



## Liberty Bicycle Protect Plus

### Prospectus & Sales Literature

Standard home and contents insurance may not cover Your bicycle when you're on the road. That's why our 'Liberty Bicycle Protect Plus' product is an essential piece of kit for every cyclist. Our bicycle insurance cover contains as many features as possible that a bicycle enthusiast, whether riding road, mountains or commuting, would find useful.

Liberty Bicycle Protect Plus helps provide protection in the event Your bicycle is vandalized, damaged or stolen, or if you fall off Your bicycle and hurt Yourself or a third party.

#### Key Features

- Long term Policy: Option to have a Policy for longer duration of 2 years and 3 years at a discount.
- Customizable Multi-Section Policy: Customization of cover at the discretion of the Proposer.
- Insurance cover can be purchased for new or used mountain bikes, road bikes, hybrid bikes and electric bikes.
- Renewal Benefit: Discount available for existing policyholders on Renewal.
- Loyalty Benefit: Discount available if You already have 1 or more policies with Us

#### Entry Age

Minimum entry age is 18 years and maximum 70 years

#### What does the policy cover?

Your bicycle is an investment like any other. We want to help keep You riding and understand that the insurance You choose for Your bicycle needs to suit the way you ride. You have an opportunity to prepare your own bicycle insurance policy depending upon your specific needs by opting the risk covers from the various sections given below.

SECTION	COVERAGE
SECTION I	LOSS OF OR DAMAGE TO THE INSURED BICYCLE
OPTIONAL COVERS AVAILABLE UNDER SECTION I	I] Burglary and/or housebreaking or Theft Cover Option a) Up to 75% of the Sum Insured Option b) Up to 100% of the Sum Insured
	II] Cover for Rallies
	III] Loss of Personal Belongings Cover
	IV] Usage for Hire or Reward Cover
	V] Roadside Assistance Cover
	VI] Extension of Geographical Cover

SECTION II	PERSONAL ACCIDENT COVER
<b>SECTION II (A): ACCIDENTAL BENEFIT(S)</b>	Death
	Permanent Total Disability
	Permanent Partial Disability
	Temporary Total Disability
<b>SECTION II (B): INBUILT VALUE ADDED COVERS</b>	Child Education Benefit
	Cost of Transporting Mortal Remains
	Cost of Performance of Funeral Ceremony
SECTION III	PUBLIC LIABILITY

Note:

- Section I shall be compulsory. Cover provided will only be for the Sections and Optional Covers opted by You and mentioned in the Policy Schedule.
- On opting for coverage under Section II, Death is a mandatory cover. You have the option to choose amongst the other Accidental benefits.

## **DETAILED COVERAGE SECTIONS**

### **SECTION I: LOSS OF OR DAMAGE TO THE INSURED BICYCLE**

We shall indemnify You against loss or damage to Your insured Bicycle and /or it's Accessories whilst thereon

- by fire, lightning or external explosion
- by riot and strike;
- by earthquake (fire and shock damage);
- by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm and frost;
- by accidental external means;
- by landslide and rockslide.

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

- For all rubber/ nylon/ plastic parts, tyres, tubes and batteries 50%
- For fibre glass components 30%
- For all parts made of glass Nil
- Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

#### **AGE OF BICYCLE**

Not exceeding 6 months

#### **% OF DEPRECIATION**

5%

Exceeding 6 months but not exceeding 1 year	10%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	40%
Exceeding 3 years but not exceeding 4 years	50%
Exceeding 4 years but not exceeding 5 years	60%
Exceeding 5 years	75%

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.

#### BASIS OF SUM INSURED

The Sum Insured of the Bicycle (and Accessories, if any, fitted to the Bicycle) for this Section, fixed at the commencement of each Policy Period, will be determined on the basis of the manufacturer's listed selling price of the brand and model as the insured bicycle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

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

The insured Bicycle shall be treated as Constructive Total Loss (CTL) if the aggregate cost of retrieval and / or repair of the Bicycle, subject to terms and conditions of the Policy, exceeds 75% of the Sum Insured of the Bicycle calculated as below.

