Liberty General Insurance Ltd.
Unit 1501&1502, 15th Floor, Tower 2, One International Center,
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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

Policy Wordings
Stand-alone Own Damage Policy for Private Car
(UIN :- IRDAN150RP0001V03201920)

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Liberty General Insurance Ltd. (hereinafter referred to as "the Company") for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH:
That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

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.

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

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

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

Rate of depreciation for painting:
In case of painting, the depreciation rate of 50% shall be applied only on material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered at 25% of the total painting charges for the purpose of applying the depreciation.

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

(a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;

(b) Damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.

(c) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and

(d) Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

(a)the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-

(b)the Company is furnished forthwith a detailed estimate of the cost of repairs and
(c)the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-
(a)the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-
(b)the Company is furnished forthwith a detailed estimate of the cost of repairs and
(c)the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each policy period for the insured vehicle.
The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle 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 (TL/CTL) claims only.

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (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.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

Salvage Value – the amount that is assessed as value fetched from Open market for the damaged vehicle. This amount shall be deducted from the claim amount in case of Total Loss or Constructive total Loss.

GENERAL EXCEPTIONS
The Company shall not be liable in respect of:
1.any accidental loss damage caused sustained or incurred outside the Geographical Area.
2.any accidental loss damage 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.
3. any accident loss damage resulting or arising there from or any consequential loss
4. any accidental loss or damage directly or indirectly caused by or contributed toby or arising from nuclear weapons material
5. any accidental loss damage and 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 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.
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

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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.

DEDUCTIBLE

The Company shall not be liable for each and every claim of this Policy in respect of the deductible stated in the Schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. 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. 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 mayrequire.

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 (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. Cancellation:
a) The Insured may request the Company for cancellation of the policy at any time during the Policy term without giving any reason for cancellation.
b) The Company can cancel the policy on the grounds of established fraud 'ab-initio' with forfeiture of premium and non-consideration of claim, if any, by giving minimum notice of 7 days to the Insured at Insured's communication address.
c) Motor Third Party Liability cover or any other compulsory insurance mandated by law Can only be cancelled in case of double insurance or Total loss or Constructive Total Loss of Insured Vehicle.
d)The Company shall – i) refund proportion premium for unexpired policy period subject to no claim reported 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. iii) refund premium by retaining the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind / handicapped / mentally challenged persons).

6. 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.

7.The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (This clause is not applicable to retail customers)
You are requested to go through the Arbitration Agreement proposed by the Company which is available on the Company website HYPERLINK "http://www.libertyinsurance.in" www.libertyinsurance.in. In case you do not agree with the proposed Arbitration Agreement you are requested to kindly inform the same to the Company by writing to HYPERLINK "mailto:care@libertyinsurance.in " care@libertyinsurance.in for further discussion and agreement

8. 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.

9. 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

NO CLAIM BONUS : No Claim Bonus, wherever applicable, will be as per the following table.

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of teh Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to 'Nil' at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

ADD-ON WORDINGS
AD 01.DEPRECIATION COVER
(UIN :- IRDAN150RP0001V01201920/A0003V01201920)
Scope of Cover
In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is here by 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 the Own Damage Policy.

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.

AD 02.CONSUMABLES COVER
(UIN :- IRDAN150RP0001V01201920/A0004V02201920)

Scope of Cover:

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is here by 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 Own Damage Policy.

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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 the Own Damage 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.

AD 15.Daily Allowance:
(UIN :- IRDAN150RP0001V01201920/A0008V01201920)

Scope of Cover:

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 the Own Damage 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: up to 20 Days
The time taken by garage for damages not admissible in the Own Damage 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 theclaim 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.

AD 09.EMI Protection
(UIN :- IRDAN150RP0001V01201920/A0015V01201920)
Scope of Cover:

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 the Own Damage 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.
List of authorized garages/ workshop can be accessed at company's website.

AD 07. ENGINE SAFE COVER
(IRDAN150RP0001V01201920/A0013V01201920)
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/gearbox
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 ingression 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 ingression.

Special Exclusions
1.Loss or Damage covered under manufacture's warranty or part of manufacturer's recall.
2. Loss 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.

AD 03. GAP VALUE COVER
(UIN :- IRDAN150RP0001V01201920/A0005V02201920)

Scope of Cover:
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 pay the "difference amount" between the amount payable under Own Damage Section i.e. Insured Declared Value (IDV) less deductibles under the policy AND price as per purchase invoice OR the current replacement value of new 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 first time registration charges if specifically declared and additional premium is paid.

