

CUSTOMER INFORMATION SHEET

SI No.	TITLE	DESCRIPTION	Policy/ clause no.
1.	Product Name	Long Term Two Wheeler Liability Only Policy	
2.	Unique Id Number (UIN) allotted by IRDAI	IRDAN058RP0003V01201415	
3.	Structure	<ul style="list-style-type: none"> • Section I - Liability to Third Parties: As per Motor Vehicle Act • Section II - Personal Accident Cover for Owner-Driver: Benefit basis 	
4.	Interests Insured	<ul style="list-style-type: none"> • Two Wheeler Owners 	
5.	Sum Insured / Motor Insured Declared Value Scope	Liability Only	
6.	Policy Coverage	<p>Liability to Third Parties The Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of:- -Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured. -Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.</p> <p>Personal Accident Cover for Owner-Driver Section The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/ dismounting from or traveling in the insured vehicle as a co driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury</p>	Section I
7.	Add-on Cover	NIL	
8.	Loss Participation	Not Applicable	
9.	Exclusions	Any liability incurred shall not be covered if, the insured vehicle is in violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered. For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.	Section II

10.	Special Conditions and Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy	Refer to the Policy Schedule for all terms and conditions						
11.	Admissibility of Claim	- Claim shall be admissible subject to policy terms and conditions - Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.							
12.	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Helpline/ Toll free: 1800 345 0330 • Website: https://nationalinsurance.nic.co.in • Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office • Cashless /reimbursement does not apply to Liability Only policy • Turn Around Time (TAT) for claim settlement - TAT shall be as per Act /regulatory requirements • Escalation Matrix when TAT is not satisfied: <table border="1"> <thead> <tr> <th>Ist level</th> <th>IIInd level</th> <th>IIIrd level</th> </tr> </thead> <tbody> <tr> <td>In-Charge of Claim Servicing Office</td> <td>Grievance Dept at RO</td> <td>Grievance Dept at HO</td> </tr> </tbody> </table>	Ist level	IIInd level	IIIrd level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
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13.	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5th September 2024. • Details of Grievance Officer of the Insurer - https://nationalinsurance.nic.co.in • Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ • Ombudsman - Website Link : https://www.cioins.co.in/ 							
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim Form • Incorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. • The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective. 							

Declaration by the Policyholder;

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

Place:

Date:

Signature of the Policyholder

Note:

- i.Insurer shall provide a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.
- ii.In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii.Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.