

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	LIABILITY ONLY (MISC-D)										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0005V02201516										
3	Structure	- State basis of Sum/Limit Insured - Indemnity - Fixed Benefit										
4	Interests Insured	Liability Only (MISC-D) is designed to provide Third Party insurance coverage and PA Cover to Owner/ Driver (if opted) to Commercial Vehicles										
5	Sum Insured / Motor Insured Declared Value Scope	<table><tr><th>Section</th><th>Coverage</th><th>Sum Insured</th></tr><tr><td>Section I</td><td>Liability to Third Parties</td><td>As per Provisions of Motor Vehicles Act</td></tr><tr><td>Section II</td><td>Personal Accident Cover for Owner-Driver</td><td>INR 15,00,000/-</td></tr></table>	Section	Coverage	Sum Insured	Section I	Liability to Third Parties	As per Provisions of Motor Vehicles Act	Section II	Personal Accident Cover for Owner-Driver	INR 15,00,000/-	
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Section I	Liability to Third Parties	As per Provisions of Motor Vehicles Act										
Section II	Personal Accident Cover for Owner-Driver	INR 15,00,000/-										
6	Policy Coverage	The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule. Section I: Liability to Third Parties Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident. Section II: Personal Accident Cover for Owner-Driver 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.	Policy Wordings – Section I, Section II									

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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.

7	Add-on Cover	Not Applicable	
8	Loss Participation	Not Applicable	
9	Exclusions	GENERAL EXCEPTIONS 1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein (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. 2. The Company shall not be liable in respect of any claim arising out of any contractual liability; 3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. 4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises. 5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed 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. 6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. Note 1: For Third Party Liability claims, the company reserves the right to invoke the defenses as provided under the Motor Vehicles Act.	Policy Wordings – General Exclusions

		Note 2: The Risk for occupants is not covered under the liability only policy. For complete list of exclusions including Section-wise exclusions, refer the policy wordings	
10	Special Conditions and Warranties (if any)	Special Conditions • XXXXXX Explain obligations of the Policyholder • 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	1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process 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 accident which may give rise to a claim under this Policy. 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 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. 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).	Policy Wording – Conditions

12	Policy Servicing – Claim Intimation and Processing	- 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	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. 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. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com. Note: The above grievance mechanism and claim intimation process is applicable for the compulsory personal accident cover. The Claim for Third Party injury, death and property damage shall be routed through judicial process.	Policy Wording – Grievance Redressal
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. ("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.)	
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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.