

# **Future Secure Motor Insurance for PRIVATE CAR -POLICY WORDINGS**



**INTENTIONALLY LEFT BLANK**

## Future Secure Motor Insurance -POLICY WORDINGS

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

### NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

### SECTION I – LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon
  - i. by fire explosion self ignition or lightning;
  - ii. by burglary housebreaking or theft;
  - iii. by riot and strike;
  - iv. by earthquake (fire and shock damage);
  - v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
  - vi. by accidental external means;
  - vii. by malicious act;
  - viii. by terrorist activity
  - ix. whilst in transit by road rail inland-waterway lift elevator or air;
  - x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- (1) For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - 50%
- (2) For fibre glass components - 30%
- (3) For all parts made of glass - Nil
- (4) Rate of depreciation for all other parts **including wooden parts** will be as per the following schedule.

AGE OF THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

- (5) Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.
2. The Company shall not be liable to make any payment in respect of:-
  - (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
  - (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

and

  - (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.  
The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that :
  - (a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 500/-;
  - (b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
  - (c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

### SUM INSURED – INSURED'S DECLARED VALUE (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/ renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (**TL/CTL**) claims only.

### THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (**TL**) / Constructive Total Loss (**CTL**) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

### SECTION II – LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of :-
  - (i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
  - (ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy is so far as they apply.
5. The Company may at its own option
  - (a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.



#### **AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

#### **APPLICATION OF LIMITS OF INDEMNITY**

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

#### **SECTION III – PERSONAL ACCIDENT COVER FOR OWNER – DRIVER**

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in :

Nature 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

- (a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
- (b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

#### **This cover is subject to**

- (a) the owner-driver is the registered owner of the vehicle insured herein;
- (b) the owner-driver is the insured named in this policy.
- (c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

#### **GENERAL EXCEPTIONS**

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographic area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
  - (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.
4. (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.

(b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war 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 consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental 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.

#### **DEDUCTIBLE**

The Company shall not be liable for each and every claim under Section – I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

#### **CONDITIONS**

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed :
  - (a) for total loss/constructive total loss of the vehicle – the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
  - (b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle – actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. The Company may at any time cancel the Policy on grounds of misrepresentation, non-disclosure of material facts, fraud,

Non-cooperation by the insured by sending thirty days' notice in writing to the insured at his last known address in which case the Company shall return to the insured a proportion/pro rata portion of the premium corresponding to the unexpired period of insurance provided that if no claim has been paid under the policy.

The policy may also be cancelled by the insured at any time by giving fifteen days' notice in writing to the Company and in such event the Company shall allow refund of premium at Company's short period premium calculation as given below provided no claim has up to the date of cancellation.

<b>Table of Short Period Rates</b>	
<b>For a period not exceeding</b>	<b>Amount of premium to be retained by the Company</b>
15 days	10%
1 month	15%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
Above 9 months	The full Annual Premium

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. If any dispute of difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by :-

- (a) Death Certificate in respect of the insured
- (b) Proof of title to the vehicle
- (c) Original Policy

## **MOTOR SECURE FOR PRIVATE CAR - ADD ON COVERS**

Following are the wordings of the clauses attached with the policy issued. Only those clauses stand covered which are mentioned on the schedule of the policy. Rest of the clauses stand deleted for all purposes.

### **I. ZERO DEPRICINATION:**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will indemnify the insured as is herein provided :

The Company will indemnify the Insures in respect of:

1. The cost incurred by the Insured towards bearing the depreciation amount applicable under the Motor Comprehensive Package Policy for the insured vehicle following an identifiable and admissible claim under the Motor Comprehensive Package Policy subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby.
  - a. This add-on cover is valid only if the Motor Comprehensive Package Policy issued by us is valid during the accident period and the claim is admissible under the said policy terms and conditions.
  - b. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
  - c. The deductible amount mentioned in the schedule shall be reduced from the total depreciation amount for each and every claim under the motor policy.
  - d. This add-on cover is applicable only for Vehicle less than **five** years old
  - e. The add-on cover is applicable for Private car – A car registered as Private Car and used for private purposes only.
  - f. The cover is applicable only for maximum **two** accidents during the policy period.

