Customer Information Sheet

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Sl. No.	Title	Description (Please refer to applicable Policy Clause number in next column)	Policy / Clause Number
1	Product Name	**Motor Private Car Package Policy**	
2	Unique Identification Number (UIN) allotted by IRDAI	**IRDAN123RP0001V03100001**	
3	Structure	Section I - Loss or damage to the vehicle insured: Indemnity with deduction for depreciation Section II - Liability to Third Parties (TP) - Personal Liability: Indemnity Property damage: Indemnity Section III - Compulsory Personal Accident (CPA) cover for Owner-Driver Benefit (Insurance Policy pays a fixed amount under the policy in the event of death or disability of the owner-driver)	
4	Interest Insured	This is a comprehensive cover which offers insurance coverage to Private Cars mentioned in the policy schedule bearing the following details:- **Regn. No.** | **Make** | **Model** | **Variant** | **Year of manufacturing** | | | | | As per Motor Vehicle Act 1988, it is compulsory for vehicle owners to purchase atleast Third party liability insurance cover before operating their vehicles on Road.	As per policy Schedule cum certificate of Insurance
5	Motor Insured Declared Value Scope	**<u>Section I - Loss or damage to the vehicle insured</u>** Insured's Declared Value (IDV) of the Vehicle will be the Sum Insured under this policy which is fixed at the commencement of the policy period ➢ The IDV of the vehicle is fixed on the basis of manufacturer's listed selling price of the brand and model at the commencement of insurance less depreciation based on age. ➢ The schedule of age-wise depreciation 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. **<u>Section II - Limit of liability for TP property damage and personal injuries:</u>** 1. For damages to property of the third party – Upto Rs.7.5 lacs 2. For Personal injuries of Third party Death / bodily injury –Section 147 (1) In order to comply with the requirements of this Chapter, a policy of insurance must be a policy which - (a) Is issued by a person who is an authorised insurer, and (b) Insures the person or classes of persons specified in the policy to the extent specified in subsection (2)--- (i) Against any liability which may be incurred by him in respect of the death of or bodily injury to any person including owner of the goods or his authorised representative carried in the motor vehicle or damage to any property of a third party caused by or arising out of the use of the motor vehicle in a public place; (ii) Against the death of or bodily injury to any passenger of a transport vehicle, except gratuitous passengers of a goods vehicle, caused by or arising out of the use of the motor vehicle in a public place. **<u>Section III Compulsory Personal Accident cover for Owner-driver</u>** Upto Sum Insured of Rs.15 lakhs for Death or disability	Section I – Loss or damage to vehicle insured. Sum Insured – Insured's Declared Value (IDV)

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6	Policy Coverage		Section I – Loss or damage to vehicle insured SECTION II Liability To Third Parties SECTION III – Personal Accident Cover For Owner-Driver

Coverages	Policy period
Section I - Loss or damage to the vehicle insured : We will indemnify you against loss or damage to vehicle insured and/or its accessories caused by fire, explosion, self-ignition or lightning, burglary, housebreaking or theft, riot and strike, earthquake (fire and shock damage), flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, accidental external means, malicious act, terrorist activity, landslide, rockslide or whilst in transit by road, rail, inland waterway lift, elevator or air.	**One year**
Section II Liability to Third parties: We will indemnify you for accident caused by or arising out of the use of the vehicle insured against all sums which you will become legally liable for:- (i) death of or bodily injury to any person including occupants carried in the vehicle. (ii) damage to property other than property belonging to you or held in trust or in the custody or control of you. (iii) Legal liability for death or bodily injury to employees whilst travelling/getting in or alighting from insured's vehicle (including paid driver).	**One year**
Section III (Benefit): Compulsory Personal Accident (CPA) cover for Owner-Driver:– The CPA cover offers compensation upto Rs.15 lakhs for personal injuries suffered by the registered Owner of the Insured Vehicle whilst driving, travelling or alighting into/out of the Insured Vehicle.	**One year**

