

NEW NAME, SAME PROMISE: WE'RE NOW GENERALI CENTRAL INSURANCE!

Dear Valued Customer,

We are excited to share that **Future Generali India Insurance Company Limited** is now **Generali Central Insurance Company Limited (GCI)**.

This transition stems from a new strategic partnership between two trusted legacies: **The Generali Group**, which offers its global insurance and technical expertise garnered from its presence in over 50 countries across the globe, and **The Central Bank of India**, which brings its century-old deep-rooted presence and understanding of Indian customers.

Over the next few months, we will be undergoing a phased transition from our former brand, Future Generali India Insurance, to our new brand, Generali Central Insurance. During this phase, you may come across communication, documents, and references that bear either of the brand names. Please be assured that appearance of either name will mean and indicate the same legal entity, i.e. GCI, Generali Central Insurance Company Limited.

This transition does not affect your insurance policy, or its coverage, terms, benefits, and premium amount in any manner whatsoever.

This transition of our brand identity will take a few months. As such, no action is required on your part during this phase.

If you have any concerns or queries, our service channels remain fully operational to help address them.

To know more, [CLICK HERE](#)

or visit www.generalicentralinsurance.com/about-us/new-brand-faqs

As our esteemed and valued customer, you can be rest assured, that while our name has changed, our commitment to you remains unchanged. With the strength and legacy of two trusted financial institutions, we are now even better positioned to bring you innovative insurance solutions and an enhanced yet seamless service experience. Rest assured, this change only strengthens our commitment to you. Whether it's protection, support, or peace of mind — we're here for you, always.

We look forward to serving you as Generali Central Insurance. We hope you'll continue to place your trust in us as we begin this exciting new chapter—stronger, united, and more committed than ever to being your lifetime partner.

Warm regards,

Generali Central Insurance

Policy No.: VE169999

Mr. SAJEEV KUMAR.C

**TC 40 2640 RENJU BHAVAN,
SREEKRISHNA NAGAR THIRUMALA PO,
THIRUVANANTHAPURAM,**

KERALA, Pincode: 695006

Telephone(Mob) : 7736316523

Email Id : SERVICE.UNIVERSAL6523@GMAIL.COM

Intermediary Name : POLICYBAZAAR INSURANCE BROKERS PRIVATE
LIMITED-BRR

FCV

To renew SMS, REN to 9222211100

Download the **GC Insure App** for
Seamless policy management



Dear Mr. SAJEEV KUMAR.C

Welcome to the Generali Central Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VE169999**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance.

In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/ 022-67837800 or email us at gcicare@generalicentral.com or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Note: We request you to read the Customer Information Sheet (CIS) available towards the end of the document. It provides you the necessary information about your policy and its benefits. Please send us your acknowledgment confirming receipt for the CIS and that you've read it as well, by clicking on this link

<https://online.generalicentralinsurance.com/CustomerDeclaration/CustomerCareWeb/index?policyvno=VE169999&Source=PASIA>

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service tax .

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Generali Central Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit **<https://digitallocker.gov.in/>**

Once again, thank you for choosing to insure your vehicle with Generali Central and we look forward to being of service to you.

Assuring you of our best services at all times.

For Generali Central Insurance Co. Ltd.

If undelivered, please return to:

Generali Central Insurance Company Limited

3rd Floor, Central Warehousing

Corporation Building, No 2253

Maveli Road, Kadavanthara

Ernakulam, Cochin

Kerala, 682020



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Generali Central Private Car Insurance policy online. Visit us at www.generalicentralinsurance.com