#### SCHEDULE OF DEPRECIATION FOR FIXING SUM INSURED OF THE BICYCLE

AGE OF THE BICYCLE	% OF DEPRECIATION FOR FIXING SUM INSURED
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	30%
Exceeding 2 years but not exceeding 3 years	50%

Sum Insured of bicycles beyond 3 years of age and of obsolete models of the bicycles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

## BASIS OF INDEMNITY

In case of claims arising under Section I of this Policy, We may at Our own option repair, reinstate or replace the insured bicycle or part thereof and/or its Accessories or may pay in cash the amount of the loss or damage and Our liability shall not exceed:

- (a) For Total Loss (TL) / Constructive Total Loss (CTL) of the bicycle - the Sum Insured of the bicycle (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 bicycle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

The first 5% of the claim value or INR 500/- (whichever is higher) shall be borne by You in respect of each and every claim arising under Section I of the Policy during the Period of Insurance.

## OPTIONAL COVER

### **I] Burglary and /or housebreaking or Theft Cover**

In consideration of extra premium paid by You as mentioned in the Policy Schedule and realized by Us it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that Our liability under Section I will be extended, to cover loss or damage by Burglary and / or housebreaking or Theft to the Bicycle insured hereunder and /or it's Accessories whilst thereon,

- a) Upto 75% of the Sum Insured as stated in the Policy Schedule, or
- b) Upto 100% of the Sum Insured as stated in the Policy Schedule

### Special Conditions:

- a) Loss of or damage to Accessories by Burglary and /or housebreaking or Theft will not be covered unless such insured bicycle is stolen at the same time.
- b) Loss due to Burglary and/or housebreaking or Theft will not be covered unless it has been reported to the police within 24 hours of becoming aware of the Theft and a written police report being obtained in that regard.
- c) Loss of or damage to Tyres and Tubes will not be covered unless the insured bicycle is stolen or damaged at the same time in which case Our liability shall be limited to 50% of the cost of replacement.
- d) The first 5% of the claim value or INR 500/- (whichever is higher) shall be borne by You in respect of each and every claim arising under Burglary and /or housebreaking or Theft Cover of the Policy during the Period of Insurance.

## II] Cover for Rallies

In consideration of extra premium paid by You as mentioned in the Policy Schedule and realized by Us it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the coverage under Section I of the Policy may be extended to include use of the insured bicycle in a particular rally, organized by any recognized organization, specifically endorsed in the Policy.

Note:

- i. The compulsory deductible for Section I: Loss or Damage to the Insured Bicycle inclusive of any Optional Covers will become INR 2000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising for the entire duration of this Optional Cover only.
- ii. This extension does not cover either the rider and / or the passengers carried in the bicycle or the promoters of the event.
- iii. This extension does not apply to speed tests, dexterity trials, hill climbs or motor racing (whether organized separately or included in the course of a rally).

Rally extensions may be further extended to include speed tests, dexterity trials, hill climbs or bicycle racing (whether organized separately or included in the course of a rally) by charging a loading of 300% of Section I premiums at Short Period rates for the duration of the rally, but with the exclusion of any cover in respect of either the owner-rider, rider and / or passengers carried in the bicycle or the promoters of the event.

## III] Loss of Personal Belongings Cover

In consideration of extra premium paid by You as mentioned in the Policy Schedule and realized by Us it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that We will pay for the loss or damage to Your personal belongings caused by perils mentioned under Section I of the Policy while they are on the insured bicycle or being worn while driving the insured bicycle, at the time of loss or Damage to the insured bicycle.

“Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn by the Insured at the time of cycling such as cycling helmets, specialist cycling clothing including gloves, footwear, knee and elbow guard, backpacks, cycling bottles & items of similar nature, but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewelry, Lens, Glasses, Travel Tickets, Watches, Valuables, Manuscripts, Painting and Items of similar nature. Any goods or samples in connection with any business or trade are not covered.”

Our liability (maximum subject to the sum insured mentioned in the Schedule) under this cover will be payable as mentioned below:



- (a) In case of Partial loss or damage to the insured item(s): We will pay the reasonable cost of repair to restore the item in similar condition as it was immediately before the event leading to loss or damage.
- (b) In case of Total loss or damage to the insured item(s) including the situation wherein the cost of repair is equal to or exceeding the value of insured item immediately prior to the event leading to loss or damage: We will pay the market value of the insured item as it was immediately before the event leading to loss or damage less salvage value if any.