Conditions:
a) The Total loss/ Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy.
b) Claim must be supported by an FIR filed with the police.
c) Claim under this add-on must be intimated to the Company within 24 hours of occurrence of Loss.

Exclusions:
The company shall not be liable for any claims under this section directly or indirectly arising out of:
a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
b) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.

Cancellation: Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

AD 06. Key Loss Cover: IRDAN150RP0001V01201920/A0012V02201920
Scope of Cover:
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 br oken or damaged keys
b. The Cost of replacing locks and keys in case of theft of keys and /or if the

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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.

AD 12 . Loss of Personal Belongings
(UIN: IRDAN150RP0001V01201920/A0011V02201920)
Scope of Cover:
In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is here by 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 the Own Damage 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 the Own Damage 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.

AD 14. No Claim Bonus Protection Cover (No Claim Bonus one slab down)
(UIN :-IRDAN150RP0001V01201920/A0010V01201920)

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.

AD 13. No Claim Bonus Protection Cover (Same No Claim Bonus)
(UIN :- IRDAN150RP0001V01201920/A0009V01201920)

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.

AD 04. Passenger Assist Cover
(UIN :- IRDAN150RP0001V01201920/A0006V01201920)

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is here by 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 hospitalization caused due to bodily injury caused by accidental, external, violent and visible means while travelling 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

AD 05. ROADSIDE ASSISTANCE COVER
(UIN :- IRDAN150RP0001V01201920/A0007V01201920)

Scope of Cover:

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is here by 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:

Sr No	Featured Benefits	Inclusion
1	Vehicle relocation to the nearest garage in case of major breakdown.	Upto 100 Kms
2	Repair Service for Minor Breakdowns	Upto 100 Kms
3	Assistance in case of Lockout/lost keys	Upto 100 Kms
4	Change of Flat Tyre	Upto 100 Kms
6	Arrangement of emergency fuel in case the vehicle runs out of fuel. (Cost of Fuel shall be paid by insured on the spot)	Upto 100 Kms
7	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)	Yes

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.

AD 11. Towing Expense Cover
(UIN :- IRDAN150RP0001V01201920/A0014V01201920)

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 the Own Damage Policy. 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.

Policy Wordings Stand-alone Own Damage Policy for Private Car (UIN :- IRDAN150RP0001V03201920)

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Policy Wordings
Stand-alone Own Damage Policy for Private Car
(UIN :- IRDAN150RP0001V03201920)

EV Secure (UIN-IRDAN150RP0001V01201920/A0015V01202122)

Scope of Cover: 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:

AD17 :- Charger Protection cover
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 intimated to the Company within 24 hours of occurrence of Loss.

Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:
a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
b) Loss or damage to the equipment falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
c) Loss or Damage arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
d) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.
f) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.

Warranty :

a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

AD18 :- Charger Liability Protection

Legal Liability of the Insured to third parties for Injury, death, property damage due to Short Circuit or electric current or Fire and / or explosion of Detachable equipment's (Charging Cables, Charging Adaptors) at the time of "Not in use" (not connected to Electric Vehicle) within Insured premises up to the maximum limit as specified in the policy schedule.

Limits of 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 Short Circuit or electric current or Fire and / or explosion of Detachable equipment's must be supported by an FIR filed with the police & Fire Brigade report.
e) Indemnity under this cover is limited to one claim during the policy period specified in the schedule.
f) Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.

Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:
a) Fire or Explosion attributable to any manufacturing defect or design or unauthorized alterations.
b) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
c) Fire or Explosion arising during the process of cleaning, maintenance, repair, dismantling of the equipment.
d) Arising due to misuse of or use other than in accordance with manufacturer's recommendation of or use of any accessory which has not been approved by the manufacturer for the equipment.

Warranty:

a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed at the time of "Use" or "Not in use".
b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.

No Claim Bonus: Standalone claim under this add-on will not impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.

Cancellation:
Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

EV for the purpose of this add-on means an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (Evs).

Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

Ad16. Tyre cover (UIN: IRDAN150RP0001V01201920/A0001V01202021)
Scope of Cover:
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.

Company's maximum liability will be computed on the basis of unused tread depth of tyre(s) -

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
<3 mm	Nil
>= 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)

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Policy Wordings
Stand-alone Own Damage Policy for Private Car
(UIN :- IRDAN150RP0001V03201920)

Special Conditions:

1. 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.

