

SafeDrive Motors Insurance

Registered Office: 21/A, Corporate Park, Business District, Mumbai, India
Toll-free: 1800-000-000 | Email: care@safedriversinsurance.com

Auto (Comprehensive) Policy Document

Policy Number	AUTO-770487
Policy Type	Auto (Comprehensive)
Policyholder	Priya Kumar
Sum Insured	■ 7,00,000
Annual Premium	■ 18,500
Validity	01-Apr-2024 to 31-Mar-2025
Insurer	SafeDrive Motors Insurance

Policyholder Contact Details

Priya Kumar
324/4, Hyderabad, India - 741262

Coverage Benefits (Scope & Sub-limits)

- Own damage coverage for accidents, fire, flood, and natural calamities.
- Third-party property damage up to 7,50,000.
- Personal accident cover for owner-driver 15,00,000.
- Towing charges reimbursement up to 5,000 per event.
- Zero depreciation add-on (if opted) for eligible parts.

Exclusions (What is not covered)

- Driving under the influence of alcohol or drugs.
- Driving without a valid driving license.
- Consequential loss and normal wear & tear.
- Use of vehicle for racing or illegal activities.
- Mechanical or electrical breakdown not arising from an insured peril.

Claim Process (Step-by-step with timelines)

1. Intimate the insurer within 48 hours of the incident via app/helpline.
2. For accidents, obtain FIR if required. For theft, FIR is mandatory.
3. Do not dismantle/repair vehicle before survey; await surveyor inspection.
4. Submit estimates, photographs, and repair bills.
5. Cashless facility available at network garages; reimbursement otherwise.
6. Final settlement normally within 15 working days post document submission.

Mandatory Documents for Claims

- Duly filled and signed claim form.
- Valid photo identity proof and address proof.
- Original policy schedule and premium payment receipts.
- FIR/Police intimation for theft/accident cases, as applicable.
- Hospital bills, discharge summary, prescriptions, and diagnostic reports (for health claims).
- Repair estimates, photographs, and garage invoice (for motor claims).
- Death certificate, cause of death certificate, and KYC of nominee (for life claims).

Terms & Conditions

- Free-look period: 15 days from the receipt of policy. During this period, you may cancel and receive a refund after applicable deductions.
- Grace period for premium payment: 30 days for yearly/half-yearly/quarterly modes and 15 days for monthly mode.
- Non-disclosure or misrepresentation of material facts may render the policy void ab initio.
- All claims are subject to investigation and verification of submitted documents.
- Jurisdiction: Any disputes are subject to the courts situated in the policy issuing city.
- Renewal is subject to underwriting guidelines and may include change in premium/riders at renewal.
- Waiting periods: As specified for particular benefits (pre-existing diseases, specific illnesses).
- Network providers/hospitals list is dynamic and may change without prior notice.
- No benefits shall be payable where the loss arises out of criminal acts or breach of law by the insured.
- GST and other applicable taxes are extra and payable as per prevailing law.
- Portability: You may apply at least 45 days before renewal date to port this policy to another insurer.
- The company reserves the right to revise product features and premium rates with IRDAI approval.
- Nomination and assignment: As per the provisions of the Insurance Act and applicable rules.

Key Definitions

- Definition: Pre-existing Disease – Any condition, ailment, or injury that existed prior to the effective date of the policy.
- Definition: Waiting Period – The period from the commencement of the policy during which specified conditions are not covered.
- Definition: Sum Insured – The maximum amount payable by the company under the policy.
- Definition: Network Provider – A healthcare provider/garage with whom the insurer has a service level agreement.
- Definition: Deductible – The amount payable by the insured that is subtracted from a claim amount before settlement.

For and on behalf of the Insurer

Authorized Signatory

(This is a sample document for ML testing. Not a real policy.)