#### **Special Condition:**

- (a) For any claim to become payable under this Optional cover, it should be admissible under section I “Own Damage” of the Policy.
- (b) A police report must be submitted to Us for claims due to theft, burglary or house- breaking.

The first INR 200 of each and every claim shall be borne by You under this Cover during the Period of Insurance.

#### **IV] Usage for Hire or Reward Cover**

Our liability under Section I of the Policy may be further extended to include insured bicycle being used for hire or reward by charging a loading of 300% of Section I premiums. The Optional Cover shall be available only if the same is specifically mentioned in the Policy Schedule and available on payment of additional premium as applicable.

The compulsory deductible for Section I: Loss or Damage to the Insured Bicycle inclusive of any Optional Covers will become INR 1000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising in the Policy during the Period of Insurance.

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

#### **V] Roadside Assistance Cover**

In consideration of the payment of extra premium paid by You as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that We shall provide “Roadside Assistance” in case of breakdown of the insured bicycle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Year through the authorized vendor. The services provided under the Roadside Assistance are as under

S. No	Featured Benefits	Inclusion
1	Breakdown support over phone	Yes
2	Minor repair (onsite only)	Upto 50 Kms
3	Flat Tyre Support	Upto 50 Kms
4	Transfer / Towing due to major breakdowns	Upto 25 Kms





5	Alternative Transport assistance to the nearest safe location for the passengers of the bicycle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot)	Yes
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#### Special Conditions:

- All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- This assistance service shall get initiated based on specific request by You.

**Territorial Scope:** The territorial scope of the Emergency and Additional Assistance Services provided will be within a radius (in Kms) (as mentioned in above given coverage table) from the Place of Breakdown to nearest applicable vendor or cities within the Republic of India excluding islands for the coverage limit mentioned under each service.

Cost of Services beyond coverage limits as mentioned against each service shall be borne by You.

### **VI] Extension of Geographical Area**

In consideration of extra premium paid by the Insured as mentioned in the Policy Schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Geographical Area covered under Section I of the Policy may be extended to include the Geographical Areas specifically endorsed in the Policy, for a period not exceeding 12 months.

#### Special Conditions:

- Such geographical extensions, provide coverage only under Section I: Loss or Damage to the Insured Bicycle of the Policy but excludes coverage under any of the Optional Covers opted for under Section I of the Policy.
- Such geographical extensions, specifically excludes cover for damage to the insured bicycle during air passage/ sea voyage for the purpose of ferrying the bicycle to the extended Geographical Area.

## **SECTION II – PERSONAL ACCIDENT COVER**

### **A – Accidental Benefit(s)**

We shall provide compensation to You, Your nominee or legal representatives, as the case may be, the sum or sums as set forth in the Table of Benefits below, subject to the Capital Sum Insured being Our maximum liability towards injury / death sustained by You, solely and directly from accident, in

direct connection with the insured bicycle whilst riding, mounting into/dismounting from the insured bicycle, resulting in death or disability within 12 (twelve) calendar months of occurrence of such Injury. The compensation under more than one clause for same period of disability shall not exceed the Capital Sum Insured.

### **Table of Benefits:**

#### **1. Death**

If You suffer an Accident during the Policy Period and this is the sole and direct cause of Your death within 12 calendar months from the date of the Accident, then We will pay the Capital Sum Insured as mentioned in the Policy Schedule.

#### **2. Permanent Total Disability**

a. If You suffer an Accident during the Policy Period and within 12 calendar months from the date of Accident this is the sole and direct cause of Your permanent total disability in one of the ways detailed in the table below, We will pay the percentage of the Capital Sum Insured shown in the table.

