

Policy Document

JANASHAKTHI Insurance Private Limited

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1. Comprehensive Policy

- I. Loss of or damage to the vehicle by accidental means, fire, theft and malicious acts are covered. (Theft of parts of vehicles are not covered except in private cars unless the vehicle is stolen.)
- II. Third Party Liability – for death of or bodily injuries unlimited in amount. Damage to property is limited to Rs. 12000/- for any one accident in respect of commercial vehicles and motor cycles (can be extended in respect of commercial vehicles and motor cycles (can be extended with an additional premium). The comprehensive policy also provides various additional covers (refer section 9) with an additional premium and allows certain rebates (refer) section 8.

2. Third Party Fire and Theft Policy

Third party liability as indicated under 1.2 above and loss of or damage to the vehicle by fire of theft.

3. Third Party Policy

Third Party liability as indicates under 1.2 above.

NOTE

1. **Extra Fittings** – Air conditions, cassette. CD / DVD players. LCD panels, sensors and (front/rear and side). Aerials. Hood-racks, fog lamps, sun visors, rim-embellishers etc. are not covered unless specially declared. Also indicate if vehicle is equipped with alloy wheels, power steering/ power operated windows or mirrors, sun roof etc.
2. **Exclusions** – Lights, tyres, mudguards, paint work, buffers, buffer brackets, buffer aprons etc. are excluded on the comprehensive cover of vehicles used for hiring but could be included at an premium subject to an excess of Rs.1000/-
3. **Hazardous Goods** – Chinaware, earthenware, glassware, clocks and watches, jewellery, electrical appliances / parts, livestock, furniture, ornaments, pictures, paints or drawings, scientific instruments, wine and spirits and goods in glass containers.
4. **Extra Hazard Goods** – Fiber, Waste cotton , waste paper, kapok, petroleum, inflammable liquids, gasses, explosives, fish, crabs, prawns and perishables.
5. **Flood and Other Natural Peril**
 - I. Tsunami
 - II. Earth Slip
 - III. Tidal Waves
 - IV. Landslide
 - V. Earthquake
 - VI. Hurricanes
 - VII. Volcanic Eruptions
 - VIII. Tornado
 - IX. Storm & Tempest
 - X. Cyclone