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%

Sl. No.	Title	Description	Policy / Clause Number
7	Add-on Covers	Add-on covers that are applicable for Section I of the policy are listed below which will enhance the terms of coverage. These Add-on are purchased by insured on payment of additional premium. Kindly refer to our website www.cholainsurance.com for detailed wording of these Add-on covers:	https://www.cholainsurance.com/downloads

Name of the Add-on Cover	Description of coverage	Sum limits/limits of Chola MS
1. Waiver of depreciation	We will reimburse the total cost of parts replaced, due to loss or damage to the insured vehicle, without any deduction towards depreciation	Actual cost without deduction towards depreciation
2. Consumables Plus Cover	In the event of partial loss claims, actual cost of consumables items such as nuts and bolts, screw, oil filter, fuel filter, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear-box oil, power steering oil, AC gas oil, air conditioner refrigerant, battery electrolyte, wind-shield washer fluid, radiator coolant, oil filter, fuel filter, air filter element, brake oil , coolant and items of similar nature will be paid. The IDV mentioned in the policy schedule is the maximum liability of the insurer	Actual cost of consumable items

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		3. Hydrostatic lock plus cover	We will reimburse the cost incurred to repair or replace parts of engine or gear box or differential assembly including packing kit & under body damage due to ingress of water into the vehicle covered under this policy or due to leakage of lubrication or loss or damage to engine cooling system	The replacement value which is the cost of a new engine or gear box or differential assembly will be subject to depreciation based on age of the vehicle as per policy terms.	
		4. Vehicle replacement Advantage Cover	In case of Total Loss or constructive total loss or Theft of the insured vehicle we will pay for - Show room value of brand new vehicle with all applicable taxes and charges of same make, model and variant with identical features and specifications on the date of loss + - insurance of this policy availed with us and in force on the date of accident + - road tax + registration charges If identical vehicle is not available for sale, then - the last available Ex-Showroom price of the insured vehicle with all applicable taxes and charges will be paid + - registration charges + - Road Tax paid for the insured vehicle + - total insurance cost of this policy availed with us and is in force on the date of accident	Show room value of brand new vehicle + Insurance of this policy and in force + Registration charges + Road tax	
		5. Tyre Protect	We will reimburse repair or replacement of the tyre (s) fitted to the insured vehicle if it is damaged due to Burst, Cut, and Bulge including labour cost. -Four (4) tyre(s) fitted to the Insured vehicle per claim during the policy period -Five (5) tyre(s) fitted to the Insured Vehicle including spare tyre during the policy period	The cost of new tyres will be reimbursed subject to depreciation based on the Residual tread depth as stated below:- **Residual tread depth of the tyre (s) at the time of loss** / **Admissible claim amount** >= 7 mm / 100% of the cost of new tyre(s) >=5mm and < 7 mm / 75% of the cost of new tyre(s) >=4 mm and < 5 mm / 50% of the cost of new tyre(s)	
		6. Rim Protect	We will pay for the repair or replacement cost of the wheel rim fitted to the insured vehicle plus labour cost if the rim is damaged or deformed or warped as a result of it being driven over pothole(s), curb/kerb(s) or other road debris or as a result of blow out rendering it functionally unusable and /or unsafe to the insured vehicle	For 4 rims per claim. Replacement will be the cost of new rims without deduction towards depreciation	
		7. Loss of key cover	We will reimburse the actual cost incurred towards repair / replacement of the keys and / or new lock set and / or Total replacement of lock mechanism due to theft or burglary or damage to keys and key mechanism of the insured vehicle including installation cost of the same.	Replacement cost of the keys and / or new lock set and / or Total replacement of lock mechanism without deduction towards depreciation	

