

AutoShield General

Registered Office: 21/A, Corporate Park, Business District, Mumbai, India
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Auto (Comprehensive) Policy Document

Policy Number	AUTO-730680
Policy Type	Auto (Comprehensive)
Policyholder	Rahul Rao
Sum Insured	■ 10,00,000
Annual Premium	■ 9,800
Deductible / Co-pay	■ 5,000
Waiting Periods	30 days for add-ons (if opted)
Claim Settlement Ratio	94.1%
Validity	01-Apr-2024 to 31-Mar-2025
Insurer	AutoShield General

Policyholder Contact

Rahul Rao
165/5, Kolkata, India - 482495

Coverage Details (Scope & Sub-limits)

- Own-damage for accident, fire, flood, earthquake, cyclone.
- Third-party liability for injury/death as per Motor Vehicles Act.
- Property damage liability up to 7,50,000.
- Personal accident cover for owner-driver 15,00,000.
- Towing reimbursement up to 5,000 per event.
- Cashless repairs at network garages; reimbursement otherwise.
- Add-ons (optional): Zero Depreciation, Engine Protect, Return-to-Invoice, NCB Protect.

Exclusions (Not Covered)

- Driving under influence of alcohol/drugs.
- No valid driving license / RC / PUC at time of incident.
- Consequential loss, normal wear & tear, depreciation (unless add-on).
- Use of vehicle for racing, pace-making or illegal activities.
- Mechanical/electrical breakdown not caused by insured peril.

Claim Process (Steps & Timelines)

- Intimate within 48 hours through app/helpline; obtain claim number.
- For accidents/theft, file FIR where applicable; do not dismantle before survey.
- Surveyor inspection; submit estimates, photos, DL, RC, PUC.
- Cashless at network garage or reimbursement; pay deductibles if applicable.
- Settlement target: 15 working days post final document submission.

Mandatory Documents for Claims

- Duly filled & signed claim form.
- Photo ID & address proof.
- Original policy schedule and premium receipts.
- FIR/Police intimation for theft/major accidents.
- Repair estimates, photographs, and garage invoice.
- Driving license, RC, and pollution certificate.

Additional Benefits

- Roadside assistance 24x7; free towing up to 50 km.
- No Claim Bonus (NCB) up to 50% (as per grid).
- Wide network of 5000+ garages.

Flexibility Options

- Choose voluntary deductible to lower premium.
- Add/remove riders (Zero Dep, Engine Protect) at inception/renewal.
- Geographical extension endorsement available.

Terms & Conditions

- Free-look period: 15 days from receipt of policy; refund after applicable deductions.
- Grace period: 30 days (annual/half-yearly/quarterly) or 15 days (monthly).
- Non-disclosure/misrepresentation may void the policy ab initio.
- Claims subject to investigation and verification of documents.
- Jurisdiction: Courts of the issuing city.
- Renewal subject to underwriting; premium/features may change with IRDAI approval.
- Waiting periods apply as specified for select benefits.
- Network provider list is dynamic and may change without notice.
- No benefits for losses arising from criminal acts or breach of law.
- Taxes (GST, etc.) are extra as per prevailing law.
- Portability allowed; apply ≥ 45 days before renewal date (health).
- Nomination/assignment as per Insurance Act and applicable rules.

Key Definitions

- Pre-existing Disease – A condition that existed prior to policy effective date.
- Waiting Period – Time after policy start during which specified conditions are not covered.
- Sum Insured – Maximum liability of the insurer under the policy.
- Network Provider – Hospital/garage with a service agreement with the insurer.
- Deductible – Portion of claim payable by insured before insurer's liability kicks in.

For and on behalf of the Insurer

Authorized Signatory

(Sample document for ML testing. Not a real policy.)