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1		Liberty General Insurance Ltd. Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, Phone: +91 226700 1313 Fax: +91 226700 1606 IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656 Website Link: www.libertyinsurance.in					
2	**CUSTOMER INFORMATION SHEET**						
3	**This document provides only key information about your policy No XXXXXXXXXXXXXXXXXXXXXXX. Please refer to the policy document for detail terms and conditions.**						
4	**Sl No**	**Title**	**Description**				**Policy / Clause Number**
5	1	Product Name	Private Car Satndalone OD				NA
6	2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0001V03201920				NA
7	3	Structure	Indemnity				NA
8	4	Interests Insured	Interest of Insured is Own Damage arising out of insured vehicle				NA
9	5	Sum Insured / Motor Insured Declared Value Scope	/-				NA
10	6	Policy Coverage	SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED : The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon: i. by fire explosion self ignition or lightning; ii. by burglary housebreaking or theft; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road rail inland waterway lift elevator or air; x. by landslide rockslide.				Section I
11			**Add-on Name**	**UIN**	**Description**	**Sum Insured**	
12			Depreciation Cover	IRDAN150RP0001V01201920/A0003V01201920	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim under Own Damage Section. Conditions:- a) Insured Vehicle should be repaired at any of Company's authorized Garage. * For the purpose of this Cover the expression 'admissible claim' shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.	/-	
13			Passenger Assist Cover	IRDAN150RP0001V01201920/A0006V01201920	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company stands to pay the insured as is provided below:- • Hospital Allowance: the Company agrees to pay the amount mentioned in the policy schedule per insured with maximum number of insured limited to the seating capacity of the vehicle for per day of hospitalisation caused due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible. • Medical Expenses: Company undertakes to reimburse Medical Expenses per Insured person with maximum number of insured limited to the seating capacity of the vehicle up to the Sum Insured as specified in the Schedule, following treatment of bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible. Special Conditions applicable to Medical expenses Coverage: The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils. Medical Transport Assistance: The Company agrees to pay amount as mentioned in the policy schedule incurred by the insured towards transportation of the insured/ insured person(s) to the Hospital post suffering bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the insured vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible.	/-	
14			Roadside Assistance	IRDAN150RP0001V01201920/A0007V01201920	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company shall provide "Roadside Assistance" in case of breakdown of the insured vehicle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the Policy Period through the authorized vendor. The services provided under the Roadside Assistance are as under: 1. Vehicle relocation to the nearest garage in case of major breakdown. 2. Repair Service for Minor Breakdowns 3. Assistance in case of Lockout/lost keys 4. Change of Flat Tyre 5. Arrangement of emergency fuel in case the vehicle runs out of fuel. (Cost of Fuel shall be paid by insured on the spot) 6. Alternative Transport assistance to the nearest safe location for the passengers of the vehicle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot) Cost of Services beyond coverage limits as mentioned against each service shall be borne by the customer Special Conditions a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.	/-	
15			Daily Allowance	IRDAN150RP0001V01201920/A0008V01201920	In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay Insured the Daily Allowance as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section 1 of the Policy. Maximum Period for which mentioned allowance would be payable by Company: i. Partial Claims: upto 10 Days ii. Total Loss or Total Theft Claims: up to 20 Days The time taken by garage for damages not admissible under section 1 of Policy will be excluded for calculation of Daily Allowance For computation of days for Daily Allowance entitlement in case of Partial claims, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured. In case of Total Loss and/or theft claims, a flat payment for 20 days will be made at the time of settlement subject to admissibility of the claim by the company. Exclusions: 1. Any repair taking upto 3 days 2. Any Claim not valid or admissible under Section 1 3. Vehicle not repaired at garage authorized by Company Subject to the terms, conditions, exceptions and limitations of the Policy.	/-	
16			NCB Protection - Same NCB Slab	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.	/-	

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17			NCB Protection - NCB one Slab down	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.	/-	
18			Engine Safe	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/gear box d) Engine compression tests and other machining charges. Special Conditions (A) Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case. (B) Insured shall take reasonable care to avoid further damage to engine/gear box post water 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.	/-	
19			Towing Expenses cover	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 basic Private Car Policy- Bundled Cover. Maximum liability of the Company is restricted to the Sum Insured as mentioned in the schedule or actual expenses incurred whichever is less. Subject to the terms, conditions, exceptions and limitations of the Policy.	/-	
20			EMI Protection	IRDAN150RP0001V01201920/A0015V01201920	In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided – a. The claim is admissible under Section I (Own Damage) of the policy; b. The vehicle is repaired at a garage/workshop authorized* by the company Conditions 1. Maximum two claims shall be admissible under this add on during the policy period. 2. For computation of 'completed period of 30 days', the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered. 3. In case of theft of insured vehicle, entire amount of EMI coverage as opted by the insured & mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned). 4. The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated. 5. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.	/-	
21			Tyre Protect	IRDAN150RP0001V01201920/A0001V01202021	In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to- A. Impact cuts, bursts. B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages. C. Flattening of Tyre due to Hard Braking. Unused Tread Depth of the Tyre(s) at the Time of Loss viz a viz 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) 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.	/-	

