

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number				
1	Product Name	COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES					
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0038V05201819					
3	Structure	<ul style="list-style-type: none"> • State basis of Sum/Limit Insured <ul style="list-style-type: none"> • Indemnity • Fixed Benefit 					
4	Interests Insured	COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES) is designed to provide PA Cover to Owner/ Driver to All Motor Vehicles					
5	Sum Insured / Motor Insured Declared Value Scope	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverage</th> <th style="text-align: center;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Personal Accident Cover for Owner-Driver</td> <td>INR 15,00,000/-</td> </tr> </tbody> </table>	Coverage	Sum Insured	Personal Accident Cover for Owner-Driver	INR 15,00,000/-	
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Personal Accident Cover for Owner-Driver	INR 15,00,000/-						
6	Policy Coverage	<p>The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.</p> <p>Personal Accident Cover for Owner-Driver Compulsory Personal Accident cover is available under this policy if opted by insured. However, the cover is applicable only for registered owner who is holding valid and effective Driving License. Further, this cover is applicable, while the owner cum driver is travelling in the insured vehicle as driver, co-driver, while mounting and dismounting. This cover is not available where the vehicle is owned by company, partnership firm or any other body corporate. If the owner has taken personal accident cover under any other policy, this cover is optional. Please refer to the policy wordings for detailed terms and conditions.</p>	Policy Wordings				
7	Add-on Cover	Not Applicable					
8	Loss Participation	Not Applicable					

COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES

UIN: IRDAN152RP0038V05201819

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Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.

9	Exclusions	<p>GENERAL EXCEPTIONS</p> <p>The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> 1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area other than India, Bhutan, Bangladesh, Maldives, Nepal, Pakistan and Sri Lanka. 2. Any claim arising out of any contractual liability; 3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle involved in the accident herein is <ol style="list-style-type: none"> a. Being used otherwise than in accordance with the 'Limitations as to Use clause of the vehicle involved in the accident'. 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. 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 purpose 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 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 consequence 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. 7. Any gross negligence on the part of insured resulting in the accident. <p>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</p>	Policy Wordings – General Exclusions
10	Special Conditions and	<p>Special Conditions</p> <ul style="list-style-type: none"> • XXXXXX 	

	Warranties (if any)	Explain obligations of the Policyholder <ul style="list-style-type: none"> • The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured. • The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy. 	Policy Wording – Conditions
11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage 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 inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of criminal act which may be the reason of a claim under this Policy the insured/ claimant shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender. Wherever details pertaining to any incident which results in a claim, are conveyed by the claimant to the insurer after reasonable period, claimant shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by claimant, condone the delay in intimation of claim or delay in providing the required information/documents to the insurer. 2. 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. 	Policy Wording - Conditions

12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM) • Website / Email: www.zurichkotak.com/care@zurichkotak.com • Details of designated company officials to be contacted in time of claim: zkgi.motorclaimservices@zurichkotak.com 	
13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@zurichkotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com/ chiefgrievanceofficer@zurichkotak.com.</p> <p>However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: https://bimabharosa.irdai.gov.in.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance.</p> <p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company’s website: www.zurichkotak.com</p>	Policy Wording – Grievance Redressal
14	Obligations of the Policyholder/	<ul style="list-style-type: none"> • 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. <p>("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)</p>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.