Tax Invoice

INSURED DETAILS			
Policy Number : VE169999	Address of Service Provider: Off Code-39,Generali Central Insurance Co Ltd, 3rd Floor, Central Warehousing, Corporation Building, No 2253, Maveli Road, Kadavanthara, Ernakulam, Cochin, Kerala, Pincode - 682020		
Invoice Number : 202532PNT0021192			
Reverse Charge : No	Area Code : Cochin Branch Office		
Name of Insured/Proposer : Mr. SAJEEV KUMAR.C	FGI State Code : 32		
Address : TC 40 2640 RENJU BHAVAN, SREEKRISHNA N A G A R T H I R U M A L A P O , THIRUVANANTHAPURAM, KERALA, Pincode- 695006	FGI GSTIN Number : 32AABCF0191R1ZI FGI PAN Number : AABCF0191R		
Place of Supply(State Code) : 32	Intermediary Name \ Code : POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED \ 60084677		
GSTIN / UIN Number : -	Date of Issue / Invoice Date : 11/09/2025		
Period of Insurance : From 00:01 hours of 13/09/2025 To Midnight of 12/09/2026	Nature of Service : General Insurance Service		

Received with thanks from a sum of ₹ 18,423.00 towards Premium on the above mentioned policy.

Particulars	HSN/SAC	GWP (Rs.)	Tax %	CGST (Rs.)	SGST (Rs.)	IGST (Rs.)
Other Premium	997134	380.00	9%	34.20	34.20	
TP Premium on goods carriage vehicle	997134	16,049.00	6%	962.94	962.94	
Total		16,429.00		997.14	997.14	
Grand Total (Premium + GST)						18,423.28

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For GENERALI CENTRAL INSURANCE CO. LTD.



(Authorised Signatory)

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 11/09/2025

**Motor Protect commercial vehicle package policy (Liability Only)**

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989			
Policy Servicing : Off Code-39, Generali Central Insurance Co Ltd, 3rd Floor, Central Warehousing, Corporation Building, No Office 2253, Maveli Road, Kadavanthara, Ernakulam, Cochin, Kerala, Pincode- 682020., Tel No: 8657934493			
Policy No. : VE169999	Period of Insurance : From 00:01 hrs of 13/09/2025 To Midnight of 12/09/2026		
Insured : Mr. SAJEEV KUMAR.C			
CKYC_No. :			
Address : TC 40 2640 RENJU BHAVAN, SREEKRISHNA NAGAR THIRUMALA PO, THIRUVANANTHAPURAM, KERALA, 695006	Covernote No : - Dated: Zone: B	Intermediary Name/Code : POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED / 60084677	
	Telephone(Mob,Hom) : 8002081155/18002081155	Email ID : customerservice@pbpartners.com	
GSTIN Number :-	FGI GSTIN Number : 32AABCF0191R1ZI		

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION			
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.
KL01CX9923 THIRUVANANTHA PURAM	MARUTI SUPER CARRY	G12BN1139841	MA3EZLF1T00251705
Year of Manufacture	Cubic Capacity	Seating Capacity	Gross Vehicle Weight
2022	1196	2	1600

DRIVERS CLAUSE - Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learners license may also drive the vehicle when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

* When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.

LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor vehicle's Act 1988. The policy does not cover use for a) Organized racing b) Pace Making c) Reliability Trails d) Speed Testing

Geographical Area : INDIA,

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings.

2) For complete terms, conditions and exclusions, please visit

<https://generalicentralinsurance.com/customer-service/downloads>

3) For any redressal of grievance and for escalation matrix

<https://generalicentralinsurance.com/customer-service/grievance-redressal>

4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of GCI, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by GCI or not.