<b>Permanent Total Disability – Table of Benefits</b>	
<b>Loss of</b>	<b>% of CSI</b>
Limbs (both hands or both feet or one hand and one foot)	100%
Loss of a Limb and an eye	100%
Complete and irrecoverable loss of sight of both eye	100%
Complete and irrecoverable loss of speech & hearing of both ears	100%
Loss of sight of one eye, or total and irrecoverable loss of use of one hand or one foot	50%

b. In this benefit

- i. Limb means a hand at or above the wrist or a foot above the ankle.
- ii. Loss of Limb means physical separation of a limb above the wrist or ankle respectively

#### **3. Permanent Partial Disability**

If You suffer an Accident during the Policy Period and within 12 calendar months from the date of the Accident this is the sole and direct cause of Your permanent partial disability in one of the ways detailed in the table below, then We will pay the percentage of the Capital Sum Insured shown in the table.

<b>Permanent Partial Disability – Table of Benefits</b>	
<b>Loss of</b>	<b>% of CSI</b>
Each arm at the shoulder joint	70%
Each arm to a point above elbow joint	65%
Each arm below elbow joint	60%
Each hand at the wrist	55%



Each thumb	20%
Each index finger	10%
Each other finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%
Each leg up to the center of tibia	45%
Each foot at the ankle.	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%
Any other Permanent Partial Disability	Percentage as assessed by Registered medical practitioner

#### 4. Temporary Total Disability

If You suffer an Accident during the Policy Period which is the sole and direct cause of a temporary disability which totally disables You from engaging in any employment or occupation of any description whatsoever, then We will pay a weekly benefit, provided that:

The temporary total disability is certified by a Doctor, and

- Our liability to make payment will be limited to the amount and disability period as specified in the schedule to this Policy
- We will not pay any amount in excess of the Sum Insured stated under the schedule to this Policy against this benefit

#### **B – Inbuilt Value added Covers**

1. **Child Education Benefit** - If We have accepted a claim under either Death or Permanent Total Disability, then We will make a lump-sum payment, to the extent of the Sum Insured mentioned hereunder, towards child education benefit for up to 2 dependent children who are under 25 years of age.

In case of one child, the benefit payable would be the maximum Sum Insured specified under this extension and in the case of more than one child, the benefit will be equally divided subject to 2 dependent children being provided in the stated benefit.

2. **Cost of Transporting Mortal Remains** - In the event that We are making payment for a claim for Accidental Death, We will indemnify towards

- i. Expenses incurred for transportation of the mortal remains from the place of death to Your city of residence /residential place as mentioned in the Policy Schedule provided the place of death is not less than 100 kms from Your normal place of residence.
- ii. Our liability to make payment will be as per the amount mentioned in the Policy Schedule during the full Policy Period

**3. Cost of Performance of Funeral Ceremony** - In the event that We are making payment for a claim for the Accidental Death, We will indemnify towards

- i. Expenses incurred for preparation for burial or cremation services.
- ii. Our liability to make payment will be as per the amount mentioned in the Policy Schedule during the full Policy Period.

## EXCLUSIONS

PROVIDED ALWAYS THAT We shall not be liable in respect of:

1. Death or disability resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy excluding ectopic pregnancy .
2. Any pre-existing condition/ disability / accidental injury.
3. Any death or **Bodily Injury** sustained by You directly or indirectly wholly or in part arising or resulting from or traceable to
  - a. intentional self-injury, suicide or attempted suicide, mental or nervous disorders
  - b. an **Accident** happening whilst You are under the influence of liquor or drugs or other intoxicants

## SECTION III – PUBLIC LIABILITY

We shall indemnify You in respect of Your legal liability to pay compensation for:

- a) Accidental death of or Bodily Injury to any person other than a member of Your Family or a person in Your service or being conveyed on any of the bicycle insured hereunder or
- b) Damage to any property not belonging to You or in Your custody or control or any member of Your Family or not being conveyed on any such insured bicycle.
- c) All sums that You may become legally liable to pay as litigation expenses (defence costs if incurred with Our prior written consent and, if ordered, claimant's costs) in the event of Accident caused by or happening through or in connection with the insured bicycle.

## BASIS OF INDEMNITY

Our liability to pay as compensation and legal expenses under Section III of this Policy in respect of any one Accident or a series of Accidents arising out of any one event and in respect of all Accidents

during any one Period of Insurance is limited to the amount as mentioned in the Schedule to the Policy.

