

Extended Warranty Insurance

UIN: IRDAN123RP0020V01100001

Whereas the insured by a proposal and Declaration dated as stated in the schedule here to applied to Cholamandalam MS General Insurance Company Limited (hereinafter called the Company) for the insurance hereafter contained and has paid the Premium as consideration for such Insurance in respect of their 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.

Now this Policy witnesseth:

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

The Company will indemnify the Insured, during the period of Extended Warranty, for reasonable Expenses incurred by them on repairs and/or replacement of parts/components for vehicles purchased towards Mechanical & Electrical Breakdown, hereinafter referred as breakdown.

Breakdown shall mean the sudden and unforeseen failure of a Component necessitating immediate repairs or replacements as per Extended Warranty terms.

Exclusions:

The Company shall not be liable to make any payment in respect of:

- a) Any Breakdown occurring outside Geographic Limits specified in the Schedule of the Policy.
- b) Any Breakdown of parts unless specified in the list attached to the schedule of the policy.
- 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.
- d) Any loss where the speedometer has been tampered with altered or disconnected.
- 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.

- 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.
- g) Vehicles which are owned by a business formed for the purpose of selling or servicing motor vehicles.
- 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.
- i) Legal liability for death or bodily injury or for damage to property other than components insured by this Policy.
- j) Consequential loss of any kind.
- k) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or contributed to, by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - (iii) Pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
 - (iv) War, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution insurrection or military or usurped power.
- l) 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.
- m) 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.
- n) Any Breakdown caused by corrosion, frost or lack of anti-freeze/coolants, lubricants or hydraulic fluids or overheating.
- o) 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) Any repairs or replacement required as a result of accident or collision damage.
- q) Damage arising from:
 - (i) A defect which is likely to have existed prior to the commencement of this Policy.
 - (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.

- (iii) faulty repair or incorrect servicing of the Vehicle
 - (iv) Foreign matter entering the fuel or cooling system.
 - (v) A grade of oil, fuel, lubricants, hydraulic fluids or any additives not recommended by the manufacturer of the Vehicle.
- r) Damage in respect of those vehicles which has not been regularly serviced in accordance with its manufacturers or insured's recommendation.
- s) Damage in respect of those vehicles where the customer has not taken all reasonable steps to safeguard the Vehicle from Loss or Damage.
- t) Damage as a result of vehicle not being operated in accordance with the operating instructions of the owners' manual.
- u) Insignificant defects that do not affect the functions of the vehicle including but not limited to sound, vibration and fluid seepage.
- v) Any service items and other component subject to routine maintenance.
- w) Any loss where the customer has not complied with the conditions of the Extended Warranty Scheme.

Conditions:

The 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. The due observance and fulfillment of the terms, conditions and endorsement 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.
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. Documents required for Claim processing:
 - Claim form,
 - Detailed note on the event leading to the loss,
 - Any Legal notice / summon received from the aggrieved party,

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered 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 E: customercare@cholams.murugappa.com;;

website: www.cholainsurance.com IRDA Regn. No.123;

PAN AABCC6633K CIN U66030TN2001PLC047977



- Defence initiated from your end, if so what are the grounds,
 - KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,
 - What are the preventive measures initiated to avoid recurrence,
 - Any other Document
 - Turn Around Time for claims settlement is 7 Days from receipt of Award / Last Document
4. The Company shall not be liable in respect of any claim where the event leading to the Claim is insured by any other policy or agreement.
 5. The Company shall not be liable to indemnify for damages to vehicles during the period of the Standard Manufacturers Warranty.
 6. The Company / Administrator shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the purchaser.
 7. **Multiple policies involving Bank or other lending or financing entity** - If at the time of any claim, in case there is more than one Insurance Policy issued to the insured covering the same risk, the insurer will not apply Contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.
 8. Cancellation -
 - The insured can cancel the policy at any time during the term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.
 - The company shall refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

Warranty:

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.

The vehicle covered under the Insured Scheme must be serviced only at Insuredgarage or otherwise to be agreed by the company.

GRIEVANCES

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

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Courier: Manager, Grievance Cell,
Chola MS General Insurance Company Limited,
Hari Nivas Towers First Floor,
#163, Thambu Chetty Street,
Parry's Corner, Chennai - 600 001

Procedure of Grievance Redressal

- Please write to customercare@cholams.murugappa.com to register your complaint.
- On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turnaround time for resolution and complaint registration details.
- In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix.

Escalation Matrix

- In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer - Nodalescalation@cholams.murugappa.com (Quoting the previous Service request number)
- In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer - GRO@cholams.murugappa.com (Quoting the previous Service request number)
- If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to <https://www.cioins.co.in/Ombudsman> to get details on Insurance Ombudsman Offices.

