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1		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: U66000MH2010PLC289656 Website Link: www.libertyinsurance.in					
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	Private Car Policy - Bundled				NA
6	2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0004V03201819				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	IRDAN150RP0004V01201819/A0022V01201819	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			Passenger Assist Cover	IRDAN150RP0004V01201819/A0025V01201819	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 stands to pay the insured as is provided below:- *Hospital Allowance: the Company agrees to pay the amount mentioned in the policy schedule per insured with maximum number of insured limited to the seating capacity of the vehicle for per day of hospitalisation caused due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible. *Medical Expenses: Company undertakes to reimburse Medical Expenses per Insured person with maximum number of insured limited to the seating capacity of the vehicle up to the Sum Insured as specified in the Schedule, following treatment of bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible. Special Conditions applicable to Medical expenses Coverage: The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils. Medical Transport Assistance: The Company agrees to pay amount as mentioned in the policy schedule incurred by the Insured towards transportation of the insured/ insured person(s) to the Hospital post suffering bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible.	/-	
20			Roadside Assistance	IRDAN150RP0004V01201819/A0026V01201819	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 provide "Roadside Assistance" in case of breakdown of the insured vehicle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Period through the authorized vendor. The services provided under the Roadside Assistance are as under: 1. Vehicle relocation to the nearest garage in case of major breakdown. 2. Repair Service for Minor Breakdowns 3. Assistance in case of Lockout/lost keys 4. Change of Flat Type 5. Arrangement of emergency fuel in case the vehicle runs out of fuel, (Cost of Fuel shall be paid by insured on the spot) 6. Alternative Transport assistance to the nearest safe location for the passengers of the vehicle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot) Cost of Services beyond coverage limits as mentioned against each service shall be borne by the customer Special Conditions a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.	/-	
21			Daily Allowance	IRDAN150RP0004V01201819/A0027V01201819	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 Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section 1 of the Policy. Maximum Period for which mentioned allowance would be payable by Company: i. Partial Claims: upto 10 Days ii. Total Loss or Total Theft Claims: upto 20 Days The time taken by garage for damages not admissible under section 1 of Policy will be excluded for calculation of Daily Allowance For computation of days for Daily Allowance entitlement in case of Partial claims, 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. In case of Total Loss and/or theft claims, a flat payment for 20 days will be made at the time of settlement subject to admissibility of the claim by the company. Exclusions: 1. Any repair taking upto 3 days 2. Any Claim not valid or admissible under Section 1 3. Vehicle not repaired at garage authorized by Company Subject to the terms, conditions, exceptions and limitations of the Policy.	/-	

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22			NCB Protection - Same NCB Slab	IRDAN150RP0004V01201819/A0028V01201819	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 that Company will allow the same No claim bonus, as mentioned on the schedule at the time of renewal, even if there are upto two claims reported during the mentioned Policy Period. Special Conditions: 1.No claim bonus will be reduced to zero on renewal in case more than 2 claims are reported during the Policy Period. 2.The cover will cease in case the No claim bonus declared while taking this cover is found to be incorrect. 3.The cover will cease in case of Transfer of ownership of insured vehicle. 4.The renewal of policy is done with us within 90 days of expiry of the Policy Subject to the terms, conditions, exceptions and limitations of the Policy.	-/-	
23			NCB Protection - NCB one Slab down	IRDAN150RP0004V01201819/A0029V01201819	In consideration of the payment of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that company will allow the No claim bonus which is one slab lower than the No claim percentage mentioned on the schedule at the time of renewal, even if there are upto two claims reported during the mentioned Policy Period. Special Conditions: 1.No claim bonus will be reduced to zero on renewal in case more than 2 claims are reported on Policy. 2.The cover will cease in case the No claim bonus declared while taking this cover is found to be incorrect. 3.The cover will cease in case of Transfer of ownership of insured vehicle. 4.The renewal of policy is done with us within 90 days of expiry of the Policy Subject to the terms, conditions, exceptions and limitations of the Policy.	-/-	
24			Engine Safe	IRDAN150RP0004V01201819/A0032V01201819	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 provide cover 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" - a)Ingression of water in the engine or - b)Leakage of lubricating oil from the engine / assembly arising out of accidental damage Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) & (b) above: - a)Repair or replacement of the internal parts of the gear box such as gears or shafts, bearing, gear oil and gaskets. - b)Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel. - c)Labour cost incurred towards overhauling the damaged engine/gear box - d)Engine compression tests and other machining charges. Special Conditions (A) 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. (B) Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress. Special Exclusions 1.Koss or Damage covered under manufacture's warranty or part of manufacturer's recall. 2.Koss or damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area. Subject to the terms, conditions, exceptions and limitations of the policy.	-/-	
25			Towing Expenses cover	IRDAN150RP0004V01201819/A0033V01201819	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 that the Company shall pay the towing expenses of the damaged insured vehicle from accident spot to the nearest authorized repairer/garage over and above the amount covered under basic Private Car Policy- Bundled Cover. Maximum liability of the Company is restricted to the Sum Insured as mentioned in the schedule or actual expenses incurred whichever is less. Subject to the terms, conditions, exceptions and limitations of the Policy.	-/-	
26			EMI Protection	IRDAN150RP0004V01201819/A0034V01201819	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 - - a.The claim is admissible under Section I (Own Damage) of the policy; - b.The vehicle is repaired at a garage/workshop authorized* by the company Conditions 1.Maximum two claims shall be admissible under this add on during the policy period. 2.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. 3.In case of theft of insured vehicle, entire amount of EMI coverage as opted by the insured & mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned). 4.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. 5.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.	-/-	
27			Tyre Protect	IRDAN150RP0004V01201819/A0002V01202021	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- - A.Impact cuts, bursts. - B.Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages. - C.Flattening of tyre due to Hard Braking. Unused Tread Depth of the Tyre(s) at the Time of Loss&lt; a viz Admissible Claim Amount <3 mm BNII >= 3 to <5 mm - 50% of the cost of new tyre(s) >= 5 to <6.5 mm - 75% of the cost of new tyre(s) >= 6.5 to <7mm - 85% of the cost of new tyre(s) >= 7mm - 100% of the cost of new tyre(s) Special Conditions: 1.If 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. 2.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 3.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. 4.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 Private Car Package Policy Terms and Conditions which reads as "damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of cost of replacement" stands deleted. 5.In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.	-/-	