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22	7	Add-on Cover	EV Secure	IRDAN150RP0001V01201920/A0015V01202122	: In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the insured as per the below mentioned coverages as opted either of section 1 and 2 as mentioned below or jointly together as a whole and specified in the policy schedule: 1. Charger Protection covers: Any loss of/or damage, or destruction to detachable charger, including charging cables and charging adaptors or due to: • Theft or burglary • Impact damage caused by external accidental means. • Fire, explosion, self-ignition provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the insured to prevent the loss. In case of any replacement of wall mount charger due to the above-mentioned reasons, company will re-imburse one-time actual cost for Re-Installation of "Wall mount charger and adaptor assembly unit" subject to maximum limit specified in the policy schedule. Any loss of/or damage to property of Insured due to Fire, explosion, self-ignition of detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule. Limits of Indemnity - a) Total Loss of equipment – Actual cost of replacement subject to maximum indemnity as defined in the policy schedule. b) Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule. c) Property damage of Insured - Maximum indemnity as specified in the Policy schedule. Conditions: a) This Add on can be opted only, if the person has obtained insurance policy from company b) The Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer c) The Charger/other equipment insured under this Add on are utilized for private use only for the vehicle, for which is insured in base policy. d) A claim resulting from theft / burglary must be supported by an FIR filed with the police. e) A claim resulting from major Fire or Explosion must be supported by an FIR filed with the police & Fire Brigade report. f) Indemnity under this cover is limited to two claims during policy year as applicable for own damage cover as specified in the schedule. g) Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.	/-	NA
23			Gap Value Cover (Revision)	IRDAN150RP0001V01201920/A0005V02201920	In consideration of the payment of extra premium paid by the insured as mentioned in the Policy Schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall pay the "difference amount" between the amount received under Own Damage (OD) Section i.e. Insured Declared Value (IDV) less deductibles under the policy AND price as per purchase invoice OR the current Replacement Value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/ Constructive Total Loss (CTL) of the vehicle. It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid. Maximum liability to the company is limited to the sum insured mentioned in the policy schedule. Special Conditions applicable to this benefit- a) The vehicle insured is not more than --- years old on the date of commencement of the policy period. b) The Total Theft or Total loss/ Constructive Total Loss of the vehicle should be admissible under Own Damage Section of the policy.	/-	
24			Consumable	IRDAN150RP0001V01201920/A0004V02201920	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to cover expenses incurred towards "those items or substances of specific use which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle" arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the basic Private Car Policy. Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like. Subject otherwise to the terms, conditions, exceptions and limitations of the policy Special Conditions applicable: a) The cover under this add-on will be available only for vehicles upto the maximum age of --- years. b) For any claim to become payable under this add-on, it should be admitted under Own Damage Section of the Policy. c) All such costs to be supported with proper bills/invoices only from Garages authorized by the company. d) Such repairs to be undertaken within three (3) days of date of loss.	/-	
25			Key Loss Cover	IRDAN150RP0001V01201920/A0012V02201920	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 occurences or broken or damaged keys b. The Cost of replacing locks and keys in case of theft of keys and /or if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle. Special Condition a. Insured is required to provide police report confirming the incident details occurring during the mentioned Policy Period. Subject to the terms, conditions, exceptions and limitations of the Policy.	/-	
26			Loss of personal belongings	IRDAN150RP0001V01201920/A0011V02201920	In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will pay for the loss or damage to insured's personal belongings caused by perils mentioned under section 1 of the Policy while they are inside the insured vehicle at the time of loss or damage to the vehicle. Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewellery, Lens, Glasses, Travel Tickets, Watches, Valuables, Manuscripts, Painting and Items of similar nature. Any goods or samples in connection with any business or trade are not covered. Company's liability (maximum subject to the sum insured mentioned in the schedule) under this cover will be payable as mentioned below: a. In case of Partial loss or damage to the insured item(s): Company will pay the reasonable cost of repair to restore the item in similar condition as it was immediately before the event leading to loss or damage. b. In case of Total loss or damage to the insured item(s) including the situation wherein the cost of repair is equal to or exceeding the value of insured item immediately prior to the event leading to loss or damage: Company will pay the market value of the insured item as it was immediately before the event leading to loss or damage less salvage value if any. Special Condition: a. For any claim to become payable under this add-on cover, it should be admissible under section 1 "Own Damage" of the Policy. b. A police report must be submitted to Company for claims due to theft, burglary or house- breaking. The Insured will bear first INR. 200 of each and every claim under this section. Subject to the terms, conditions, exceptions and limitations of the Policy.	/-	

