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2	CUSTOMER INFORMATION SHEET						
3	This document provides only key information about your policy No XXXXXXXXXXXXXXXXXXXX. Please refer to the policy document for detail terms and conditions.						
4	Sl No	Title	Description				Policy / Clause Number
5	1	Product Name	Commercial Vehicle Package Policy				NA
6	2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0033V02201213				NA
7	3	Structure	Indemnity				NA
8	4	Interests Insured	Interest of Insured is Own Damage & third party liability arising out of insured vehicle				NA
9	5	Sum Insured / Motor Insured Declared Value Scope	/-				NA
10	6	Policy Coverage	SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED : 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. SECTION II - LIABILITY TO THIRD PARTIES : 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 including claimant's cost and expenses which the insured shall become legally liable to pay in respect of i. Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle. ii. Damage to property caused by the use (including the loading and/or unloading) of the vehicle.				Section I & Section II
11	The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling 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:						Section III
12	Nature of Injury			Scale of Compensation			
13	(i) Death			100%			
14	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye			100%			
15	(iii) Loss of one limb or sight of one eye			50%			
16	(iv) permanent total disablement from injuries other than named above			100%			
17		Add-on Name	UIN	Description		Sum Insured	
18		Depreciation Cover	IRDAN150RP0033V01201213/A0014V01201213	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim under Own Damage Section. Conditions:- a) Insured Vehicle should be repaired at any of Company's authorized Garage. * For the purpose of this Cover the expression „admissible claim” shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.		/-	
19		Consumable Cover	IRDAN150RP0033V01201213/A0017V01201213	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to cover expenses incurred towards "those items or substances of specific use which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle" arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the basic Commercial Vehicle Package Policy. Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like. Subject otherwise to the terms, conditions, exceptions and limitations of the policy. Special Conditions applicable: a) The cover under this add-on will be available only for vehicles upto the maximum age of 5 years. b) For any claim to become payable under this add-on, it should be admitted under "Own Damage Section" of the Policy. c) All such costs to be supported with proper bills/invoices only from Garages authorized by the company. d) Such repairs to be undertaken within three (3) days of date of loss. Specific Exclusions: a) Repairs/ Labour bills from Local Garages against the items mentioned under the scope of cover.		/-	
20		Goods Transfer Expense Cover	IRDAN150RP0033V01201213/A0019V01201213	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company would pay the amount subject to maximum amount as mentioned in the schedule incurred by the insured towards unloading of the goods from the insured vehicle and loading them to an alternate vehicle, in case insured vehicle is not in a condition to carry goods post accidental damages which are admissible under Own Damage Section of the policy. Special Conditions: a. This cover is applicable only for vehicles registered as Goods Carrying. b. Claim should be admissible under Own Damage Section c. Intimation and approval from the company needs to be taken prior to the unloading and loading of goods. d. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two (2) days from the date of loss.		/-	
21		GAP Value Cover	IRDAN150RP0033V01201213/A0002V01201617	In consideration of the extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company agrees to pay the difference amount between the amount received under Own Damage Section i.e. Insured Declared Value less deductibles under the policy AND price as per purchase invoice or the current replacement value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/ Constructive Total Loss of the vehicle. It also covers the Road Tax and registration charges if specifically declared and additional premium is paid. Maximum liability to the company is limited to the sum insured mentioned in the policy schedule. Special Conditions applicable to this benefit:- a) The claim of Total loss/ Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy. b) Insured should be the first registered owner of the vehicle.		/-	
22		Roadside Assistance Cover	IRDAN150RP0033V01201213/A0003V01201617	In consideration of the extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company agrees to provide Roadside assistance through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as under:- a. Breakdown Support over phone b. On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) c. Flat tyre support d. Transfer/Transportation in case of Mechanical & Accidental Breakdown. e. Arrangement of alternate keys in case of Locked/Lost keys f. Arrangement of emergency fuel in case the vehicle runs out of fuel g. Battery Jumpstart (only for Light Commercial Vehicles, Three wheeler PCVs & Taxis) h. Emptying of the fuel Tank (only for Light Commercial Vehicles, Three wheeler PCVs & Taxis) i. Re-conditions for load transfer, refuelling, payment from cash only for Motor Commercial vehicles.		/-	