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		8. Conveyance Allowance cover	We will pay a fixed allowance per day as per the option exercised by insured, during the period of non-availability of insured Vehicle following loss or damage to the insured Vehicle	As per Fixed allowance selected by the insured	
		9. Personal belonging [inside the vehicle]	Company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire, burglary or accidental external means whilst they were inside your insured vehicle or locked inside the boot	Rs.10,000 per claim/per policy period	
		10. Loss of laptop and mobile phone	We will indemnify the insured for loss or damage of Laptop and / or Mobile phone by Accident / Fire to the insured vehicle. We also cover theft or burglary of the Laptop and / or Mobile phone from Insured vehicle during the Policy period.	Value of laptop and /or mobile phone subject to a maximum of Rs.50,000 for Laptop and Rs.50,000 for mobile phone	
		11. EMI Cover	We will pay regular Equated Monthly Instalment (EMI) payable to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle.	One or Two EMIs based on option exercised by the insured.	
		12. Battery Protect	We will indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle.	Value of battery subject to depreciation	
		13. Chola Value Added Services	Listed roadside Assistance services like Onsite minor repair, Towing charges due to accident or electrical breakdown will be offered if the vehicle becomes immovable on road.	The services can be availed by insured/beneficiary during the period of Insurance. There Is no limits on the number of events (times).	
		14. License Loss cover	Fixed amount is paid to obtain duplicate license if original driving license is lost by the Insured due to any reason.	Fixed amount of Rs. 500/- per claim. Only one claim payable in an annual Policy period.	
		15. Consumables Cover	Cost of Consumable Items such as nuts and bolt, screw, washers, plastic clips, grease, wheel bearings, distilled water, engine oil, oil filter, fuel filter, air filter element, break oil and radiator coolant will be paid in full.	Maximum of Rs.5000 per claim or policy period.	
		16. Wrong Fuelling	We will reimburse the cost incurred to flush out the wrong type of fuel filled at fuel filling station including replacement of parts subject to depreciation	Replacement of parts subject to depreciation plus expenses incurred on wrong fuel upto Rs.1000.	
		17. Hydrostatic lock cover	We will be reimburse the cost incurred to repair or replacement of engine, gear box, transmission or differential assembly and parts damaged due to ingress of water or due to leakage of lubricating oil or coolant due to any accidental means	Replacement of parts subject depreciation based on age of vehicle is applicable. Maximum of one claim payable per policy year	
		18. Key replacement cover	We will reimburse the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock	Maximum liability of the company is dependent on the option exercised by the insured:	

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			mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle	Only one claim in the policy period **Option** / **Limit of liability per policy period (Rs.)** A: 10,000 B: 20,000 C: 50,000 D: 1,00,000	
		19. Coverage for road tax and registration charges in case of total loss of the vehicle	We will reimbursement of amount paid towards road tax and registration charges of the insured vehicle in the event of a total loss of any nature	Maximum liability of the company will be in proportionate to the period for which charges have been paid to the residual period	
		20. Reimbursement of cost of duplicate keys	We will reimburse of cost of obtaining duplicate ignition key of the insured vehicle if original is lost	Rs.1000 and only one claim payable in an annual policy period.	
		21. Coverage of Insurance Cost	if a claim for the insured vehicle is settled as Total Loss (including theft) or Constructive Total Loss (CTL) then the total annual insurance premium for any other vehicle purchased in insured's name after the date of the Total Loss / Constructive Total Loss of the insured vehicle will be borne by the company provided that vehicle is insured with our company and the class of vehicle is same.	Insurance premium for any other vehicle purchased in insured's name after the date of the Total Loss / CTL.	
		22. No Claim Bonus Protection	NCB) under this policy would be extended to renewal policy in case a partial loss claim is lodged with or paid by the Company subject to renewal within 30 days of its expiry. For theft or total loss of the insured vehicle, NCB will be protected if a fresh policy is availed for a different vehicle of the same class with the company within 60 days of claim settlement.	Protection of NCB for One OD claim only	
		23. Registration Certificate Lost cover	Fixed amount is paid to obtain duplicate Registration certificate if original Certificate is lost by the Insured due to any reason.	Fixed amount of Rs. 2000/- per claim. Only one claim payable in an annual Policy period.	
		24. Auto Extension of Policy	The existing policy covering the insured vehicle will be extended for a further period of 30 days from the expiry date on renewal terms subject to payment of additional premium.	Expiry date of the existing policy covering the insured vehicle will be extended for a period of 30 days.	
		25. Coverage for Disabled Vehicle	We will reimburse the cost of protection, extraction and removal of disabled insured vehicle if it is damaged due to perils mentioned under Section I of the policy.	As per the option exercised by the insured. Options are stated below:- **Option** / **Amount reimbursable per accident (Rs.)** / **Limits of liability per policy period (Rs.)** A: 5,000 / 10,000 B: 10,000 / 20,000 C: 15,000 / 30,000 D: 20,000 / 40,000 E: 25,000 / 50,000	
		26. Daily Cash Allowance	Fixed allowance of Rs.500 or Rs.1000 per day if the vehicle is in garage for partial loss. Time Excess of 1 day applicable	Maximum payable for 5/8/10/12/15 days in a policy period based on fixed allowance option of Rs.500 or Rs.1000 selected by the insured	