6. Insured should take reasonable care to avoid loss or damage to the tyre/tube. Insured should not use the vehicle with damaged tyre/tube leading to further damage to tube/tyre/suspension.

7. All claims must be reported within 3 working days of damage.

8. Maximum 2 instances of admissible claims shall be eligible during the policy period.

Special exclusions:

a. Any loss or damage resulting into Total Loss / Constructive Total Loss of the vehicle
b. Loss or damage arising out of normal wear and tear
c. Any damages resulting from neglect of the periodic maintenance of the vehicle including but not limited to, non rotation of tyre(s), poor balancing / alignment of wheels, running with deflated tyres and/or due to improper storage and/or transportation of Insured vehicle.
d. Expenses towards routine maintenance of wheels/tyres or tubes.
e. Any tyre/tube different from tyre/tube supplied by the manufacturers unless same is informed and endorsed in the Policy
f. Any Consequential loss not limited to any vibration, noise and like which do not affect the performance of the tyre/tube.
g. Loss or Damage due to any modification done which are not approved by the tyre manufacturer
h. Loss or damage arising out of driving for purpose of racing or rallying
i. Loss or damage arising out of manufacturing defect or design.
j. Any minor damages, cuts or scratches not affecting the functioning of tyre/tube.
k. Loss or damage to wheel accessories, any other parts or rim.
l. Damages caused by Malicious actions
m.Theft of Tyre(s)/Tube(s) or its parts or accessories

Cancellation:

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Subject otherwise to all other terms conditions

Liberty Complete Assistance for Private Car
(UIN: IRDAN150RP0001V01201920/A0007V02202223)

Scope of Cover: 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 & labour 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 misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit anidentity proof at the time of delivery of the keys.

7. Hydra Support - If the Insured vehicle is stuck in a ditch, mud or snow, but is accessible through normal roadways, Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.

8. Hotel Accommodation - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the Insured as appearing in the Policy Schedule and on-thespot repairs could not be carried out, the Insured vehicle had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Service Provider shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the Insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 2(Two) days.

9. Local Taxi - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is under Repair, the Service Provider shall arrange for an alternate hired car on best availability basis in that area for the period the vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.

10. Refreshment - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper.
The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.

11. Journey Continuation By Taxi - In the event the Insured vehicle is immobilized due to a breakdown, while travelling within Insured's city as mentioned in the policy schedule, Service Provider will assistthe Insured by arranging Taxi to continue the journey or return to insured's home. Service Provider will bear cost in all such cases provided vehicle is towed to the workshop.

12. Pick up & Drop - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be provided to the Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by the Insured.

13. Free Custody - To release the Insured, custody for breakdown vehicle

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would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.

14. Assistance on call :

a) Facilitate Finding nearest repairer/workshop - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop , the Service Provider will provide the same based on the updated information in the system.

b) Medical Assistance - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

c) Legal Advice - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or provide their contact details. The cost of such Legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

d) Hospital Admission - If the Insured / Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, the Service Provider shall assist Insured / Occupants for admission to nearby hospital, in order to provide convenience to the Insured. The Service

f) Message Relay - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

Conditions:

1) 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 by the Service provider

2) These services for “Emergency DC Charging” can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:

1) providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasijudicial authorities.

2)any claims where the Insured’s vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations

3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence

4) any claim where the Insured’s vehicle can be safely transferred on its own power to the nearest repairer/workshop.

5) any claims triggered by theft; any kind of consequential losses.

6)any loss which is covered under any other insurance policy or manufacturer’s warranty or recall campaign or under any other such packages at the same time

7) any expenses for supply or replacement of parts/consumables

8) any loss/damage caused to the Insured’s vehicle when it is being used/driven against the recommendations of the owner’s/manufacturer’s manual

9) any claims where services have been availed of without the prior consent of the Company

B. Other than Electric Vehicles

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 repair centre. 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. 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 for 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 repairer/workshop.

3. Battery Jump Start - In the event that the Insured vehicle is immobilized, due to rundown battery, Service Provider will assist the Insured for a Vehicle technician to jump start the Insured vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Insured.

4. 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.

5. Assistance in case of Lockout/ lost keys - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured’s place of residence or

6. Arrangement of emergency fuel in case the vehicle runs out of fuel - In the event that the Insured vehicle runs out of fuel and is immobilized while on a trip, the Service Provider will assist the Insured by organizing a Vehicle technician to supply emergency fuel at the location of the breakdown. The cost of fuel will be borne by the Insured. Service Provider will bear the labour and conveyance costs.