All Policies will have a compulsory excess of INR 1000 for each and every claim under Section III of this Policy. The Insured shall bear this compulsory excess which is applicable to both property damage claims and death/bodily injury claims inclusive of defence costs arising out of any one accident.

### **PART III: GENERAL EXCLUSIONS (Applicable to All Sections)**

We shall not be liable in respect of:

1. Any loss or Damage and /or liability caused sustained or incurred whilst the bicycle is being used for hire or reward, racing, rally or pace making, or outside India, unless expressly stated to the contrary elsewhere in the Policy.
2. Consequential loss, depreciation, wear and tear, mechanical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured bicycle.
3. Loss of or Damage to Tyres and Tubes unless the insured bicycle is damaged at the same time in which case Our liability shall be limited to 50% of the cost of replacement.
4. Any loss or Damage and /or liability caused by or resulting from poor or faulty design, workmanship or use of faulty materials
5. Any loss or Damage and /or liability caused sustained or incurred whilst the bicycle is in transit by road rail inland- waterway lift elevator or air
6. Any Accidental loss or Damage suffered whilst You or any person driving with Your knowledge and consent is under the influence of intoxicating liquor or drugs.
7. Any claim arising out of any contractual liability
8. Any loss or Damage arising from You committing any breach of law with criminal intent
9. Any Accidental loss, Damage 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 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, We shall not be liable to make any payment in respect of such a claim.
10. 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.
11. Any Accidental loss or Damage or liability directly or indirectly caused by or contributed to

by or arising from nuclear weapons material

### **CLAIM PROCEDURE**

In the event of claim, please notify Liberty General Insurance Limited immediately on toll free no **1800-266-5844** or email at [care@libertyinsurance.in](mailto:care@libertyinsurance.in) or approach Your Policy issuing office or Your nearest office furnishing the details particulars of the amount of loss or damage.

While registering the claim, the following information will help us to serve you faster-

- Policy No
- Contact Number and Address
- Date & time of loss
- Location of Loss
- Nature & extent of loss
- Whether Police Authorities have been informed

The following indicative list of documents are to be submitted to substantiate the claim-

#### **For claims arising under Section I of this Policy:**

##### **A. In case of Partial Loss:**

- (a) Claim form and Discharge Voucher
- (b) Copy of Original Purchase Invoice
- (c) Repair Estimate
- (d) Service engg Report
- (e) Photos of
  - i. Serial No. of Bicycle
  - ii. Before Repair photos of Damaged Part
  - iii. After Repairs Photos of Bicycle
- (f) Present Replacement Quotation of new Bicycle of same type
- (g) Original repair bill with payment proof
- (h) Salvage value of damaged parts

##### **B. In case of Total Loss:**

- (a) Claim form and Discharge Voucher
- (b) Copy of Original Purchase Invoice
- (c) Repair Estimate
- (d) Service engg Report
- (e) Photos of Serial No. of Bicycle
- (f) Present Replacement Quotation of new Bicycle of same type
- (g) FIR in case of theft or fire

(h) Salvage value of damaged Bicycle

**For claims arising under Section II of this Policy:**

**A. In case of Personal Accident Death Claims**

- (a) FIR from police authorities
- (b) Death Certificate from the Municipal Authorities
- (c) Death Summary from the Hospital Authorities if death is confirmed by the Hospital
- (d) Post Mortem Report, if conducted
- (e) Documentary proof of accidental death
- (f) Legal Heir/Succession Certificate
- (g) Duly filled and signed claim form
- (h) Policy Copy and Annexure
- (i) Inquest / Panchnama Report
- (j) Photographs of the Insured
- (k) Coroner's Report
- (l) Salary certificate / income proof

**B. In case of Personal Permanent Partial and Total Disability Claims:**

- (a) FIR from police authorities
- (b) Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- (c) Duly filled and signed claim form
- (d) Policy Copy and Annexure
- (e) Hospital / Nursing Home Medical Records
- (f) Leave certificate from HR (for salaried people)
- (g) Salary certificate / income proof
- (h) Photographs of the Insured showing affected area

