Vehicle, may be applied to the substituted/changed Insured Vehicle only if the substituted Insured Vehicle is of the same class as the original Insured Vehicle on which the NCB was earned.

**5. Hire Purchase Agreement**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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.

**(b) Specific condition applicable under this benefit:**

- i) It is agreed and understood that, notwithstanding any provision in the Lease Agreement to the contrary, this Policy is issued to You in an individual capacity and not as an agent or trustee of the Lessor.
- ii) Nothing contained in the Policy shall be construed as:
  - (a) constituting You as an agent or trustee for the Lessor, or
  - (b) an assignment (whether legal or equitable) by You to the Lessor of Your rights, benefits, or claims under this Policy, or
  - (c) creating or vesting any right in the Lessor to sue Us in any capacity for any alleged breach of its obligations under this Policy.

## 7. Vehicles subject to Hypothecation Agreement

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule 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.

(b) **Specific condition applicable under this benefit:**

- i) If You cease to be a member of such association during the Policy Period, You shall immediately notify Us and refund a proportionate amount of the discount allowed for the unexpired Policy Period.

## 9. Discount for Vintage Cars/Classic Car

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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)}

- (a) If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured Vehicle in accordance with the schedule below:

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%

**(b) Specific condition applicable under this benefit:**

- i) The bodily injury arising from the Accident should result in death or disability within 6 calendar months.
- ii) We will pay compensation under only one of the items (i) to (iv) listed in the above schedule for each instance of an Accident during the Policy Period. However, Our total liability for the entire Policy Period shall not exceed the amount as specified in the Policy Schedule.
- iii) 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:
  - (a) intentional self-injury, suicide or attempted suicide;
  - (b) any physical defect or infirmity;
  - (c) an Accident occurring while You were under the influence of intoxicating liquor or drugs.
- iv) The compensation shall be payable only with Your approval.

**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}**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured 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 the Insured Vehicle, in accordance with the schedule below:

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%

**(b) Specific condition applicable under this benefit:**

- i) The bodily injury arising from the Accident should result in death or disability within 3 calendar months.
- ii) We will pay compensation under only one of the items (i) to (iv) listed in the above schedule for each passenger per Accident during the Policy Period. However, Our total liability shall not exceed the sum insured specified in the Policy Schedule per passenger.
- iii) 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:
  - (a) intentional self-injury, suicide or attempted suicide;
  - (b) any physical defect or infirmity;
  - (c) an Accident occurring while the passenger was under the influence of intoxicating liquor or drugs.
- iv) Compensation shall be payable only with Your approval.
- v) The number of passengers covered under this benefit shall not exceed the registered seating capacity of the Insured Vehicle at the time of the Accident.

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

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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 the Insured Vehicle, in accordance with the scale of compensation set out below:

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%

**(b) Specific condition applicable under this benefit:**

- i) The bodily injury arising from the Accident should result in death or disability within 6 calendar months.
- ii) We will pay compensation under only one of the items (i) to (iv) listed in the above schedule for each instance of an Accident during the Policy Period. However, Our total liability for the entire Policy Period shall not exceed the amount as specified in the Policy Schedule.
- iii) 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:
  - (a) intentional self-injury, suicide or attempted suicide;
  - (b) any physical defect or infirmity;
  - (c) an Accident occurring while You were under the influence of intoxicating liquor or drugs.
- iv) The compensation shall be payable only with Your approval.

**15. Cover for Insured Vehicles Imported without Customs Duty**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, and the Insured 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 the Insured Vehicle is held for repair, then We will indemnify You and settle the loss or damage instead of replacing or repairing the part.

**(b) Specific condition applicable under this benefit:**

- i) Our liability under this Optional Cover is limited to:
- ii) The price quoted in the latest manufacturer's catalogue or price list for the country in which the Insured Vehicle is held for repair, less depreciation, or if no such list exists, the manufacturer's works price plus reasonable transport costs (other than by air) and import duty, less depreciation; and
- iii) The reasonable cost of fitting such parts.

**16. Reduction in the Limit of Liability for Property Damage**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule, 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**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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**

- (a)** If You have opted for this Optional Cover as stated in the Policy Schedule and the Insured 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.

#### 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.

#### PART IV GENERAL TERMS AND CONDITIONS

- 1) **Duty of Disclosure:** You must disclose all material information truthfully at the time of proposal and while making claim. You are also required to inform Us of any changes during the Policy Period that may affect the cover. Any misrepresentation, fraud, or non-disclosure may lead to cancellation of the Policy or rejection of a claim.

- 2) **Non-admittance of Liability:** No admission of liability, offer, promise, payment, or indemnity shall be made or given by You or on Your behalf without Our prior written consent. We shall be entitled, if We so choose, to take over and conduct, in Your name, the defence or settlement of any claim or to prosecute any claim for indemnity or otherwise for Our own benefit, and shall have full discretion in such proceedings or settlement, and You shall provide all information and assistance as We may reasonably require.