7. Hydra Support - If the Insured vehicle is stuck in a ditch, mud, or snow, but is accessible through normal roadways, the Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.

8. Hotel Accommodation - In the event that the Insured vehicle is immobilized at a place, at least 100Kilom eters away from the address of the Insured as appearing in the Policy Schedule and on-the spot repairs could not be carried out, the Insured vehicle had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Service Provider shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the Insured vehicle), for the period the vehicle is under repair in the Repairer/Workshop but not exceeding 2(Two) days.

9. Local Taxi - In the event that the Insured vehicle is immobilized at a place, at least 100 Kilometers away from the address of the insured as appearing in the Policy Schedule, and the vehicle is in aRepairer/Workshop for repairs, the Service Provider shall arrange for an alternate hired car on best availability basis in that area. for the period the insured vehicle is under Repair but not exceeding 2 (two) days on 8 (Eight) hours / 80 (Eighty) kilometers basis, to provide for the local travel of the Insured.

10. Refreshment - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper.
The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.

11. Journey Continuation By Taxi - In the event the Insured vehicle is immobilized due to a breakdown, while travelling within Insured’s city as mentioned in the policy schedule, Service Provider will assist the Insured by Taxi to continue the journey or return to insured's home. Service Provider will bear cost in all such cases provided insured vehicle is towed to the repairer/workshop.

12. Pick up & Drop - On request of the insured, vehicle pickup & drop service for insured vehicle servicing would be referred to Insured. The Service Provider would only act as a facilitator and services would be arranged on best effort basis. Any cost for servicing of the insured vehicle shall be directly borne by Insured.

13. Wrong Fueling - In the event of the Insured vehicle is immobilized due to incorrect fueling, the Service Provider will assist in making arrangement for the Insured vehicle to be towed to the nearest repairer/workshop provided the Insured agrees to pay directly the charges and expenses for such services to the repairer/workshop.

14. Free Custody - To release the Insured, custody for breakdown vehicle

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would be arranged by the Service Provider. This service would be available free of cost to the Insured on best effort basis.

15. Assistance on call :

a) Facilitate Finding nearest repairer/workshop - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop, the Service Provider will provide the same based on the updated information in the system.

b) Medical Assistance - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

c) Legal Advice - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or their contact details. The cost of such legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.

d) Hospital Admission - If the Insured/Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, Service Provider shall assist Insured/occupants for nearby hospital admission, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.

e) SMS Alerts - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.

f) Message Relay - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

Conditions:

1) 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 by the Service Provider.

2) These services for "Arrangement of emergency fuel" can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions:

The company shall not be liable for any claims under this section directly or indirectly arising out of:

1) providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasijudicial authorities.

2)any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations

3) Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence

4) any claim where the Insured's vehicle can be safely transferred on its own power to the nearest repairer/workshop.

5) any claims triggered by theft; any kind of consequential losses.

6) any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time

7) any expenses for supply or replacement of parts/consumables

8) any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual

9) any claims where services have been availed of without the prior consent of the Company

Add-on Plans: The above-mentioned Assistance services will be allowed in the below mentioned combinations of Plans only.

a. Electric Vehicle :

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes
2	Vehicle relocation to the nearest battery charging station in case of vehicle run out of charge	Yes	Yes	Yes
3	Emergency DC Charging	Yes	No	No
4	Onsite Repair Services	Yes	Yes	Yes
5	Changing of Flat tyre	Yes	Yes	Yes
6	Assistance in case of Lockout/ lost keys	Yes	No	No
7	Hydra Support	Yes	No	No
8	Refreshment	Yes	No	No
9	Hotel Accommodation	Yes	No	No
10	Local Taxi	Yes	No	No
11	Journey Continuation By Taxi	Yes	No	No
12	Pick up & Drop	Yes	No	No
13	Free Custody	Yes	No	No
14	**Assistance on call :** a) Facilitate Finding nearest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes	No

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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

b. Other than Electric Vehicle :

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes
2	Onsite Repair Services	Yes	Yes	Yes
3	Changing of Flat tyre	Yes	Yes	Yes
4	Battery Jump Start	Yes	Yes	No
5	Arrangement of emergency fuel in case the vehicle runs out of fuel	Yes	Yes	No
6	Assistance in case of Lockout/ lost keys	Yes	No	No
7	Hydra Support	Yes	No	No
8	Refreshment	Yes	No	No
9	Hotel Accommodation	Yes	No	No
10	Local Taxi	Yes	No	No
11	Journey Continuation By Taxi	Yes	No	No
12	Pick up & Drop	Yes	No	No
13	Wrong Fueling	Yes	No	No
14	Free Custody	Yes	No	No
15	**Assistance on call :** a) Facilitate Finding nearest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes	No

Covered Distance & Territorial Scope: The above Assistance Services provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.

