

The Future Secure Private Car Package Policy offers coverage for accidental loss or damage to the insured vehicle and its accessories during the policy period, subject to specific terms, exceptions, and conditions. Coverage includes various causes of loss such as fire, theft, natural disasters, and malicious acts, while excluding consequential losses, wear and tear, and damages incurred when the insured or driver is under the influence of intoxicants. A deductible applies based on the vehicle's age and parts replaced, with depreciation rates specified for different components. The Insured's Declared Value (IDV) is established at the policy's inception and adjusted for depreciation, serving as the sum insured for total loss claims. Liability coverage extends to third parties for bodily injury or property damage caused by the insured vehicle, with limits detailed in the policy schedule. The insurer will cover legal costs with prior consent and indemnify authorized drivers, provided they comply with policy terms. Personal accident coverage for the owner-driver includes compensation for injuries or death resulting from an accident, with specific scales of compensation and exclusions for intentional self-harm or intoxication.

Renewal benefits are available for policyholders who renew with the same insurer, allowing access to maintenance services through the insurer's network of workshops, subject to certain conditions and limitations. General exceptions include exclusions for incidents outside the geographic area, contractual liabilities, and losses related to nuclear incidents or war. The policy emphasizes that the insured must adhere to usage limitations, and the insurer is not liable for damages incurred while the vehicle is used contrary to these terms. The company is not liable for claims unless the insured provides proof of loss or damage related to the occurrence. The policy must be read in conjunction with the schedule, and any specific terms defined in either document will carry the same meaning throughout. The insured must notify the company in writing immediately upon any accidental loss or damage and provide necessary information and assistance for claims. Any admission of liability or payment must have the company's written consent, which retains the right to manage claims and legal proceedings. The company may choose to repair, replace, or pay for the loss, with liability limited to the insured's declared value or actual repair costs, subject to depreciation. The insured is

required to take reasonable steps to protect the vehicle and maintain it in good condition, and the company has the right to inspect the vehicle at any time.

The policy can be canceled by the company with a seven-day notice for reasons such as misrepresentation or non-cooperation, with no premium refund in cases of fraud. If the insured cancels the policy, a short period premium retention scale applies, with specific percentages based on the duration of coverage. If another insurance exists for the same liability, the company will only pay its proportionate share. Compliance with policy terms is a condition for the company's liability. Claims must be settled within 30 days of receiving all necessary documents, or interest will accrue. In the event of the insured's death, the policy remains valid for three months, allowing legal heirs to transfer or obtain a new policy. The no-claim bonus follows existing provisions. The policy also includes grievance redressal procedures, providing multiple channels for complaints and escalation, including contact details for the insurance ombudsman for unresolved issues. The document provides contact information for various Insurance Ombudsman offices across India, detailing their locations, telephone numbers, and email addresses, with each office serving specific regions. Updated details of the Insurance Ombudsman can be found on the IRDA website, the Executive Council of Insurers' website, and the Future Generali website. Additionally, it includes a statutory notice indicating that insurance is a subject matter of solicitation.