INFORMATION ABOUT US

Cholamandalam MS General Insurance company Limited

HO: Dare House 2nd Floor, No. 2 NSC Bose Road, Chennai – 600 001.

Toll Free : 1800 208 9100

SMS: "CHOLA" TO 56677 *(Premium SMS charges apply)

Email –customercare@cholams.murugappa.comWeb site: www.cholainsurance.com

Sl.No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th Floor, Near S.V.College	Email: bimalokpal.ahmedabad@cioins.co.in	Tel.: 079 - 25501201
		Relief Road, Tilak Marg,		Tel.: 079 - 25501202
		Ahmedabad - 380 001. Gujarat		
2	BENGALURU	Jeevan Soudha Building, PID No. 57-27-N-19	Email: bimalokpal.bengaluru@cioins.co.in	Tel.: 080 - 26652048
		Ground Floor, 19/19, 24th Main Road,		Tel.: 080 - 26652049

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		1st Phase, JP Nagar, Bengaluru - 560 078.		
3	BHOPAL	LIC of India Zonal Office Bldg, 1st Floor, South Wing, Jeevan Shiksha, Opp. Gayatri Mandir 60-B, Hoshangabad Road, Bhopal – 462011	Email: bimalokpal.bhopal@cioins.co.in	Tel.: 0755 - 2769201 Tel.: 0755 - 2769202 Tel.: 0755 - 2769203
4	BHUBANESHWAR	62, Forest park, Bhubaneswar - 751 009.	Email: bimalokpal.bhubaneswar@cioins.co.in	Tel.: 0674 - 2596455 Tel: 0674 - 2596429 Tel: 0674 - 2596003 Tel: 0674 - 2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg, SCO 20-27, Sector 17-A Chandigarh – 160017	Email: bimalokpal.chandigarh@cioins.co.in	Tel.: 0172 - 2706468 Tel.: 0172 - 2707468
6	CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (Old 312), Anna Salai, Teynampet, CHENNAI -600 018.	Email: bimalokpal.chennai@cioins.co.in	Tel.: 044 - 24333668 Tel.: 044 - 24333678
7	DELHI	2/2 A, 1st Floor, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.	Email: bimalokpal.delhi@cioins.co.in	Tel.: 011 - 23232481 Tel.: 011 - 23213504 Tel.: 011 - 46013992
8	GUWAHATI	Jeevan Nivesh Bldg, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001	Email: bimalokpal.guwahati@cioins.co.in	Tel.: 0361 - 2632204 Tel.: 0361 - 2632205 Tel.: 0361 - 2631307
9	HYDERABAD	6-2-46, 1st floor, "Main Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Email: bimalokpal.hyderabad@cioins.co.in	Tel.: 040 - 23312122 Tel: 040 - 23376599 Tel: 040 - 23376991 Tel: 040 - 23328709 Tel: 040 - 23325325
10	JAIPUR	Jeevan Nidhi - II, Ground Floor, Bhawani Singh Road, Ambedkar Circle Jaipur - 302 005.	Email: bimalokpal.jaipur@cioins.co.in	Tel.: 0141 - 2740363
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp Maharaj College Ground M.G.Road, Ernakulam Kochi – 682011	Email: bimalokpal.ernakulam@cioins.co.in	Tel.: 0484 - 2358759
12	KOLKATA	7 th Floor of Hindustan	Email:	Tel.: 033 - 22124339

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		Building (Annex), 4, CR Avenue, Kolkata-700 072,	bimalokpal.kolkata@cioins.co.in	Tel: 033 - 22124341
13	LUCKNOW	Jeevan Bhawan, Phase-II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow - 226001	Email: bimalokpal.lucknow@cioins.co.in	Tel.: 0522 - 4002082 Tel: 0522 - 3500613
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz West, Mumbai - 400 054.	Email: bimalokpal.mumbai@cioins.co.in	Tel.: 022-69038800 Tel.: 022-69038833
15	NOIDA	Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Noida-201301 Dist: GB Nagar, Uttar Pradesh	Email: bimalokpal.noida@cioins.co.in	Tel.: 0120-2514252 Tel.: 0120-2514253
16	PATNA	2nd Floor, North Wing, Lalit Bhawan, Bailey Road, Patna - 800 001	Email: bimalokpal.patna@cioins.co.in	Tel.: 0612-2547068
17	PUNE	3 rd Floor, Jeevan Darshan, LIC of India Bldg, N.C. Kelkar Road, Narayan Peth, Pune- 411 030.	Email: bimalokpal.pune@cioins.co.in	Tel: 020-24471175