EV for the purpose of this add-on means an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (Evs).

Cancellation: Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

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Policy Wordings
Stand-alone Own Damage Policy for Private Car
(UIN :- IRDAN150RP0001V01201920)

Liberty Assure for Private Car
UIN :- IRDAN150RP0001V02201920 / A0006V01202425

Scope of Cover: 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 shall cover the Insured under the below mentioned sections during the Policy Period as mentioned in the policy schedule. Both the sections are mandatory and must be necessarily opted for coverage under this Add-on cover.

A.Vehicle Assistance Services:

Sr. No.	*Benefits*	*Electric Vehicle*	*Other than Electric Vehicle*
1	Vehicle relocation to the nearest Liberty Authorized Repair Shop in case of Major breakdown	Yes	Yes
2	Vehicle relocation to the nearest Liberty Authorized battery charging station / Repair Shop in case of vehicle run out of charge	Yes	NA
3	Onsite Repair Services	Yes	Yes
4	Changing of Flat tyre	Yes	Yes

These Assistance services will be offered through the network of service providers, in the above-mentioned combination only at Liberty Authorized Repair Shop.

1.Vehicle relocation to the nearest Liberty Authorized Repair Shop in case of Major breakdown - In the event of a breakdown of the 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 Liberty Authorized Repair Shop. 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 Shop.

2.Vehicle relocation to the nearest Liberty Authorized Battery Charging Station / Repair Shop in case of vehicle run out of charge - In the event that an 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 Liberty Authorized Battery Charging Station / Repair Shop 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 Shop.

3.Onsite Repair Services - In the event of a breakdown of the 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 for 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 Shop.

4.Changing of Flat tyre - In the event, that an 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 Liberty Authorized flat tyre repair shop for repairs & reattached to the Vehicle. All incidental charges for the same shall be borne by the Insured.
Covered Distance & Territorial Scope: The above Assistance Services shall be provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the Insured.

Conditions:
1.This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.

2.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 by the Service provider.

3.Coverage under this section can be availed only up to the maximum number of claims as specified and mentioned in the Policy Schedule.

Exclusions:
The company shall not be liable for any claims under this section directly or indirectly arising out of:

1.providing the above-mentioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act(s) of government(s)/government agencies/judicial/ quasi-judicial authorities.
2. any claims where the Insured's vehicle is being used for the purpose of racing, rallying, motorsports, or is not being used/driven in accordance with applicable laws and regulations.
3. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
4. any claim where the Insured's vehicle can be safely transferred on its own power to the nearest Repair Shop.
5. any claims triggered by theft
6. any kind of consequential losses
7. any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
8. any expenses for supply or replacement of parts/consumables
9. any loss/damage caused to the Insured's vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual
10. any claims where services have been availed of without the prior consent of the Company
11. any claims where services have been availed at a Service Centre / Repair Centre other than a Liberty Authorized Repair Shop.

B.Waiver of Compulsory Deductible
The Compulsory Deductible applicable at the time of claim, under Own Damage section of the Private Car policy to which this add-on cover is attached, would be waived for the Insured, if the insured vehicle is repaired at any of the Liberty Authorized Repair Shops.
Conditions:
1.This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.
2. Coverage under this section can be availed only up to the maximum number of claims as specified and mentioned in the Policy Schedule.
3.The Voluntary Deductible amount applicable under Motor Insurance Policy shall be borne by the insured.
Exclusions:
The company shall not be liable to offer coverage under this section in case of:
1.Loss or damage falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider
2.Repair/replacement that is not carried out at a Liberty Authorized Repair Shop.
3.Any kind of consequential losses
4.Repair / replacement work carried out beyond the damages accepted & settled by the Company under Own Damage section of the Private Car policy to which the add-on cover is attached.
5.Coverage under this Add-on section shall not be applicable for insured vehicle theft and total loss claims.
Electric Vehicle (EV) for the purpose of this add-on means an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (EVs).
Liberty Authorized Repair Shop for the purpose of this add-on means any automobile repair shop which is formally approved by the Company as preferred Service Provider for repair of Insured Vehicle.
Cancellation: Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