LIMITS OF LIABILITY

Under Section II-I (i) :Death of or bodily injury -Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.	Under Section II-I (ii) : Damage to Third Part Property - ₹ 750000/- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table.	Compulsory Deductible Under Sec I : ₹ 0 NA
Hypothecation Agreement with:- NIL	
SPECIAL CONDITIONS – NIL	
ADDITIONAL EXCESS – NIL	
The nominee for Compulsory PA to owner driver cover is 01) LEGAL HEIR, aged :21 Years, Relationship : Legal Executor, Nomination % : 100%	

**Policy No : VE169999** **Period Of Insurance : From 00:01 hrs of 13/09/2025 To Midnight of 12/09/2026****INSURED'S DECLARED VALUE**

Type of Body	For Vehicle - ₹	For Vehicle Body- ₹	For Non-Elec Accessories- ₹	For Trailers-₹	For Elec / Electronic Accessories - ₹	For Bi-Fuel Kit (CNG/LPG)- ₹	Total Value- ₹
OPEN BODY	-	0	-	-	-	-	0

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Total Own Damage Premium (A) (rounded off)		0
B-LIABILITY		
Basic Premium including Premium for TPPD	16,049.00	
Add : Compulsory PA to Owner-Driver Rs. 15 lacs	330.00	
Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 1)	50.00	
Total Liability Premium (B)		16,429.00
Total Annual Premium (A+B)		16,429.00
Total Premium for the Policy Period		16,429.00
Goods and Service Tax		1,994.28
Total Premium (rounded off)		18,423.00

Class of Vehicle : Goods Carrying-Public Carriers (Other Than 3 Wheelers)	Subject to Endorsement Nos. 28 ,15 ,
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I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act, 1988.

For GENERALI CENTRAL INSURANCE CO. LTD.

Receipt No : X3081751

Date of Issue : 11/09/2025

Place of Issuance : Mumbai*

*Address as mentioned below.

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 11/09/2025

For registration of your Motor claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs.0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No.(NO.LOA/ENF-2/CSD/69/2025/(Validity Period Dt. 22-07-2025 To Dt. 31-03-2027)/OW No. 2796, Dated 14-07-2025.) GRN NO. MH004773376202526E, Dated 01-07-2025, Bank Of Maharashtra And DEFACE NO. 0003042525202526, 11-07-2025.

Product UIN : IRDAN132RPMT0015V03200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Dear SAJEEV KUMAR.C,

We wish to inform you that the Insurance policy number VE169999 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Motor Protect commercial vehicle package policy (Liability Only) - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	SAJEEV KUMAR.C
2	Registration address of the Insured	TC 40 2640 RENJU BHAVAN, SREEKRISHNA NAGAR THIRUMALA PO, THIRUVANANTHAPURAM, KERALA, 695006
3	Communication address of the Insured	TC 40 2640 RENJU BHAVAN, SREEKRISHNA NAGAR THIRUMALA PO, THIRUVANANTHAPURAM, KERALA, Pincode :- 695006
4	Residence Telephone no	7736316523
5	Mobile no	7736316523
6	Email id	SERVICE.UNIVERSAL6523@GMAIL.COM
Policy Details		
7	Policy Number	VE169999
8	Risk start time and date	13/09/2025/00:01
9	Risk end date	12/09/2026
10	Renewal NCB %	0%
Vehicle Details		
11	Make and Model of vehicle insured	MARUTI SUPER CARRY
12	Registration No	KL01CX9923
13	Engine No	G12BN1139841
14	Chassis No	MA3EZLF1T00251705
15	Cubic Capacity	1196
16	Year of Manufacturing	2022
17	RTO where vehicle is/will be registered	THIRUVANANTHAPURAM
18	Seating Capacity	2
19	Date of Registration / Purchase	02/04/2023
20	Usage of the vehicle	A1
21	Fuel Type	Petrol
22	Hypothecation/Lease/Hire Purchase	
23	Bank Name	
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle)	Yes
Previous Insurance Details		
25	Previous Insurer Name	Magma HDI General Insurance Co. Ltd.
26	Expiring Policy No	P0025300002/4103/103655
27	Expiring Policy Expiry Date	10/07/2025
28	No Claim Bonus % under expiring policy	0.00 %