### **II. RETURN TO INVOICE:**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. TOTAL LOSS,
2. CONSTRUCTIVE TOTALLOSS,
3. THEFT OF THE INSURED VEHICLE,

Despite whatever is mentioned as IDV of the vehicle in the Policy schedule, the Company will:

- A. Pay the Invoice value for or replace with, a NEW vehicle of same make and model (or a similar model with similar specification available locally in India, in case the insured model is unavailable in India)
- B. Pay the Original customs duty, if any OR the customs duty applicable for the new vehicle (whichever is less),
- C. Pay the Registration charges and Road-Tax applicable for the RTO that the registered address belongs to as per the Motor Policy,

Provided that the vehicle is not more than **three years** old from the date of manufacture.

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

### **III. PROTECTION OF NCB:**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees to protect the No Claim Bonus (NCB) at the time of Renewal, in case the Insured lodges for and is allowed a claim under Section 1 of the Motor Policy, so that the Insured will continue to enjoy the NCB in the current policy in spite of the claim lodged, provided always that

- a) The vehicle is renewed with us.
- b) There is only one single claim lodged in the entire expiring Policy period.
- c) The insured vehicle is repaired in a Company Authorized Garage.

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

### **IV. THEFT OR LOSS OF KEYS:**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will indemnify the insured as is herein provided :

The Company will indemnify the Insures in respect of:

- I. The cost incurred by the Insured towards replacing Car keys, locks and locksmith charges following theft or loss of Insured vehicle keys insured under the our Motor policy subject to the following special provisions, exclusions and conditions and subject also to the terms and conditions of the policy except in so far as the may be varied hereby:

### **SPECIAL PROVISIONS:**

Provided always that:

1. This add-on covers insured events arising during the policy period within India. The company's liability to make any payment shall be to make payment within India and in Indian Rupees only.
2. The replacement should be carried out in manufacturer's authorized dealership/ garages or company authorized garages.
3. Each claim shall be subject to 10% co-share of the value of such replacement subject to a minimum of Rs 500/- by the Insured.
4. Indemnity for this add on cover will be allowed only once during the policy period.
5. The due observance and fulfillment of all the terms and conditions of this insurance by the Insured Persons or anyone acting on their behalf in so far as they relate to anything to be done or complied with by the Insured Person or anyone acting on their behalf shall be a condition precedent to any liability of the Insurers to make payment under this add on cover.
6. Written notice of any events that may give rise to a claim shall be given to the company immediately, but in no circumstances such intimation will be entertained after 48 hrs of the incident. All Certificates, information and evidence required by us shall be furnished at the expense of the Insured Person.
7. Due care and attention must be taken to avoid anything which may result in a claim under the policy.
8. You must provide documents or receipts to support all expenses that you are claiming for.
9. Any items replaced under this policy will be of the same quality or standard as those that you have lost or which have been stolen.
10. No keys shall be deemed to be irrecoverably lost until 3 days after the loss date.

11. Replacement of locks considered to have been previously damaged prior to the date keys are lost or stolen is excluded.

#### **DEFINITIONS:**

1. "Keys" Keys to your vehicle as insured under the comprehensive Motor policy.
2. "Locks" to your vehicle as insured under the comprehensive Motor policy.
3. "You/Your/Insured Person" means the name detailed in the Certificate of Insurance issued by Future Generali India Insurance Co.Ltd.
4. "Insurer/We/Us/the company" – Future Generali India Insurance Co. Ltd.
5. "Period of Insurance" This is the term of your insurance policy, as specified in your Certificate of Insurance.
6. "Vehicle" – your motor vehicle registered as Private Car and used for private purposes.