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		27. Pay As You Use — Insured agrees to drive the insured vehicle only upto the anticipated number of kilometers during the policy period, which is declared by the insured at the inception of the policy based on which discount / loading on OD premium and Add-on covers will be offered. The insured can recharge the number of kilometers during the currency of the policy in the event of exhaustion / complete utilization of such anticipated kilometers declared on payment of additional premium — IDV of the vehicle for any loss or damage of the insured vehicle caused by perils mentioned in Section-I. 28. Sports Equipments cover — We will indemnify you for loss or damage to any Sports Equipments kept in the insured vehicle or locked inside the boot or carried by the insured vehicle caused by Fire Lightning, explosion, Riot, strike, malicious act, Earthquake (fire and shock damage) flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide and rock slide, or Theft or burglary or accidental damages. — Upto Rs.10,00,000. 29. Personal Accident Cover — Compensation payable in an unfortunate event of death or disability of the unnamed occupants or insured or paid driver whilst travelling / driving / mounting to / dismounting from the insured vehicle. — Sum Insured selected by the insured. Maximum of Rs.25 lakhs per person. Scale of Compensation will be based on the Table stated below:- **DETAILS OF INJURY** / **% OF SUM INSURED** i) Death only — 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% 30. Pay How You Drive — Discount on OD premium will be provided at renewal based on driving score of the insured. — IDV of the vehicle for any loss or damage of the insured vehicle caused by perils mentioned in Section-I 31. Reinstatement Value basis for fixing IDV — Insured's vehicle and the declared accessories are insured on 'REINSTATEMENT VALUE BASIS' which is the original invoice value excluding the registration charges and road tax. — Maximum liability of the company will be restricted to the invoice value of the vehicle insured excluding the registration charges and road tax.	
8	Loss Participation	**1. <u>Compulsory deductible:-</u>** Compulsory Deductible is applicable only for Section-I of the Policy. A deductible is the amount that you have to pay per claim before we pay for the rest. ☐ For Vehicles upto 1500 CC: Rs.1000 ☐ For Vehicles exceeding 1500 CC : Rs.2000 **2. <u>Depreciation</u>** Depreciation is decrease in value of the insured vehicle with time due to age and wear & tear. The depreciation table applicable for Partial loss.	As per policy schedule

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		Rate of depreciation for replacement of parts for partial loss claims:- 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 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. The Company will not apply depreciation for Non-OEM (Original Equipment Manufacturer) / Non-OES (Original Equipment Supplier) parts that are used in repairs of Insured Vehicle following a loss.	SECTION I – Loss of or Damage to the Vehicle insured
9	Exclusions	**Section I - Loss or damage to the vehicle insured** 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 Insured 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. **Section III Compulsory Personal Accident (CPA) cover for Owner-Driver** (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.	SECTION I – Loss of or Damage to the Vehicle insured