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27			Liberty Assure	IRDAN150RP0001V02201920 / A0006V01202425	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: 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:	/-	
28			Liberty Battery Secure	IRDAN150RP0001V02201920 / A0003V01202425	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. 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.	/-	
29			Liberty Complete Assistance (Revision)	IRDAN150RP0001V01201920/A0007V02202223	In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule : A. Electric Vehicle : 1. Vehicle relocation to the nearest Repair centre in case of Major breakdown - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre . 2. Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge - In the event that a Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre. 3. Emergency DC Charging - In the event where Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in arranging the technician to provide emergency charging for upto 20 minutes to the Insured Vehicle on best effort basis. The cost of charging & labor will be borne by the Insured. 4. Onsite Repair Services - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre. 5. Changing of Flat tyre - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured. 6. Assistance in case of Lockout/ lost keys - If the keys of the Insured vehicle is broken, lost, or 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 an identity proof at the time of delivery of the keys.	/-	
30			Pay As You Drive Cover	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:	/-	

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31	8	Loss Participation	Compulsary deductible will be applied in each and every claim intimated under Own Damage section of the policy.				NA
32			Deductible : INR /-				
33	9	Exclusions	The Company shall not be liable in respect of: 1. any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area. 2. any claim arising out of any contractual liability. 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: a) being used otherwise than in accordance with the Limitations as to Use or b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause. 4. i) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. 5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.				NA
34	10	Special Conditions and Warranties (if any)	The Company may cancel the Policy on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.				NA
35	11	Admissibility of Claim	1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender. 2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require. 3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: (a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. (b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified. 4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 5. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense. 6. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy. 7. 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				NA
36			**Sample Caluclation :**				
37			**Particulars**	**Admissible amount**	**Amount net off depreciation**	**Final amount inc. Tax**	
38			Part	40000	20000	23600	
39			Labour	20000	20000	23600	
40			Paint Material	1800	900	1062	
41			Paint Labour	1800	1800	2124	
42			Final Amount (+)			50386	
43			Compulsory Excess (-)			1000	
44			**Final Claim amount**			**49386**	
45	12	Policy Servicing - Claim Intimation and Processing	Toll free / IVRS number of the Insurer - **1800-266-5844**				
46			Website / Email - **care@libertyinsurance.in**				
47			Details of designated company officials to be contacted in time of claim - **1800-266-5844**				
48			Customer can call our customer care number @1800-266-5844 or mail to care@libertyinsutance.in or visit website/Liv Mobile app or directly walk-in to any of our offices and can				
49			The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.				
50			Call us on Toll free number: 1800- 266-5844 (8:00 AM to 8:00 PM, 7 days of the week) or Email us at: care@libertyinsurance.in or Write to us at: Customer Service Liberty General Insurance Limited 10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013				

	A	B	C	D	E	F	G
51							
52			Grievance Redressal Officer : Sameer Malgundkar Email ID : gro@libertyinsurance.in				
53			Bima Bharosa (Grievance Redressal Portal), IRDAI- https://bimabharosa.irdai.gov.in/ Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as AnneNoure-B of Policy document.				
54			**OMBUDSMAN'S OFFICE**	**CONTACT DETAILS**	**JURISDICTION**		
55			Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.	Tel.: 079 -25501201/02/05/06 bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.		
56			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 bimalokpal.bengaluru@cioins.co.in	Karnataka		
57			Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chhattisgarh		
58			Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.	Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 bimalokpal.bhubaneswar@cioins.co.in	Orissa		
59			Office of The Insurance Ombudsman Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160017.	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.		
60			Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).		
61			Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23232481/23213504 bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.		
62	13	Grievance Redressal and Policyholders Protection	OFFICE OF THE INSURANCE OMBUDSMAN LIC OF INDIA 10TH FLOOR, 'JEEVAN PRAKASH', DIVISIONAL OFFICE M.G.ROAD, ERNAKULAM	Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.		NA
63			Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).	Tel.: 0361 - 2632204 / 2602205 bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.		
64			Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Tel.: 040 - 23312122 Fax: 040 - 23376599 bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.		
65			Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 bimalokpal.jaipur@cioins.co.in	Rajasthan		
66			Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 M : 8009693830 bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.		
67			Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, 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.		
68			Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.		
69			Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar,	Tel.: 0120-2514252 / 2514253 bimalokpal.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.		
70			Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Tel.: 0612-2547068 bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.		
71			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.: 020-41312555 bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.		
72	14	Obligations of the Policyholder	To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. (Disclosure of other material information during the policy period.) Insurer to specify the material information				
73					Declaration by the Policyholder;		
74	I have read the above and confirm having noted the details.						
75	Place:						
76							
77	Date:					(Signature of the Policyholder)	
78							
79	*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license						