



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

BUNDLED COVER WITH ONE YEAR TERM FOR OWN DAMAGE AND FIVE YEARS MOTOR THIRD PARTY INSURANCE POLICY FOR 2-WHEELERS

UIN: IRDAN106RP0007V01201819

Policy Wordings

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 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.

(The term **two wheeler** referred to in this Tariff will include motor cycle/scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I : LOSS OF OR DAMAGE TO THE VEHICLE INSURED (For One Year)

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 THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 (Six) months	Nil
Exceeding 6 (Six) months but not exceeding 1 (One) year	5% (Five Percent)
Exceeding 1 (One) year but not exceeding 2 (Two) years	10% (Ten Percent)
Exceeding 2 (Two) years but not exceeding 3 (Three) years	15% (Fifteen Percent)
Exceeding 3 (Three) years but not exceeding 4 (Four) years	25% (Twenty Five Percent)
Exceeding 4 (Four) years but not exceeding 5 (Five) years	35% (Thirty Five Percent)
Exceeding 5 (Five) years but not exceeding 10 (Ten) years	40% (Forty Percent)
Exceeding 10 (Ten) years	50% (Fifty Percent)

5. Rate of depreciation for Painting: In the case of painting, the depreciation rate of 50% (Fifty Percent) shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% (Twenty Five Percent) of 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.300/- (Rupees Three Hundred) in respect of any one accident.

The insured may authorize 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.150/- (Rupees One Hundred and Fifty)
- 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)

For the purpose of Total Loss/ Constructive Total Loss (TL/CTL) claim settlement, the **Insured Declared Value (IDV)** of the vehicle will be based on the manufacturer’s listed selling price proposed for insurance at the commencement of insurance and adjusted for depreciation as per the age of the Insured vehicle(as per schedule below). The IDV of the

side car(s) and/or accessories, if any, fitted to the vehicle but not included in the manufacturer's listed selling price of the vehicle is also likewise to be fixed.

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.

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 THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
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 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.

SECTION II - LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of

- i. death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
- ii. damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death injury or damage

caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
 - (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured

SECTION III – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100% (One Hundred Percent)
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100% (One Hundred Percent)
(iii) Loss of one limb or sight of one eye	50% (Fifty Percent)
(iv) Permanent total disablement from injuries other than named above.	100% (One Hundred Percent)

Provided always that

- A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 15 lakhs (Rupees Fifteen lakhs) during any one year in the block of 5 (Five) years of period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- D) The Owner-Driver has the option to chose an annual cover or a long term cover (5 years) under this section.

This cover is subject to

- a) the owner-driver is the registered owner of the vehicle insured herein;
- b) the owner-driver is the insured named in this policy.
- c) the owner-driver holds an effective driving license, in accordance with the provisions of

Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident

IMPORTANT NOTE: After the expiry of first year of the policy period, the policy shall follow the terms and conditions of **Liability only policy, in the event the insured vehicle is not covered for Own Damage for the balance period of this policy.**

GENERAL EXCEPTIONS

(Applicable to all sections of the Policy)

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:
 - i. being used otherwise than in accordance with the Limitations as to Use or
 - ii. 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.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) 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 accidental 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. **Cancellation**

Table A: SHORT PERIOD REFUND SCALE:

PERIOD	Refund Percentage (%) of Premium by the Company
Not exceeding 1 month	80%
Exceeding 1 month but not exceeding 2 months	70%
Exceeding 2 months but not exceeding 3 months	60%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	40%
Exceeding 5 months but not exceeding 6 months	30%
Exceeding 6 months but not exceeding 7 months	20%
Exceeding 7 months but not exceeding 8 months	10%
Exceeding 8 months	NIL

A. Cancellation of Section 1 - Loss of or Damage to the vehicle insured:

The Company may cancel this section of the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured by sending seven days notice under recorded delivery to the insured at the insured's last known address and in such event the Company will return to the insured, except in case of fraud or illegality on his/her part, the Section premium paid less the pro rata portion thereof for the period the Policy has been in force, provided no claim has arisen during the currency of the policy.

The Insured may cancel this section of the policy by giving a seven days' cancellation notice to the company by recorded delivery. The refund of section premium shall be calculated as per Table A: Short Period Refund Scale on the section premium, provided no claim has arisen during the currency of the policy during the policy period.

No refund in case of a claim under the policy.