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		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 geographical 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. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss (ii) 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.	
10	Special conditions and warranties if any	**Warranty**:- 1. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule. **Special conditions**: 1. 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 –If a damaged Motor vehicle is assessed as being unrepairable and hence a wreck ie., `total loss' or write off, we will grant the insured the option to retain wreck and accept a `cash loss' settlement (being the IDV less the assessed value of salvage based on competitive quotes procured by the Insurer including any submitted by or through the insured). Basis of Loss settlement: Indemnity 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. However, we will not apply depreciation on Non-OEM (Original Equipment Manufacturer) /Non-OES (Original Equipment Supplier) parts that are used in repairs of Motor vehicle following a loss. The insured will not be burdened with disposal of salvage and will be paid the claim amount. It will be the responsibility of the insurer to collect the salvage from the customer. Basis of Loss settlement: Indemnity Salvage: the amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.	

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		2. 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. 3. The policy may be cancelled at any time by the insured for any reason by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by sending seven days' notice by recorded delivery to the insured at insured's last known address. In the event of cancellation, the Company will 4. Refund proportionate premium for unexpired policy period, provided there is no claim (s) made during the policy period. 5. However under no circumstances, the company can cancel the Motor Third Party Liability Section except in case of double insurance or Total Loss of the insured vehicle. a. In the event of cancellation due to double insurance, the refund of premium (OD+TP) will be as follows provided there is no claim:- 1. If double insurance (both policies) is with Chola MS — 100% refund in the policy commencing later (Risk start date (RSD) is later) 2. If double insurance where one policy is with Chola MS — • 100% refund under Chola MS policy if policy is commencing later (RSD is later) • If Chola MS policy is commencing earlier (RSD) and is requested to be cancelled, premium will be refunded proportionately for the unexpired policy period b. In the event of a `cash-loss settlement' for Total Loss of the insured vehicle, the insurer is entitled to cancel the Own Damage insurance effective the date of damage. Additionally the insurer can cancel the statutory Motor Third Party Liability Insurance Policy after requiring the Policyholder to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage. 6. <u>Multiple policies involving Bank or other lending or financing entity</u> If at the time of occurrence of an event that gives rise to any claim under this policy, if it is found that there is more than one Insurance Policy issued to the insured covering the same insured vehicle, the insurer will not apply Contribution clause. 7. 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. 8. 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.	
11	Admissibility of Claim	**1. <u>Admissibility of Claim</u>**:- A claim under the Motor Insurance policy becomes admissible if ✓ The loss or damage to the vehicle insured is due to accidental collision, or due to natural disasters as mentioned in Section-I or theft or Fire. ✓ The policy of insurance is in force at the time of accident	

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		✓ The driver at the time of accident is not under the influence of drugs/alcohol and holds a valid driving license. ✓ The insured vehicle is driven in within the specified geographical limits. ✓ Complying all other requirements in accordance with the Motor Vehicle Act 1988 and as amended 2019. ✓ There shall be no breach of policy terms and conditions. **2. <u>Denial of claims:</u>** We have mentioned below few instances in consequence of which a claim may be denied under the policy. a) Claims arising as a result of gross negligence will be rejected. Some examples are as follows:- • Keys Left in the vehicle • Theft due to giving Lift to unknown persons • No precautionary measure to Safeguard the vehicle when left abandoned / un attended by insured / driver / users of vehicle at the time of theft loss.. • Driver/employees willful act(sec-406) b) If Fraudulent means are adopted for settlement of claim. c) If the vehicle insured is used for Commercial purpose d) If the insured /driver / user does not hold an effective driving license at the time of the accident and is disqualified from holding or obtaining such a license. e) If the vehicle is driven before the necessary repairs are effected. Any extension of the damage or any further damage to the vehicle insured will be entirely at the insured's own risk. f) Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear & Tear / Rusted / Corrosions / accumulated / multiple scratches & damages / cosmetic loss / damages. For E-vehicles- Insured vehicle should run min kms as per the OEM guidelines for claiming battery damages/failures. **<u>Claim calculation process giving an example for Own damage of the insured vehicle</u>** a. **Partial Loss: -** In case of a partial loss, reasonable repair charges will be considered to the extent of accidental damage only. Deduction towards deprecation will be applicable for parts. **<u>Illustration 1</u>** **<u>Due to Accident the following parts are damaged where the insured has taken the policy without Add-on covers</u>**	

