

Liberty General Insurance Ltd.  
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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)



# Prospectus

## Motor Liability Only Policy

### UIN : IRDAN150RP0034V01201213

## **Annexure I - Prospectus**

### **Liability Only Insurance Policy**

#### **Introduction**

The Policy covers any motor vehicle including but not limited to private car, goods carrying/ passenger vehicle, motor cycle (including a side car) registered under Motor Vehicles Act 1988, when used in a public place.

#### **Coverage**

The Policy covers the following contingencies:

1. Insured's legal liability, as per Motor Vehicles Act, arising out of accident caused by or arising out of the use of the vehicle anywhere in India.
2. Such liability as above in respect of injury (fatal or non fatal) to any third party and damage to any third party property.

#### **Basis of indemnity:**

The Policy pays as follows:

1. Subject to limit of liability laid down in the Motor Vehicles Act, the Policy pays the Insured's legal liability for death / disability for third party.
2. Loss or damage to third party property; liability for claimant's cost is also met.
3. All costs and expenses incurred with the Company's written consent

#### **Exclusions:**

1. Contractual liability.
2. When vehicle is used outside the geographical area; when used contrary to limitation as to use; driven by a person other than the driver stated in Driver's clause
3. .War perils, nuclear perils and drunken driving

## Rating

Rating will be as per the rates defined by IRDA For more details on the above policy, please visit it.

## General Note:

The details furnished above do not constitute the entire terms, conditions and exclusions of the Policy. For further details on the above Policy and if you wish to purchase this Policy, please visit the nearest office of the Company or you may contact us on our Toll-Free Number: 1800-266-5844. The Company's executives will be pleased to furnish further details.

## Insurance Act, 1938, Section 41-Prohibition of Rebates

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 or 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 on 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 prospectuses or tables of the Insurer
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees

## Grlevance Redressal

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

or

**Write to us at:**

**Customer Service**

**Liberty General Insurance Limited**

### Step 2

If our response or resolution does not meet your expectations, you can escalate at **Manager@libertyinsurance.in**

### Step 3

If you are still not satisfied with the resolution provided, you can further escalate at **ServiceHead@libertyinsurance.in**

An acknowledgment 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:

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	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, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049	Karnataka
<b>BHOPAL</b> Office of the Insurance Ombudsman,	Madhya Pradesh and Chattisgarh
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009.	Orissa
<b>CHANDIGARH</b> Office of the Insurance Ombudsman,	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.	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.	Delhi
Office of the Insurance Ombudsman,	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).	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,	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	Rajasthan
<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	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.	Districts of Uttar Pradesh : Laitpur, 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, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	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.	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kansiramnagar, Saharanpur.

Liberty General Insurance Limited  
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606  
Email: [care@libertyinsurance.in](mailto:care@libertyinsurance.in)  
IRDA registration number: 150 • CIN: U66000MH2010PLC209656



PATNA	Areas of Jurisdiction
Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001 Tel.: 0612-2547068 <a href="mailto:oio.patna@cioins.co.in">Email: oio.patna@cioins.co.in</a>	Bihar, Jharkhand
PUNE	Maharashtra,
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.	Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
THANE	
Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69	

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