#### **EXCLUSIONS:**

1. Replacement of locks when only the parts need to be changed.
2. Damage of keys to be otherwise covered under Warranty.
3. Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring, or gradual deterioration.
4. Damage to locks or keys by attempted theft or malicious damage.
5. Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
  - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel
  - b. The radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
6. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
7. Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance.
8. Claims or incidents that may give rise to a claim not notified directly in writing to the Claims Office within 3 days of the expiry of the Insurance.
9. Any fraudulent, dishonest or criminal act committed by the Insured Person(s) or with whom, he/ she is in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
10. Vehicles which are not private motor vehicles

#### **V. PERSONAL LAPTOP & MOBILE:**

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening

of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will indemnify the insured as is herein provided :

#### **Coverage**

The company will indemnify the insured in respect of physical loss during the period of this Policy to Personal Laptop and Mobile Phone specified in the Schedule and belonging to Insured and in personal custody of Insured as per the conditions mentioned below:

1. This cover is available only for the personal laptop or mobile phone of the Insured only.
2. The cover is available only if the personal laptop or mobile phone is burgled or stolen from a locked insured vehicle only.
3. The limit of liability for the laptop and mobile will be its market value subject to the maximum of the amount specified against each item in the policy schedule.

If the equipment covered under the policy shall, as on the date of loss, be greater value than the sum insured, then the insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.

4. This add on cover is valid only if the Motor Comprehensive Package Policy issued by us is valid during the incident period

#### **Provided that always:**

1. An FIR has to be lodged and accepted by law enforcing agencies.
2. The claim has to be substantiated by the purchase vouchers of the laptop/mobile.

#### **Excess:**

1. Each claim of Laptop is subject to an excess of Rs 5000/-
2. Each claim of mobile is subject to an excess of Rs 500/-

#### **EXCLUSIONS:**

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence whether one or more items are lost or damaged; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single excess applicable to such items;
2. Loss caused by any faults or defects existing at the time of commencement of the present Insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not;
3. Loss to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;
4. Theft from No Parking Zone
5. Theft or loss from unattended vehicle after an accident

#### **VI. TYRE DAMAGE:**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. BULGE INTYRE,
2. PUNCTURE OR BURSTING OF TYRE,
3. CUT OR DAMAGE TO THE TYRE, arising out of an accident to the insured vehicle,

the Company will at the time of claim, depending on the schedule A specified below,

- I. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
- II. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.
- III. Cover for only one event in the entire policy period.

provided that the vehicle is not more than 2 years old from the date of manufacture.

Schedule A		
Sr. No.	Age of the vehicle	Compensation
1	Less than 6 months	100% reimbursement of cost of new tyre
2	More than 6 months and less than 1 year	75% reimbursement of cost of new tyre
3	More than 1 year and less than 2 years	50% reimbursement of cost of new tyre
4	2 years and more	NIL

#### EXCLUSIONS:

Coverage under this Endorsement shall not cover

- A. Tyre(s) which has been used for its full life as per manufacturer's guidelines.
- B. Tyre(s) with minor scratches or damages, not affecting the proper functioning.
- C. Any damages caused by neglect of periodic maintenance as specified by the manufacturer.
- D. Any damages caused because of failure to carry out Tyre rotation as per specification of manufacturer.
- E. Any damage arising out of poor workmanship during repairs or repairs carried out in unauthorized workshops of the Company.
- F. Any damages arising out of hard driving during racing, rallies or illegalactivities.
- G. Any damage arising out of use beyond limitations of load, passenger capacity and speed, as specified in the Manufacturer's manual.
- H. Tyre(s) worn out due to natural wear and tear.
- I. Tyre(s) not supplied by the manufacturer as original equipment with the motor vehicle.
- J. Damage to the wheel-rim or any other part and accessory, due to running a flat, punctured, or bulged out and cut tyre.
- K. The wheel-Rim or any other part and accessory of the wheel.
- L. The labour charges for repair or replacement of the Tyre.
- M. Any kind of guarantee/ warranty provided by the manufacturer

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

#### VII. DAILY CASH BENEFIT OR INCONVENIENCE ALLOWANCE:

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will pay the insured, in excess of the amount of the deductible, as is herein provided:

The company will pay the named insured – daily cash benefit as specified in the schedule subject to maximum amount and maximum number of eligible days for which it is applicable during the policy period as mentioned in the schedule following an identifiable and

admissible claim under the Motor Comprehensive Package Policy subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby.