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23			Engine Safe Cover	IRDAN150RP0033V01201213/A0004V01201617	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that the Company undertakes to indemnify against the loss or damage to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to -</p> <p>i. Ingression of water in the engine or</p> <p>ii. leakage of lubricating oil from the engine / assembly arising out of accidental damage</p> <p>Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) & (b) above:</p> <p>i. Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets.</p> <p>ii. Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel.</p> <p>iii. Labour cost incurred towards overhauling the damaged engine/gear box</p> <p>iv. Engine compression tests and other machining charges.</p> <p>Conditions</p> <p>(A) Claims under this add-on are subject to the conditions set forth under the Commercial Vehicle Package Policy.</p> <p>(B) Claims under this add-on shall be admissible if:</p> <ul style="list-style-type: none"> There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water Ingression There is evidence of under carriage damage to engine and/or gear box leading to oil leakage, resulting into damage to internal parts of the engine and/or gear box The loss or damage is not payable under Motor Insurance Policy. <p>(C) In case of transfer of ownership of the Insured Vehicle, the cover under this add-on ceases.</p> <p>(D) Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than Three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case.</p> <p>(E) Insured shall take reasonable care to avoid further damage to engine/gear box post water Ingression or leakage of lubricating oil. Insured</p>	-/-	
24	7	Add-on Cover	Daily Allowance Benefit	IRDAN150RP0033V01201213/A0005V01201617	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations of the policy, that the Company will pay the Insured daily allowance for covered days as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section-I of the Policy.</p> <p>In case of Total Loss, Total Theft or Constructive Total Loss, Company shall pay the daily allowance for 60 days or for coverage days as mentioned in the schedule, whichever is higher.</p> <p>Conditions</p> <p>a. The time taken by garage for damages not admissible under section I of Policy will be excluded for calculation of Daily Allowance.</p> <p>b. Maximum two claims shall be admissible under this add on during the policy year.</p> <p>c. For computation of days for Daily Allowance entitlement, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered for daily allowance entitlement</p> <p>Exclusions:</p> <ol style="list-style-type: none"> Any repair taking time less than the franchise / deductible mentioned on the schedule Any Claim not valid or admissible under Section I Vehicle not repaired at garage authorized by Company 	-/-	NA
25			EMI Protection	IRDAN150RP0033V01201213/A0006V01201617	<p>In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided -</p> <p>a. The damages are covered under Section I (Own Damage) of the policy;</p> <p>b. The vehicle is repaired at a garage authorized by the company</p> <p>Conditions</p> <ol style="list-style-type: none"> Maximum two claims shall be admissible under this add on during the policy year. For computation of "completed period of 30 days", the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered. The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle. 	-/-	
26			Additional Towing Expense Reimbursement	IRDAN150RP0033V01201213/A0007V01201617	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will reimburse the additional expenses, subject to the maximum amount & coverage mentioned in the policy schedule, towards cost of towing, protection & removal of the insured vehicle to the nearest repairer in case of the insured vehicle being disabled by the reason of loss or damage covered under this policy, provided that intimation of such loss is given to the company before towing the vehicle from loss location.</p> <p>Maximum two claims shall be admissible under this add on during the policy year.</p>	-/-	
27			Tyre Protect	IRDAN150RP0033V01201213/A0021V01201920	<p>In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-</p> <p>A. Impact cuts, bursts.</p> <p>B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages.</p> <p>C. Flattening of Tyre due to Hard Braking.</p> <p>Company's maximum liability will be computed on the basis of unused tread depth of tyre(s) -</p> <p>Unused Tread Depth of the Tyre(s) at the Time of Loss & a viz Admissible Claim Amount</p> <p><3 mm IRII</p> <p>= 3 to <5 mm I 50% of the cost of new tyre(s)</p> <p>= 5 to <6.5 mm I 75% of the cost of new tyre(s)</p> <p>= 6.5 to <7mm I 85% of the cost of new tyre(s)</p> <p>= 7mm I 100% of the cost of new tyre(s)</p> <p>Special Conditions:</p> <ol style="list-style-type: none"> Unused Tread depth will be measured at the center of the tread. 4 measurements at 4 different places will be taken for the purpose of arriving at average tread depth which will be the basis of payment under the coverage. In cases of tyres with original tread of more than 8 mm, the scale of admissible claim amount mentioned in the above table shall be applied proportionately Replacement of tyre will be allowed for same make and specification and in case of non-availability of the same make or specification leading to replacement with tyre/tube of higher specification; company will not be liable for betterment charges. If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, our liability under this cover will be restricted to the difference between admissible claim amount under the add on cover based on Unused Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy. 		