Liberty Battery Secure
UIN :- IRDAN150RP0001V02201920 / A0003V01202425

Scope of Cover:
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 incurred for repair and/or replacement as may be required due to consequential loss arising out of

A. Unexpected Power Surge
B. Water Ingression
C. Short Circuit
D. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions.

causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system (Collectively known as other insured parts), whether it forms part of or taken & fitted separately to the insured vehicle.

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Policy Wordings
Stand-alone Own Damage Policy for Private Car
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Limits of Indemnity:
a)Total Loss of Battery and other insured parts – Actual cost of replacement subject to maximum indemnity amount as stated in the policy schedule.
b)Partial Loss of Battery and other insured parts - Cost of repair subject to maximum indemnity amount as stated in the policy schedule.
Conditions:
a)This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.
b)The battery and other parts insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer
c)The battery and other Insured parts under this Add on are utilized for Insured vehicle only.
d)Indemnity under this Add-on is limited to one claim during the policy year as applicable for own damage cover as specified in the schedule.
e)Claim under this Add-on is intimated to the Company within 24 hours of occurrence of loss.
f)Water ingression shall cover loss or damage to Battery and covered parts, even in case of, no loss or damage to insured vehicle payable under base policy
Exclusions:
The company shall not be liable for any claims under this section directly or indirectly arising out of:
a) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
b) Loss or damage to the battery and other insured parts falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.
c) Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign, goodwill compensation or under any other such packages at the same time.
d) Loss or Damage arising during the maintenance, repair, dismantling of the battery or other insured parts.
e) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any part / accessory which has not been approved by the manufacturer for the equipment.
f) Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer).
g) Any claim where battery is already dead due untimely charging or any other purpose.
h) Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.
I) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects, and vermin.
j)Any claim where the repair has been carried out without prior approval from the Company.
k) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.

Warranty:
a) All suitable measures and directions issued by the manufacturer or respective authorities needs to be followed, at all times.
b) The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or Damage that may give rise to the claim.
No Claim Bonus: Any claim under this add-on will impact the eligibility of No claim bonus during renewal of the Insured vehicle with the company.
Cancellation: Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Definitions: For the purpose of this add-on,

• Battery means an electric-vehicle battery (EVB) (also known as a traction battery) which is a rechargeable battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). The energy storage system in electric cars comes in the form of a battery. Electric vehicle batteries are typically lithium-ion batteries and differ from starting, lighting, and ignition (SLI) batteries. Lithium-ion batteries have a high power-to-weight ratio, high energy efficiency and good high-temperature performance. In practice, this means that the batteries hold a lot of energy for their weight, which is vital for electric cars – less weight means the car can travel further on a single charge.

• Battery Electric Vehicle (BEV) means an electric vehicle, also referred to as an electric drive vehicle, is a vehicle which uses one or more electric motors for propulsion. It is an alternative fuel automobile that uses electric motors and motor controllers for propulsion, in place of more common propulsion methods such as the internal combustion engine (ICE). Electricity can be used as a transportation fuel to power battery electric vehicles (BEVs).
• Hybrid Electric Vehicle (HEV) means a vehicle, powered by traditional petrol or diesel engine combined with an electric motor that runs on a hybrid battery. These cars can switch between the Internal Combustion Engine (ICE) and the electric motor or draw power from both sources depending upon the driving scenario.

• Consequential Loss would mean the loss / damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same.

• Drive Motor/electric Motor is a motor fitted on the axles that converts electric energy into mechanical energy.

• HEV (Hybrid electric vehicle) system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller.

Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

Pay as you drive cover
UIN :- IRDAN150RP0001V02201920 / A0025V01202425

Scope of Cover: Subject to the terms, conditions, exclusions & limitations of this policy, it is hereby understood & agreed that the Company shall be liable to indemnify under "Own Damage section" only up to the maximum kilometer coverage as per the plan opted by the Insured and mentioned on the policy schedule or endorsed therein.
The insured shall have an option to pay additional premium and get such coverage extended to additional number of kilometers under "Own Damage section" of the base Policy. In no case the Company shall be responsible to extend the coverage beyond the kilometers declared by the insured unless such additional premium as necessary is received by the Company.
A maximum of 1200 Kilometers remaining unused as at the expiry of the base policy will be carry forwarded to the renewed policy provided the policy is renewed within 45 days from expiry .
The insured shall be eligible for additional 500 Kilometers at the time of renewal subject to no claim in the preceding year.
In case the Insured Person is not using the insured vehicle for a continuous period of minimum 7 days during the policy tenure, the insured person shall be eligible for "Redeem points" as per below table and the benefits of the same shall be redeemable as discount at the time of renewal of the policy, subject to below terms and conditions:

Total Unused Days	Redeem Points	Discount on Renewal
15	2	1%
30	4	2%
45	6	3%
60	8	4%
>60	10	5%

• Non-usage of insured vehicle should be intimated to the company at least 48 hrs in advance
• During such period of non-usage of insured vehicle, the Own Damage Cover except Fire & Theft coverage under the Policy will be inactive as per the declaration of Insured.
• This benefit can be availed maximum 2 times in a Policy tenure.

An additional 150 grace Kilometers would be offered to the insured after exhaustion of maximum Kilometers covered under the policy. In the event of any claim arising after the exhaustion of the kilometers opted as per plan but before exhaustion of grace 150 kms, the Claim shall be assessed subject to payment of additional premium and other general terms & conditions of the policy.
Actual kilometer usage during the policy tenure shall be calculated as the difference between the kilometer reading as per the odometer of the vehicle on the date of loss and the kilometer reading as per the odometer of the vehicle at inception of the policy.

Conditions:
a) Odometer reading will be required at the time of Policy Issuance.
b) The Own damage cover of the base policy will be available upto the kilometers opted, or the Policy Period end date of the base policy as mentioned in the Policy Schedule, whichever is earlier. The maximum Kilometers limitation is not applicable in case of "Theft of entire vehicle" claim.
c) Claim must be intimated to the Company within 24 hours of occurrence of Loss.
d) Any act of tampering with the odometer readings / Odometer device, or any act which renders such devices non-functional would make the coverage under the policy in-effective and may lead to repudiation of claim and cancellation of own damage section under the policy with forfeit of premium. If the device is rendered non-functional or malfunctioning is observed due to any defect in the device (caused by wear & tear or manufacturing defect), the Insured should bring the same to the notice of Insurer immediately.
e) In case of transfer of ownership of insured vehicle, the New Owner would be eligible for the un-used number of Kilometers left in the plan opted under the policy. Additional premium towards NCB and other charges may be applicable as per the policy.

Exclusions:
The company shall not be liable for any claims under this section directly or indirectly arising out of:
a) Loss or damage to the vehicle if the vehicle has exceeded the kilometers as per plan opted and mentioned in the Policy Schedule

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Policy Wordings
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b) Loss or damage attributable to manufacturing defect or design or unauthorized alterations.
c) Willful act or Willful negligence of the Insured or Insured's family or any other person authorized by the Insured.
d) Exclusions as applicable under Own Damage Section of the base Policy will also be applicable to this Add-on Cover
Plans: The insured shall have the option to opt from below plans as per insured's requirement:

Plan	Maximum Kilometers Covered
1	3000
2	5000
3	7500
4	9000
5	12000
6	15000

Cancellation: Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.
Subject otherwise to all other terms conditions and exclusions of the Private Car policy.

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)
Email us at: care@libertyinsurance.in
or
Write to us at:
Customer Service
Liberty General Insurance Limited
Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013

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:
https://www.cioins.co.in/Ombudsman

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
AHMEDABAD 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.
BENGALURU 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 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL 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
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH 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.
CHENNAI 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).
DELHI 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
KOCHI 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
GUWAHATI 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.
HYDERABAD 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.
JAIPUR 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
KOLKATA 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.
LUCKNOW 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 : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

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Policy Wordings
Stand-alone Own Damage Policy for Private Car
(UIN :- IRDAN150RP0001V01201920)

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
NOIDA 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, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
PUNE 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: oio.pune@cioins.co.in	Maharashtra, 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 Email: oio.thane@cioins.co.in	Maharashtra

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: inscoun@cioins.co.in

Disclaimer

Liberty General Insurance (LGI/Liberty") will not be deemed to provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Liberty or its parent to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of India, the European Union, United Kingdom, United States of America or other applicable jurisdiction.

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.

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

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