Parts damaged	Cost of replacement Rs.	Depreciation applicable (%)	Depreciation amount (Rs.)	Claim Amount Payable (Rs.)
Bumper	2,000	50%	1,000	1,000
Tyre	10,000	50%	5,000	5,000
Metal parts (1-2 yrs)	4,500	10%	450	4050
Labour charges	2,000	-	-	2,000
Grand Total	**18,500**			**12,050**

<u>Rs.12,050/- less compulsory deductible as applicable based on CC is payable</u>

<u>Illustration 2</u>
<u>Due to Accident the following parts are damaged where the insured has taken the policy with `Waiver of depreciation' Add-on cover</u>

Parts damaged	Cost of replacement Rs.	Depreciation applicable (%)	Depreciation amount (Rs.)	Claim Amount Payable (Rs.)
Bumper	2,000	No	Nil	2,000
Tyre	10,000	No	Nil	10,000
Metal parts (1-2 yrs)	4,500	No	Nil	4,500
Labour charges	2,000	Not applicable	Not applicable	2,000
Grand Total	**18,500**			**18,500**

<u>Rs.18,500 less compulsory deductible as applicable based on Cubic Capacity is payable</u>

12	Policy Servicing - Claim	**Policy Servicing:** For queries related to policy / claim servicing, please contact us at our Toll free number 1800 208 5544 or write to us at customercare@cholams.murugappa.com.	

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Sl. No.	Title	Description (Please refer to applicable Policy Clause number in next column)	Policy / Clause Number
	Intimation and Processing	**Claim Intimation** can be given by insured : - ✓ in writing by post to the below mentioned address or **Cholamandalam MS General Insurance Company Limited, Hari Nivas Towers, Thambu Chetty Street, Chennai – 600 001.** ✓ by mail to customer.services@cholams.murugappa.com or ✓ by clicking web link @ customerportal.cholainsurace.com or ✓ contact our toll free number @1800 208 5544	
		Details of OD Claims procedure (Processing) **Cashless:** 1. **Spot Survey:** - Spot survey is compulsory for all Private Cars in case of a major loss, fire loss / Catastrophe loss / TP involved cases to assess the nature and extend of loss and assessment of damages. During the spot survey, the customer is expected to keep the following documents ready with him:- a. Registration Certificate of the Vehicle b. Driving License of the Driver 2. **List of claim Documents to be submitted by the insured**: - 1. Claim Form detailing the damage of the insured vehicle 2. Driving license 3. Fitness 4. FIR 5. Un traced report 6. Fire brigade report 7. Post Mortem Report 8. Books of accounts 9. Repair / replacement bill 10. Any other documents directly related to claim settlement 11. Accident details including the names of the injured person if applicable 3. Insurer appoints the Surveyor and obtains the survey report. **Cash loss Settlement:** 4. If the vehicle is repaired at the network garages with whom Chola MS had tied up PAN India, the insured need not pay the amount for repairs from his pocket excluding depreciation, non-accident related portion repair and policy excess as applicable. 5. Re-inspection is to be done to ensure whether repairs are duly completed and certify road worthy conditions. 6. The insurance claim amount will be paid by Chola MS directly to the network garage. **Reimbursement:** Sl. No.1,2,3 mentioned in cashless will be applicable 4. If the vehicle is repaired at a workshop/garage which is recommended by the insured and not in the network garage list of the insurer, the cost of repairs will be borne by the insured. 5. Re-inspection is to be done to ensure whether repairs are duly completed and certify road worthy conditions. 6. The Claim amount will be reimbursed to insured through NEFT transfer. **TAT (Turnaround time for settlement of claim)** Initial Survey — Within 24 hours from the time of intimation of claim to Chola MS Obtaining Survey report by Chola MS — Within 15 days of allocation Approval /Rejection of Claim after receiving first/addendum survey report — With 7 days from the date of receipt of Survey Report with all relevant claim documents.	