1. This add-on cover is valid only if the Motor Comprehensive Package Policy issued by us is valid during the accident period and the claim is admissible under the said policy terms and conditions.

2. Daily cash benefit as prescribed in the schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Motor comprehensive policy subject to maximum eligible days mentioned in the schedule. The time taken for repairs is calculated from the time of starting of accidental repairs to time of completion of accidental repairs covered under the policy or time as mentioned in the job card of the authorized repairer whichever is earlier.

The company shall not be liable in respect of time taken for repairs which are not covered under the Motor vehicle comprehensive package policy and time taken for repairs which are not allowed by the company and hence shall be deducted from the eligible days for working out the benefit payable.

- 3. The total daily cash benefit payable for each incident is calculated by multiplying the per day cash benefit mentioned in the schedule by the number of Eligible days allowable under this add on cover.
- 4. The daily cash benefit/ the daily allowance shall be payable only if the accidental damages to the car is repaired at the Insured Vehicle's Manufacturer authorized workshop or Future Generali's approved workshop.
- 5. This cover is not applicable for any loss or damage occasioned by or through or in consequence directly or indirectly due to catastrophic perils/natural calamities like storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, torrential rains, tsunami, earthquake, volcanic eruption or other convulsions of nature etc.,
- 6. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
- 7. The deductible mentioned in the schedule shall be reduced from the eligible days of benefit for each and every claim under the policy. The company's liability to make any payment under the policy is in excess of the deductible.
- 8. The cover is applicable only for maximum **two** accidents during the policyperiod.
- 9. This add-on cover is applicable only for Vehicle less than **five** years old.
- 10. The add-on cover is applicable for Private car – A car registered as Private Car and used for private purposes only.

#### VIII. PERSONAL ACCIDENT:

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to always to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the company will pay the insured as is herein provided :

#### Coverage

Following an Accidental Bodily Injury to Insured/Occupant, out of any accident involving the insured vehicle, and claim for repair of the same vehicle is admitted by us, and which results in any of the events listed in the Table of Events, we will pay the insured or his nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Schedule provided that the Schedule mentions that the insured has opted for coverage against that event and paid premium for the same.

1. Accidental Death

**A. Owner driver:**

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which is independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
Death	100%

1. Compensation shall be payable under only one of the items above in respect of the ownerdriver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum insured in the schedule during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

**This cover is subject to**

- a. The owner-driver is the registered owner of the vehicle insured herein;
- b. The owner-driver is the insured named in this policy.
- c. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

**EXCLUSIONS:**

**The Company** will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, of the Insured person/s as a consequence of the following:

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
2. Accident while under the influence of alcohol or drugs.
3. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion
4. Any accident of which a contributing cause was insured's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or insured resistance to arrest.
5. Participating in motor racing or trial run as a driver, co-driver or passenger

**Provided always that:**

1. This rider may be opted by the insured for himself or for unnamed passengers limited to the registered carrying capacity of the vehicle as stated in the Registration certificate.

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

**IX. ENGINE PROTECTOR:**

**Coverage:**

In consideration of payment of additional premium as shown on the policy schedule, the Company hereby extend the policy to cover the

consequential loss to internal child parts of the engine And/ or gear box of the insured vehicle arising out of :-

1. Water ingress
2. Leakage of lubricating oil And/ or damage to engine And/ or gear box of the insured vehicle arising out of leakage of lubricating oil due to Accidental means.