29	Is there any claim in expiring policy	N
IDV Details		
30	Vehicle IDV on Renewal	₹.-
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
Third Party Coverages Opted		
34	Basic Premium including Premium for TPPD	Opted
35	Add:-Trailers	Not Opted
36	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
37	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
38	Add : Geographical Area Extn	Not Opted
39	Add : Compulsory PA to Owner-Driver ₹. 15 lacs	Opted
40	Add : Legal Liability to Employees of the Insured (No. of persons 0)	Not Opted
41	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Passenger (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Employees/Non-Fare Paying Passengers (other than WC) (No. of persons 0)	Not Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 1)	Opted
47	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
48	Add : Indemnity to Hirer	Not Opted
Own Damage Coverages Opted		
49	Basic Premium on Vehicle	Not Opted
50	Add : Non-Electrical Accessories	Not Opted
51	Add:-Trailer	Not Opted
52	Add : Electrical/Electronic Accessories	Not Opted
53	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
54	Add : Geographical Area Extn	Not Opted
55	Add : Fibre Glass Tanks	Not Opted
56	Add : Embassy Loading	Not Opted
57	Add : Driving Tutions	Not Opted
58	Add : IMT 23-Cover for mud-guards etc	Not Opted
59	Add : Overturning during operational use	Not Opted
60	Add : IMT 34	Not Opted
61	Less : Anti Theft	Not Opted
62	Less : Use Confined to Own Premises	Not Opted
63	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
64	Less : No Claim Discount 0%	Not Opted
Nominee Details		
65	Nominee Name	LEGAL HEIR
66	Nominee Relationship with Insured	Legal Executor
67	Nominee Age in Y or M	21Y
68	Nominee %	100
69	Appointee Name	-
70	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars Including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium It is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily Injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle Insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result In:-

Details of Injury	Scale of Compensation
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%

Provided always that :-

(1) compensation shall be payable under only one of the items (i) to (iv) above In respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.*during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or Injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) Intentional self Injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of Intoxicating liquor or drugs.

(3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge In respect of the Injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

*The capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/-notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923 , the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1). this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2). the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	Motor Protect commercial vehicle package policy (Liability Only) (Liability Only)	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMT0015V03200708	NA
3	Structure	Indemnity Benefit Payment	NA
4	Interests Insured	Commercial Vehicle Insured	NA
5	Sum Insured / Motor Insured Declared Value Scope	-	NA
6	Policy Coverage	1. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident 2. Compulsory Personal Accident (CPA) Cover for Owner-Driver	Section I Section II
7	Add-on Cover	NA	NA
8	Loss Participation	NA	NA
9	Exclusions	1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein a. being used otherwise than in accordance with the "Limitations as to Use" or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause 2. The Company shall not be liable in respect of any claim arising out of any contractual liability; 3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. 4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises. 5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War,	General Exceptions

		<p>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 consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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, the Company shall not be liable to make any payment in respect of such a claim.</p> <p>6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>Refer policy wordings for complete details on exclusion</p>	
10	Special Conditions and Warranties (if any)	NIL	NA
11	Admissibility of Claim	<ul style="list-style-type: none"> The broad principle of admissibility / denial of claims – The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals. 	NA
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free / IVRS number: 1800-220-233 / 1860-500-3333 / 022-67837800 Website: https://www.generalicentralinsurance.com Email: gcicare@generalicentral.com Details of designated company officials to be contacted in time of claim - Branch Manager Address: Off Code-39, Generali Central Insurance Co Ltd, 3rd Floor, Central Warehousing, Corporation Building, No 2253, Maveli Road, Kadavanthara, Ernakulam, Cochin, Kerala, Pincode-682020., Tel_No : 8657934493 The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals. 	NA
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest- Policies Generali Central Details of Grievance Redressal Officer of the Insurer- gcicare@generalicentral.com Bima Bharosa Portal- https://bimabharosa.irdai.gov.in/ Ombudsman- https://www.cioins.co.in/Ombudsman 	NA
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. 	NA

Declaration by the Policy Holder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note:

- i. Website link for documents:- <https://generalicentralinsurance.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.