- 3) **Duty of Care and Access to Insured Vehicle:**

- a) You shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain

it in an efficient condition.

- b) We shall have free and full access at all times to inspect the Insured Vehicle or any part thereof, as well as to examine any driver or employee engaged by You.
  - c) In the event of any accident or breakdown of the Insured Vehicle, You shall ensure that the Insured Vehicle is not left unattended without adequate precautions to prevent further damage or loss and if Vehicle be driven or left unattended before the necessary repairs are effected any extension of the damage or any further damage to the Vehicle shall be entirely at the Insured's own risk.
  - d) If the Insured Vehicle is driven before necessary repairs are completed, any further or aggravated damage arising therefrom shall be entirely at Your own risk, and We shall not be liable for such additional damage.
- 4) Customisable Policy Period:** (A) (Section I) Own Damage, (A) (Section II) Third Party Liability, and (A) (Section III) Personal Accident covers and the Optional Covers may be selected with flexible tenures as per Your choices in the Policy Schedule, subject to regulatory restrictions.

**5) 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. We may cancel this Policy only on grounds of established fraud, by providing the Policyholder with a minimum of 7 (seven) days' written notice. However, the cover under (A) (Section II) Third Party cannot be cancelled by You or Us except in case of double insurance or Total Loss/CTL of the Insured Vehicle as under (A)(Section I)(b)(iii) under Part III of the Policy.
- 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.

- 6) Contribution:** If, at the time of the occurrence of any event giving rise to a claim under this Policy, there exists any other valid and collectible insurance covering the same liability, Our liability shall be limited to Our ratable proportion of the compensation, costs, or expenses payable in respect of such claim.

**7) Claim Procedure and Documentation for cashless and reimbursement of claim:**

- a) Claim intimation:
  - i) Call us on 1800 266 2256 or
  - ii) Mail us on hello@cko.com or
  - iii) Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102
  - iv) Details of your policy must be provided along with the intimation.
- b) For Turn Around Time and Escalation refer to: <https://www.cko.com/gi/customer-service/turn-around-time/>
- c) 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.
- d) 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.
- e) 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.
- f) 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)
- g) 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.
- h) 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.
  - i) Upon notification, We may appoint an independent surveyor to inspect and assess the loss or damage.
  - j) 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.
  - k) 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.
- 8) **Transfer of Interest / Assignment:** You shall notify Us immediately in writing of any change in ownership or interest in the Insured Vehicle. On transfer/sale of the vehicle, this Policy shall cease to be valid unless You have obtained the Optional Cover – Transfer of Interest and We have accepted the Proposal Form from the Transferee. Assignment of this Policy to any Third Party is not permitted except with Our prior written consent.

#### 9) Continuation of Policy and Transfer on death of the Policyholder

- a) In the event of the death of the sole Policyholder, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Policyholder or until the Policy Expiry Date (whichever is earlier). During the said period, legal heir(s) of the Policy to whom the custody and use of the Insured Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Insured Vehicle.
- b) Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new insurance policy for the Insured Vehicle, such heir(s) must make an application to the Us accordingly within the aforesaid period. All such applications should be accompanied by:
  - i) Death Certificate in respect of the Policyholder
  - ii) Proof of title to the Insured Vehicle
  - iii) Original Policy.

#### 10) Nomination:

- a) You are required to nominate any person(s) on or before the Policy Issuance Date to whom the benefits

under the Policy shall be payable in the event of Your death.

- b) You may cancel or change the existing nominee(s) as specified in the Policy Schedule by sending Us a written request and give Us complete details in relation to the new nominee proposed.

#### **11) Communication:**

- a) We will communicate and deliver all correspondence to You at the contact details provided by You and specified in the Policy Schedule.
- b) You are required to promptly notify Us of any changes to Your contact details (including email address, mobile number) or bank account details previously provided, by submitting a written request to Us.
- c) You may communicate and deliver all correspondence to Us at the contact details provided by Us and specified in the Policy Schedule.

**12) Additional Premium:** Where any modification, feature, or cover under this Policy requires payment of an additional premium, such premium shall be payable by You as specified by Us. The coverage in respect of such modification, feature, or cover shall apply only upon payment and acceptance of such additional premium by Us. This includes, without limitation, cases where the Insured Vehicle has a fibre glass fuel tank or any other non-standard fitting for which an additional premium is applicable.

**13) Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

**14) Warranty:** Warranted that the insured/vehicle owner holds a valid Pollution Under Control (PUC) Certificate and/or valid Fitness Certificate, as applicable, on the policy commencement date, and undertakes to renew and maintain a valid and effective PUC and/or Fitness Certificate throughout the policy period. The Company further reserves the right to take appropriate action in the event of any discrepancy in the PUC or Fitness Certificate.