**The Company shall compensate for the following:-**

1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods, Piston and Piston rings
2. Repair or replacement of internal parts of the Gear box, such as gears andshafts.
3. Labour charges incurred by the insured to overhaul the damaged engine and/ or gear box.
4. Engine cylinder re-boring, compression tests and other machining charges.

**Claim under the cover is admissible subject to following conditions:-**

1. There is evidence that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child-parts of the engine. And/ or
2. There is evidence of under-carriage damage to engine and/ or gear box, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box,

**Duty and Care:-**

1. In the event that the vehicle has stopped in water-logged area, OR damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
2. The insured to inform the nearest office or toll free number for technical help and for survey of the vehicle. The vehicle shall not to be shifted till the survey of the vehicle is done.
3. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.
4. The insured shall comply with the manufacturer's instructions/guidelines.

**EXCLUSIONS:**

Company is not liable to indemnify the loss for the following:

1. Loss which is covered under any manufacturer's warranty or recall campaign or under any other such package or any other insurance policy at the same time.
2. Any other consequential losses or damages apart from the damage to the internal child parts of the engine And/ or gear box due to water ingress, leakage of lubricating oil And/ or damage to engine And/ or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Any loss or damage including corrosion of engine And/ or gearbox due to delay in intimation to us or delay in retrieval of the insured vehicle from the water- logged area.

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

**X. BASIC ROAD-SIDE ASSISTANCE**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

**1. Towing due to Accident:** In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall

- a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

**Exclusions**

- a. Cost of towing beyond 50 kilometers from the spot of such accident of the insured vehicle.
- b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

**2. Flat Tyre:** In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

- a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

**Exclusions**

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b. Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

**3. Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Company shall

- a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

**Exclusions**

- a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

**4. Keys Locked-In :** In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming..

**Conditions**

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

**5. Contamination/ Incorrect or Running Out of Fuel :** In the event that the insured vehicle is immobilized on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will

- a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten liters- on the spot where the insured vehicle stands immobilized.

**Exclusions**

- a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel.

**Exclusions applicable to Basic Roadside Assistance**

Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

1. Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.

2. Natural Catastrophe : Any immobilization of the insured vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.

3. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

**NOTE:**

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

**1800-220-233, 1860-500-3333, 022-67837800**

**XI. ADDITIONAL ROAD-SIDE ASSISTANCE**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services:

**1. Continuation of Journey :** In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fails to mobilize the vehicle on its own power on self propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall

- a. Make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

**Exclusions**

- a. The Car hire/ Taxi expense beyond the first 50 Kilometers.
- b. Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**2. Local Travel when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall

- a. Arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometer basis, to provide for the local travel of the Insured.

**Exclusions**

- a. The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometers in a day.
- b. Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

**3. Overnight Accommodation Expense when on Tour :** In the event that the insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out , the vehicle has had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

- a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

- i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
- ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
- iii. This benefit will not be available, if the Insured is availing of the benefit of **Local Travel when on Tour**.
- iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without prior consent of the Company, will not be reimbursed.

- 4. Repatriation of Vehicle:** In the event that the insured vehicle is immobilized at a place, at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3 (Three) days, the Company will

- a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.

This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/Garage is available.

**Exclusions**

- a. Any Repatriation expense incurred by the Insured, without prior consent of the Company.

- 5. Medical Coordination:** In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

- a. Provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers

- 6. Urgent Message Relay:** In case the insured vehicle is immobilized at least 100 kilometers away from the address of the Insured as appearing in the Policy Schedule, the Company will

- a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

**Conditions applicable to MAO 09:**

1. Benefits under **point 2, 3 & 4 above** can only be claimed once during a single Policy period
2. Benefits under **points 1 to 4 above** can be claimed twice in aggregate during a single Policy period.
3. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:
  - a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
  - b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
  - c. War/ Riot/ Terrorism : Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

**NOTE:**

In order to avail of the above services, the Insured should ring up the following toll-free number and provide the details asked for.

