

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	EXTENDED WARRANTY INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0020V01100001	
3	Structure	Indemnity basis	
4	Interests Insured	<p>The Extended Warranty Policy (for Vehicles) covers any component that is part of the manufacturer's original build specifications, with some exceptions. The list of parts covered, as mentioned in the EWS contract document should be attached as annexure to the policy document.</p> <p>A sample Master list of the parts covered for Extended Warranty Scheme for Motor Vehicle is mentioned below: Engine, Clutch, Transmission, Transfer Box and overdrive, cooling system, steering system, Fuel system, brake system, Electrical system, Airconditioning, Casings etc</p>	
5	Sum Insured	<p>The Sum Insured should represent the Purchase price of product for any one claim and in the aggregate.</p> <p>In respect of Individual parts/ components and labour, Company's liability not to exceed manufacturer's list price</p>	
6	Policy Coverage	<p>This insurance is in respect of the Contractual liability under an Extended Warranty Scheme (hereinafter referred as EWS) offered by the manufacturer to their Customers purchasing vehicles from them. The Extended Warranty Scheme (EWS) is attached here to and it forms a part of this policy.</p> <p>Policy indemnifies the Insured for reasonable Expenses incurred by them on repairs and/or replacement of parts/components for vehicles/products purchased by Insured and have opted for Extended Warranty Scheme in respect of Mechanical & Electrical Breakdown</p>	
7	Add-on cover	Nil	
8	Loss Participation	Nil	
9	Exclusions	<p>The Company shall not be liable to make any payment in respect of:</p> <p>a) Any Breakdown occurring outside Geographic Limits specified in the Schedule of the Policy.</p> <p>b) Any Breakdown of parts unless specified in the list attached to the schedule of the policy.</p> <p>c) Normal maintenance service required on the insured vehicle Including without limitation, Oil and fluid changes, headlights, alignment, fastener retightening, wheel balancing, wheel alignment, carburetor adjustments, ignition timing and valve clearance, body work, painting, glass, interiors /exteriors trims / in car entertainment / communication systems and exhaust system.</p> <p>d) Any loss where the speedometer has been tampered with altered or disconnected.</p> <p>e) Repairs, replacements or alterations not authorised by the Company, for Experimental Equipment or for vehicles in any way modified from the manufacturer's specification or for vehicles which has been assembled, disassembled, adjusted or repaired other than at Insured's workshop or utilisation of parts or accessories not approved by manufacturer.</p> <p>f) Any vehicle used for competitions, racing, pacemaking, rallies, off road use or for hire or reward or by a Driving School or used for purpose other than what it was designed for.</p> <p>g) Vehicles which are owned by a business formed for the purpose of selling or servicing motor vehicles.</p> <p>h) Liability which attaches by virtue of an agreement except as mentioned under EWS but which would not have attached in the absence of such agreement.</p> <p>i) Legal liability for death or bodily injury or for damage to property other</p>	

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		<p>than components insured by this Policy.</p> <p>j) Consequential loss of any kind.</p> <p>k) Any Breakdown occurring which is due in whole or in part to any type of accident or any act or omission which is willful, unlawful or negligent.</p> <p>l) Any Breakdown to a component or components which are either subject to recall by the vehicle's manufacturer or can be considered as having inherent design faults.</p> <p>m) Any Breakdown caused by corrosion, frost or lack of anti-freeze/coolants, lubricants or hydraulic fluids or overheating.</p> <p>n) Any breakdown resulting from Acts of God, Chemicals, collision, contaminations of fluids, environmental Damages, explosion, fire, freezing, fuels, lightning, riots, road hazards, Theft, Vandalism, Windstorm etc.</p> <p>o) Any repairs or replacement required as a result of accident or collision damage.</p> <p>p) Damage arising from:</p> <p>(i) A defect which is likely to have existed prior to the commencement of this Policy.</p> <p>(ii) Wear and tear commensurate with the age and mileage of the Vehicle including but not limited to bulbs, batteries, tyres, tubes, spark plugs, brake linings, belts, hoses, filters, wiper blades, brushes and clutch. Assembly and plates where failure is due to burnt clutches.</p> <p>(iii) faulty repair or incorrect servicing of the Vehicle</p> <p>(iv) Foreign matter entering the fuel or cooling system.</p> <p>(v) A grade of oil, fuel, lubricants, hydraulic fluids or any additives not recommended by the manufacturer of the Vehicle.</p> <p>q) Damage in respect of those vehicles which has not been regularly serviced in accordance with its manufacturers or insured's recommendation.</p> <p>r) Damage in respect of those vehicles where the customer has not taken all reasonable steps to safeguard the Vehicle from Loss or Damage.</p> <p>s) Damage as a result of vehicle not being operated in accordance with the operating instructions of the owners' manual.</p> <p>t) Insignificant defects that do not affect the functions of the vehicle including but not limited to sound, vibration and fluid seepage.</p> <p>u) Any service items and other component subject to routine maintenance.</p> <p>v) Any loss where the customer has not complied with the conditions of the Extended Warranty Scheme.</p>	
10	Special conditions and warranties (if any)	<p>1. In the event of any 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, there shall be no liability of the company for any extension of the damage or any further damage to the vehicle.</p> <p>2. The vehicle covered under the Insured Scheme must be serviced only at Insured garage or otherwise to be agreed by the company.</p>	
11	Admissibility of Claim	<p>1. The Company shall not be liable to indemnify for damages to vehicles during the period of the Standard Manufacturers Warranty.</p> <p>2. The claim limit includes replacement/repair cost of the covered items, against mechanical and electrical failure upto the value of the said items/parts.</p>	D. General Conditions
12	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com. Claim intimations be sent to notifyclaim@cholams.murugappa.com</p> <p>Documents required for Claim processing:</p> <p>Claim form,</p> <p>Fire Brigade Report / FIR,</p> <p>Proof in support of Cause of Loss Like OEM report (RCA),</p> <p>List of Items Covered / Asset Register,</p> <p>Quotation to establish the cost of replacement,</p> <p>Repair / Reinstatement Invoices with Payment proof,</p> <p>KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,</p>	

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		Any other Document, Turn Around Time for claims settlement is 21 working Days	
13	Grievance Redressal and Policyholders Protection	<p>GRIEVANCES If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: In case of any grievance the insured person may contact the company through Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com For details of grievance officer, kindly refer the link www.cholainsurance.com If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.cioins.co.in/ombudsman, or on company website www.cholainsurance.com.</p>	

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14	Obligations of Policyholder	The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
	Place:		
	Date:		Signature of the Policyholder:

Note:

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.