#### **PART V 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@cko.com](mailto:hello@cko.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@cko.com](mailto:grievance@cko.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 Officer:

Email: [gro@cko.com](mailto:gro@cko.com)

**Postal Address:** Acko General Insurance Limited 2<sup>nd</sup> Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore: 560102

The Chief Grievance 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 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](mailto: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	<b>Ahmedabad</b> Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD- 380001 <a href="mailto:oio.ahmedabad@cioins.co.in">oio.ahmedabad@cioins.co.in</a> 079 - 25501201/02
Karnataka	<b>Bengaluru</b> Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru- 560078 <a href="mailto:oio.bengaluru@cioins.co.in">oio.bengaluru@cioins.co.in</a> 080 - 26652048 / 26652049
Madhya Pradesh, Chhattisgarh	<b>Bhopal</b> 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal- 462011 <a href="mailto:oio.bhopal@cioins.co.in">oio.bhopal@cioins.co.in</a> 0755 - 2769201 / 2769202 / 2769203
Odisha	<b>Bhubaneswar</b> 62, Forest park, Bhubaneswar- 751009 <a href="mailto:oio.bhubaneswar@cioins.co.in">oio.bhubaneswar@cioins.co.in</a> 0674 - 2596461/ 2596455/ 2596429/ 2596003
Punjab, Haryana (excl Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	<b>Chandigarh</b> Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh- 160017 <a href="mailto:oio.chandigarh@cioins.co.in">oio.chandigarh@cioins.co.in</a> 0172-2706468
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)	<b>Chennai</b> Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI- 600018. <a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a> 044 - 24333668 / 24333678
Delhi & following Distts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh	<b>Delhi</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110002 <a href="mailto:oio.delhi@cioins.co.in">oio.delhi@cioins.co.in</a> 011 - 46013992/ 23213504/ 23232481
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<b>Guwahati</b> Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001(Assam) <a href="mailto:oio.guwahati@cioins.co.in">oio.guwahati@cioins.co.in</a> 0361 - 2632204 / 2602205 / 2631307
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry	<b>Hyderabad</b> 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad- 500004. <a href="mailto:oio.hyderabad@cioins.co.in">oio.hyderabad@cioins.co.in</a> 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325
Rajasthan	<b>Jaipur</b> Jeevan Nidhi- II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302005. <a href="mailto:oio.jaipur@cioins.co.in">oio.jaipur@cioins.co.in</a> 0141- 2740363

Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	<b>Kochi</b> 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M. G. Road, Kochi- 682011. <a href="mailto:oio.ernakulam@cioins.co.in">oio.ernakulam@cioins.co.in</a> 0484 – 2358759
West Bengal, Sikkim, Andaman & Nicobar Islands	<b>Kolkata</b> Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata- 700072 <a href="mailto:oio.kolkata@cioins.co.in">oio.kolkata@cioins.co.in</a> 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, Sidharthnagar	<b>Lucknow</b> 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow- 226001. <a href="mailto:oio.lucknow@cioins.co.in">oio.lucknow@cioins.co.in</a>  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	<b>Mumbai</b> 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai- 400054 <a href="mailto:oio.mumbai@cioins.co.in">oio.mumbai@cioins.co.in</a> 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	<b>Noida</b> Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. <a href="mailto:oio.noida@cioins.co.in">oio.noida@cioins.co.in</a> 0120-2514252 / 2514253
Bihar, Jharkhand	<b>Patna</b> 2nd Floor, Lalit Bhawan, Bailey Road, Patna- 800001. <a href="mailto:oio.patna@cioins.co.in">oio.patna@cioins.co.in</a> 0612-2547068
State of Goa and State of Maharashtra excl areas of Navi Mumbai, Thane distt, Palghar Distt, Raigad distt & Mumbai Metropolitan Region	<b>Pune</b> Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune- 411030. <a href="mailto:oio.pune@cioins.co.in">oio.pune@cioins.co.in</a> 020-24471175
Area of Navi Mumbai, Thane Distt, Raigad Distt, Palghar Distt and wards of Mumbai, M/East, M/West, N, S and T."	<b>Thane</b> 2nd Floor, Jeevan Chintamani Building, Vasant rao Naik Mahamarg, Thane (West)- 400604 <a href="mailto:oio.thane@cioins.co.in">oio.thane@cioins.co.in</a> 022-20812868/69

The updated details of Insurance Ombudsman offices are also available at the IRDAI's website at [www.irdai.gov.in](http://www.irdai.gov.in), or on the website of Council for Insurance Ombudsmen at [www.cioins.co.in](http://www.cioins.co.in) or on the Our website at [www.cko.com/gi](http://www.cko.com/gi).