In consequence whereof the exclusion appearing in the Commercial Vehicle Package Policy (Excesses, Carriage, Four Wheelers with carrier

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28			Liberty Complete Assistance	IRDAN15ORPO033V01201213/A0005V02202223	In consideration of the payment of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule: A.Electric Vehicle : 1.Vehicle relocation to the nearest Repair centre in case of Major breakdown - In the event of a break down of Insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre . 2.Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge - In the event that a Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the Insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre. 3.Emergency DC Charging - In the event where Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in arranging the technician to provide emergency charging for upto 20 minutes to the Insured Vehicle on best effort basis. The cost of charging & labor will be borne by the Insured. 4.Onsite Repair Services - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre. 5.Changing of Flat tyre - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured. 6.Assistance in case of Lockout/lost keys - If the keys of the Insured vehicle is broken, lost or mislaid/lost, Service Provider upon the request of																																					
29	8	Loss Participation	Compulsary deductible will be applied in each and every claim intimated under Own Damage section of the policy.				NA																																			
30			Deductible : INR /-																																							
31	9	Exclusions	The Company shall not be liable in respect of: 1.Any accidental loss 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.ii) any accident 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 purposes 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 caused by or 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 consequences 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.				NA																																			
32	10	Special Conditions and Warranties (if any)	The Company may cancel the Policy on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.				NA																																			
33	11	Admissibility of Claim	1.Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and 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 injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other 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 damages 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 (DV) 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.ii 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 rateable proportion of any compensation, cost or expense. 6.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. 7.ii 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. a)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:- i)Death Certificate in respect of the insured ii)Proof of title to the vehicle iii)Original Policy				NA																																			
34			<table><tr><th colspan="4">Sample Calculation :</th></tr><tr><th>Particulars</th><th>Admissible amount</th><th>Amount net off depreciation</th><th>Final amount inc. Tax</th></tr><tr><td>Part</td><td>40000</td><td>20000</td><td>23600</td></tr><tr><td>Labour</td><td>20000</td><td>20000</td><td>23600</td></tr><tr><td>Paint Material</td><td>1800</td><td>900</td><td>1063</td></tr><tr><td>Paint Labour</td><td>1800</td><td>1800</td><td>2124</td></tr><tr><td colspan="3">Final Amount (+)</td><td>50386</td></tr><tr><td colspan="3">Compulsory Excess (-)</td><td>1000</td></tr><tr><td colspan="3">Final Claim amount</td><td>49386</td></tr></table>				Sample Calculation :				Particulars	Admissible amount	Amount net off depreciation	Final amount inc. Tax	Part	40000	20000	23600	Labour	20000	20000	23600	Paint Material	1800	900	1063	Paint Labour	1800	1800	2124	Final Amount (+)			50386	Compulsory Excess (-)			1000	Final Claim amount			49386
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Compulsory Excess (-)			1000																																							
Final Claim amount			49386																																							
43	12	Policy Servicing - Claim Intimation and Processing	Toll free / IVRS number of the Insurer - 1800-266-5844 Website / Email - care@libertyinsurance.in Details of designated company officials to be contacted in time of claim - 1800-266-5844 Customer can call our customer care number @1800-266-5844 or mail to care@libertyinsurance.in or visit website/Liv Mobile app or directly walk-in to any of our offices and can The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document. Call us on Toll free number: 1800- 266-5844 (8:00 AM to 8:00 PM, 7 days of the week) or Email us at: care@libertyinsurance.in or Write to us at: Customer Service Liberty General Insurance Limited 10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013																																							
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50			Grievance Redressal Officer : Sameer Malgundkar Email ID : gro@libertyinsurance.in																																																																																																																						
51			Bima Bharosa (Grievance Redressal Portal), IRDAI- https://bimabharosa.irdai.gov.in/																																																																																																																						
52			Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as AnneNoure-B of Policy document.																																																																																																																						
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