**1800-220-233, 1860-500-3333, 022-67837800**

## MOTOR CLAIM FORM

**THE ISSUE OF THIS FORM IS NOT TO BE TAKEN AS AN ADMISSION OF LIABILITY**

- a. The claim form is to be duly filled and signed by the insured.
- b. All facts and statements must be factual not influenced or biased in any favour.
- c. The damaged vehicle shall not be left unattended without proper precaution being taken to prevent further damage.

Policy Number

Vehicle Number

Claim Number

### Insured Details

Name <input type="text"/>	Address <input type="text"/>	City <input type="text"/>
State <input type="text"/>	Pin <input type="text"/>	
Mobile <input type="text"/>	Landline <input type="text"/>	Email <input type="text"/>

\* Please note that claim cheque (if any) will be dispatched to the address mentioned above. This address will be updated in above mentioned policy

Name (As per Bank Account) <input type="text"/>	Branch <input type="text"/>
Bank Details- Bank Name <input type="text"/>	
Type of A/c <input type="text"/> A/c No. <input type="text"/>	<input type="text"/>
IFSC Code <input type="text"/>	MICR <input type="text"/>

### Loss Details

Date & Time of Accident  D  D  M  M  Y  Y  Y   H  H  S  S am/pm

Place of Accident \_\_\_\_\_ Types of Loss :  Own Damage  Theft  \*Third Party  
Short Description of Accident \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Police Report Details, if any \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Driver Details at the time of Accident

Name \_\_\_\_\_ Age \_\_\_\_\_  
Driver License No. \_\_\_\_\_ Name of RTO \_\_\_\_\_ Learners License :  Yes  No  
Co passenger details \_\_\_\_\_

### Applicable for Commercial Vehicle

No. of Passengers carried at the time of Accident _____	G R Number & Date _____
Permit No. _____	Permit Issuing Authority _____
Permit Valid up to _____	Permit valid for (Area) _____
Fitness Granting Authority _____	Fitness valid up to _____

### Applicable for third party property damage or injury

Name of Third Party/ Occupants/ Driver/Property	Contact No	Type of Injury / Property Damage	Name of the Hospital where admitted	Any Legal / Court Notice Received

### I hereby declare having submitted the following documents

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> Copy of Policy/Cover Note   | <input type="checkbox"/> Copy of RC Book | <input type="checkbox"/> Copy of Driving License | <input type="checkbox"/> Estimate of Repairs |
| <input type="checkbox"/> Copy of Fitness Certificate | <input type="checkbox"/> Copy of Permit  | <input type="checkbox"/> Copy of FIR             | <input type="checkbox"/> G. R. Form          |

### DECLARATION

I/We hereby declare that the details given above are true and correct to the best of my belief and knowledge. In event above information or any part thereof is found incorrect, I/We agree that all rights under the policy will be forfeited. I/We also agree to provide additional information to the company if required.

Date: \_\_\_\_\_

Insured Signature



**Future Generali India Insurance Company Limited**, Corporate & Registered Office : 6th Floor, Tower - 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013, Maharashtra Care Line:- 1800-220-233, 1860-500-3333, 022-67837800 Email : [ficare@futuregenerali.in](mailto:ficare@futuregenerali.in), Website : [www.futuregenerali.in](http://www.futuregenerali.in) IRDA Regn. No 132, CIN - U66030MH2006PLCI65287

\* Turn overleaf for list of documents

## List of Documents Required

- Claim Intimation
- Policy Copy
- Claim form
- Copy of RCbook
- Copy of Driving License
- Estimate
- Photos
- Survey Report
- Survey Fees Bills
- Supplementary Report / Re-inspection report
- Final repair invoice and receipt / Satisfaction voucher for cashless payment