Customer Information Sheet

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Sl. No.	Title	Description (Please refer to applicable Policy Clause number in next column)	Policy / Clause Number
		Escalation Matrix Please contact us at our Toll free number 1800 208 5544 or write to us at customercare@cholams.murugappa.com. **TP Claims process** **Claim can be also be intimated to us by the following apart from insured** 1. DAR (Detailed Accident report) by Police Authorities 2. MACT Court / Labour Court by Notice by Claimant – The person who can file a claim for hospitalization expenses, in case of accidental injury, permanent total or partial disability and loss of income ie., if the person is unable to earn due to bodily injury. **A. List of claim Documents to be submitted** : - 1. Claim Form 2. Driving license 3. Fitness 4. FIR, Police Panchanama, Police charge sheet 5. Post Mortem Report 6. MLC/AR (Medico Legal certificate / Accident Register) 7. MVI (Motor Vehicle Inspection Report) 8. Repair / replacement bill 9. Permit/Route Permit 10. Any other documents directly related to claim settlement 11. Accident details including the names of the injured person **Documentation to be submitted by claimant:-** The claimant should gather and document evidence to support the claim - like photographs, Police reports, medical records, Employment/income proof of injured/deceased third party, Age proof of victim/claimant or any other relevant information that substantiates the damages or injuries suffered. In case of property damage one will need original bills, estimate and final repair bills and surveyor's report wherever applicable to estimate the loss. **Claim Processing:** **B. Investigation and Evaluation:** We will investigate the claim to assess its validity and the extent of the damages. We may also conduct interviews with the claimant, witnesses, or involved parties. Based on the investigation, we will evaluate the claim and determine the appropriate compensation amount. **Settlement or Adjudication**: Once the evaluation is complete, we may offer a settlement to the claimant before Tribunal. If both parties agree before the Tribunal on the settlement amount, the claim is resolved amicably. In case where an amicable settlement could not be arrived at, the claim may proceed before Tribunal / Court which will be decided on merits of the case. ***For Compulsory PA Claim: - The claim has to be intimated to the company by the insured/claimant immediately.***	

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Sl. No.	Title	Description (Please refer to applicable Policy Clause number in next column)	Policy / Clause Number
13	Grievance Redressal and Policyholders Protection	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: **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 or call our Toll Free @1800 208 5544: Courier/Post : Manager, Customer Care Cholamandalam MS General Insurance Company Limited, Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001. E-Mail : customercare@cholams.murugappa.com You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer at GRO@cholams.murugappa.com. For details of grievance officer, kindly refer the link www.cholainsurance.com. **2. Insurance Ombudsman** If You are still not satisfied with the redressal of grievance through above methods, You may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.cholainsurance.com. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://policyholder.gov.in/igms-complaint-logging. **3. Consumer Affairs Department of IRDAI** a. In case if the grievance 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 igms.irda.gov.in. 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. c. You can also visit the portal https://www.policyholder.gov.in for more details.	
14	Obligations of Policyholder	☐ Insured to disclose all material information (such as Details about the Vehicle - Registration No., Make, Model, Variant, Year of manufacturing, Engine No., Chassis No., place of registration, Financier and nominee details, add-on covers required) at time of filling the proposal form. ☐ In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately ☐ Non-disclosure of material information may affect the claim settlement. ☐ NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. ☐ This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy	

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.