**C. In case of Personal Accident Temporary Total Disability Claims:**

- (a) FIR from police authorities
- (b) Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- (c) Medical fitness certificate from the Treating consultant indicating duration of rest medically advised
- (d) Duly filled and signed claim form
- (e) Policy Copy and Annexure
- (f) Hospital / Nursing Home Medical Records
- (g) Leave certificate from HR ( for salaried people)
- (h) Salary certificate / income proof

- (i) Photographs of the Insured showing affected area

In case of claim under other covers:

- (a) Child Education Benefit:
- Proof of number of dependent child /children viz. Ration card
  - Age proof of the dependent child /children
- (b) Cost of Transportation of Mortal remains:
- Bills and receipt towards cost of transportation of the mortal remains to the place of residence/hospital and/or cremation/burial ground.
- (c) Cost of Performance of Funeral Ceremony:
- Bills and receipt towards expenses relevant to funeral ceremony.

We may ask for additional requirement in certain peculiar cases as per the nature of claim.

Every written notice or information of any verbal notice of claim, any writ summons or other legal process issued or commenced against You are to be forwarded to Us to enable Us to process any claim and You are requested not incur any expenses in making good any such claim without Our written consent and not to negotiate, pay, settle, admit or repudiate any claim without a similar consent.

## **TERMINATION / CANCELLATION**

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

- a) The Insured can cancel the policy at any time during the term, by informing the Company. In case the Insured cancels the policy, he/she is not required to give reasons for cancellation.

The Company can cancel the policy only on the grounds of established fraud, by giving a notice of a minimum of 7 days to the retail policyholder.

- b) The Company shall –
- (i) 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
  - (ii) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.



## GRIEVANCE REDRESSAL PROCEDURE

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

### Step 1

**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](mailto:care@libertyinsurance.in)

or

**Write to us at:**

**Customer Service**

**Liberty General Insurance Limited**

Unit 1501 & 1502, 15<sup>th</sup> Floor, Tower 2, One  
International Center, Senapati Bapat Marg,  
Prabhadevi, Mumbai, Maharashtra 400013

### Step 2

If our response or resolution does not meet your expectations, you can escalate at [Manager@libertyinsurance.in](mailto:Manager@libertyinsurance.in)

### Step 3

If you are still not satisfied with the resolution provided, you can further escalate at [Servicehead@libertyinsurance.in](mailto:Servicehead@libertyinsurance.in)

An acknowledgement will be sent on receipt of your concern, we would then investigate the matter internally and respond with a suitable resolution. Please share your contact details to enable us to get in touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman offices are given below.

Liberty General Insurance Ltd.

Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656  
Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



**Liberty**  
General Insurance™

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
<b>BHOPAL</b> Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Area Hills, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel: 0674 - 2596461 / 2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	Orissa
<b>CHANDIGARH</b> Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector - 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi
<b>KOCHI</b> Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in"	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
<b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Siddharthnagar.
<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/272931/32/33 Email: oio.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

Prospectus

Liberty Bicycle Protect Plus

UIN: IRDAN150RP0002V01201819

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Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



Office of the Ombudsman and Contact Details	Areas of Jurisdiction	GOVERNING BODY OF INSURANCE COUNCIL, Shri P.N.Gandhi, Secretary General Smt Moushumi Mukherji, Secretary 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106889 / 671 / 980 Fax: 022 - 26106949 Email: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a>
<b>PATNA</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: <a href="mailto:oio.patna@cioins.co.in">oio.patna@cioins.co.in</a>	Bihar, Jharkhand	
<b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-24471175 Email: <a href="mailto:oio.pune@cioins.co.in">oio.pune@cioins.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	
<b>THANE</b> Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: <a href="mailto:oio.thane@cioins.co.in">oio.thane@cioins.co.in</a>	Maharashtra	

For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: <https://www.cioins.co.in/Ombudsman>

## PROHIBITION OF REBATES Section 41 of the Insurance Act-1938

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown in the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to 10 lac rupees.

**DISCLAIMER:** The above mentioned information is only indicative in nature. For details of coverage and exclusions, please refer to the policy wordings.