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28	7	Add-on Cover	EV Secure	IRDAN150RP0004V01201819/A0013V01202122	In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the Insured as per the below mentioned coverages as opted either of section 1 and 2 as mentioned below or jointly together as a whole and specified in the policy schedule: 1. Charger Protection covers: Any loss of or damage, or destruction to detachable charger, including charging cables and charging adaptors or due to: • Theft or burglary • Impact damage caused by external accidental means. • Fire, explosion, self-ignition provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the Insured to prevent the loss. In case of any replacement of wall mount charger due to the above-mentioned reasons, company will re-imburse one-time actual cost for Re-installation of "Wall mount charger and adaptor assembly unit" subject to maximum limit specified in the policy schedule. Any loss of or damage to property of Insured due to Fire, explosion, self-ignition of detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule. Limits of Indemnity - a) Total Loss of equipment - Actual cost of replacement subject to maximum indemnity as defined in the policy schedule. b) Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule. c) Property damage of Insured - Maximum indemnity as specified in the Policy schedule. Conditions: a) This Add on can be opted only, if the person has obtained insurance policy from company b) The Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer c) The Charger/other equipment insured under this Add on are utilized for private use only for the vehicle, for which is insured in base policy. d) A claim resulting from theft / burglary must be supported by an FIR filed with the police. e) A claim resulting from major Fire or Explosion must be supported by an FIR filed with the police & Fire Brigade report. f) Indemnity under this cover is limited to two claims during policy year as applicable for own damage cover as specified in the schedule. g) Claim under this add-on is limited to the Company within 24 hours of occurrence of Loss.	A-	NA
29			Gap Value Cover (Revision)	IRDAN150RP0004V01201819/A0024V02201819	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 pay the "difference amount" between the amount received under Own Damage (OD) Section i.e. Insured Declared Value (IDV) 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 (CTL) of the vehicle. It also covers the Road Tax and first time 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 vehicle insured is not more than --- years old on the date of commencement of the policy period. b) The Total Theft or Total Loss/ Constructive Total Loss of the vehicle should be admissible under Own Damage Section of the policy.	A-	
30			Consumable	IRDAN150RP0004V01201819/A0023V02201819	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 Private Car 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 --- 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.	A-	
31			Key Loss Cover	IRDAN150RP0004V01201819/A0031V02201819	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 Insured towards: a) The cost of replacing vehicle keys in case of irrecoverable occurrences or broken or damaged keys b) The Cost of replacing locks and keys in case of theft of keys and for if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle. Special Condition a) Insured is required to provide police report confirming the incident details occurring during the mentioned Policy Period. Subject to the terms, conditions, exceptions and limitations of the Policy.	A-	
32			Loss of personal belongings	IRDAN150RP0004V01201819/A0030V02201819	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 Company will pay for the loss or damage to Insured's personal belongings caused by perils mentioned under section 1 of the Policy while they are inside the insured vehicle at the time of loss or damage to the vehicle. 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 but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewellery, 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. Company's 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): Company 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: Company 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 add-on cover, it should be admissible under section 1 "Own Damage" of the Policy. b) A police report must be submitted to Company for claims due to theft, burglary or house- breaking. The Insured will bear first INR. 200 of each and every claim under this section. Subject to the terms, conditions, exceptions and limitations of the Policy.	A-	

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37	8	Loss Participation	Compulsary deductible will be applied in each and every claim intimated under Own Damage section of the policy.				
38			Deductible : INR /-				
	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 or proximately or remotely occasioned 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.				
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40	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 extension 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.				
	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/restate 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 (IDV) 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.If 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 fulfilment 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.In the event of the death of the sole insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:- a)Death Certificate in respect of the insured b)Proof of title to the vehicle c)Original Policy				
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42			Sample Calculation :				
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52	12	Policy Servicing - Claim Intimation and Processing	Toll free / MRS number of the Insurer - 1800-266-5844				
53			Website / Email - care@libertyinsurance.in				
54			Details of designated company officials to be contacted in time of claim - 1800-266-5844				
55			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				
56			The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt 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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57	13	Grievance Redressal and Policyholders Protection	Grievance Redressal Officer : Sameer Malgundkar Email ID : gro@libertyinsurance.in				NA																																																																																																															
58			Bima Bharosa (Grievance Redressal Portal), IRDAI- https://bimabharosa.irda.gov.in/																																																																																																																			
59			Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as AnneNoure-B of Policy document.																																																																																																																			
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