### Addition Documents For Commercial Tuhicle

- Fitness Certificate
- Copy of FIR
- Permit
- Load Challan

- Claim Intimation
- Original Policy
- Claim form
- Original Registration certificate
- FIR
- Original set of keys
- Original Sales invoice & Tax receipt
- Intimation to RTO (to inform RTO that the vehicle is stolen and not to transfer)
- Final Report
- Transfer papers
- Indemnity Bond
- Subrogation letter

- Cancelled Cheque for NEFT Payment

- Photo Identity Proof  
Passport size photo - (Individual) - Mandatory  
Pan card - Mandatory  
Passport / Driving License / voters ID Card
- Proof of Address - (last six month)  
Telephone Bill / Electricity Bill / Bank Statement / Ration Card  
Memorandum of understanding / Registration of Company -  
(Regd. Company / firm / establishment)

The list given is indicative in nature. Further additional documents may be called for depending on the nature of the claim.

## ENDORSEMENT FORM

To,  
Customer Service Centre.  
Future Generali India Insurance Company Limited

### Request for Changes in the Motor Policy.

Dear Sir/Madam,

With reference to my Policy number , I request for the following changes-

<b>Change Requested</b>	<b>Please Tick</b>	<b>Documents required for the changes</b>
Correct the Registration Number/Engine Number/Chassis Number of the insured vehicle.	<input type="checkbox"/>	Self Attested Copy of (Either one of the following showing the correction) <ul style="list-style-type: none"> <li>• Registration (RC) Book</li> <li>• Invoice Copy</li> <li>• Delivery Challan</li> </ul>
Include the Registration Number of vehicle in the policy	<input type="checkbox"/>	Self Attested Copy of (Either one of the following) <ul style="list-style-type: none"> <li>• Registration (RC) Book</li> <li>• Invoice Copy</li> <li>• Delivery Challan</li> </ul>
Spelling errors in name/address	<input type="checkbox"/>	A letter addressed to the Company stating the errors.
Change/Correction In Address	<input type="checkbox"/>	A letter addressed to the Company stating the correction/change in address
Endorsement for addition of Financiers / Bank's details on Hypothecated / Leased vehicles	<input type="checkbox"/>	A letter addressed to the Company intimating name & address (Branch details) of the bank/financial institution and type of finance viz. Lease/Hire Purchase/Hypothecation.
Termination of Hypothecation / Lease Agreement from the policy.	<input type="checkbox"/>	Self attested copies of (Either one) <ul style="list-style-type: none"> <li>• No objection certificate from the bank/Financial institution.</li> <li>• Changed Registration (RC) Book showing deletion of financier.</li> <li>• Form 35 duly signed by financier</li> </ul>
Vehicle was delivered later than the policy inception date. Policy inception date needs to be changed ( <b>For New Vehicles Only</b> )	<input type="checkbox"/>	Self attested copies of <ul style="list-style-type: none"> <li>• Delivery Challan.</li> <li>• Invoice Copy.</li> <li>• Letter requesting new date as well as confirming that the new policy should be valid from the date mentioned.</li> </ul>
Insured vehicle has been sold; policy needs to be transferred to new Owner.	<input type="checkbox"/>	1. Arrange for self attested(either one of the following) <ul style="list-style-type: none"> <li>• Sale deed.</li> <li>• New Registration Book.</li> <li>• Form 29/30 with date.</li> </ul> 2. 3. 4. Rs.50/- towards transfer fees plus Service Tax (as per Govt. approved rate) 5. Additional premium towards No Claim Bonus difference as advised by our branch. 6. Filled & Signed Proposal Form from New Proposer. 7. Please make the cheque payable to "Future Generali India Insurance Co. Ltd" and mention your Policy Number on the back side of the cheque.

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date \_\_\_\_\_

Please Note:

1. Insured Vehicle Model, Cubic Capacity and Seating Capacity will be as per the registration book. In case of any discrepancy, please get in touch with our local office along with the copy of registration book and make the changes.
2. In case you want to transfer your existing No Claim Bonus to this policy, please enclose a copy of renewal notice showing No Claim Bonus/No Claim Bonus Certificate.