B: Cancellation of the policy:

This policy shall not be cancelled either by the Company or the Insured except on the following grounds:

- a) Double Insurance
- b) Vehicle not in use any more because of Total Loss(TL) or Constructive Total Loss(CTL)
- c) In the event the vehicle is sold and/or transferred.

For all the above grounds, Insured needs to be submit the relevant proofs to the Company.

a) Refund procedure in case of double Insurance

When two policies are in existence on the same vehicle with identical cover, one of the policies may be cancelled. If one of the policies commences at a date later than the other policy, it is allowed to be cancelled.

If a vehicle is insured at any time with two different offices of ITGI, 100% (One Hundred Percent) refund of premium of one policy may be allowed by canceling the later of the two policies. However, if the two policies are issued by two different insurers, one of them being ITGI, the policy commencing later is to be cancelled by the insurer concerned and pro-rata refund of premium thereon is to be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to ITGI in writing, the earlier dated policy, if issued by ITGI, is required to be cancelled, then refund of premium shall be the cumulative of -

- (i) The OD Section premium refund calculated as per the short period refund scale (Refund for OD Section premium will be calculated only if cancellation is done in the first year of the policy period),
- (ii) the TP premium of the unexpired policy years in the block of 5 (Five) years and
- (iii) the refund calculated as per the short period refund scale on the TP Section premium of the year in which the cancellation is received,

provided no claim has arisen during the currency of the policy on either of the policies during the period when both the policies were in operation, but prior to cancellation of one of the policies.

(The unexpired policy years are the complete years remaining in the block excluding the

year in which the cancellation has been received.)

Refund of the premium by the company will be subject to retention of the minimum premium of Rs. 500/- (or Rs. 125/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

If there is a claim on either of the policies, the refund for cancellation will be the TP section premium of unexpired policy year(s) in the block of 5 (Five) years. (The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received.) There will be no refund for the OD section premium.

b) Refund procedure in case of TL/CTL

If there is a TL/CTL claim during the policy period, the refund for cancellation will be the TP section premium of unexpired policy year(s) in the block of 5 (Five) years. The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received. There will be no refund for the OD section premium.

c) Refund procedure in case of vehicle being sold and/or transferred

The policy may be cancelled if the vehicle is sold and/or transferred by the insured on seven days' notice by recorded delivery. The refund of premium shall be the cumulative of -

- (i) The OD Section premium refund calculated as per the short period refund scale (Refund for OD Section premium will be calculated only if cancellation is done in the first year of the policy period), and
- (ii) the TP premium of the unexpired policy years in the block of 5 (Five) years provided no claim has arisen during the currency of the policy during the policy period. (The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received.)

If a claim had arisen during the policy period, the refund for cancellation will be the TP Section premium of unexpired policy year(s) in the block of 5 (Five) years. The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received.

Refund of the premium by the company will be subject to retention of the minimum premium of Rs. 500/- (or Rs. 125/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

C: Cancellation of Section III (PERSONAL ACCIDENT COVER FOR OWNER-DRIVER):

a) Cancellation –

The Company may cancel this section of the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured by sending seven days notice under recorded delivery to the insured at the insured's last known address and in such event the Company will return to the insured, except in case of fraud or illegality on his/her part, the Section premium paid less the pro rata portion thereof for the period the Policy has been in force, provided no claim has arisen during the currency of the policy.

The Insured may cancel this section of the policy by giving a seven days' cancellation notice to the company by recorded delivery. The refund of section premium shall be the cumulative of -

(i) the pro-rata section premium of the unexpired policy years* in the block of 5 (Five) years and
(ii) the refund calculated as per the short period refund scale on the section premium of the year in which the cancellation is received,

provided no claim has arisen during the currency of the policy during the policy period.

(*The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received.)

If a claim had arisen during the policy period, the refund for cancellation will be the section premium of unexpired policy year(s) in the block of 5 (Five) years. (The unexpired policy years are the complete years remaining in the block excluding the year in which the cancellation has been received.)

Refund of the premium by the company will be subject to retention of the minimum premium of Rs. 500/- (or Rs. 125/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

b) Refund procedure in case of double Insurance

If the owner-driver already has a Personal Accident cover against Death and Permanent Total Disability (coverage same or superior to Section 3 of this policy) for Capital Sum Insured of atleast Rs. 15 lacs, then Section 3 of this policy may be cancelled.

If the other Personal Accident policy is also issued by ITGI, 100% (One Hundred Percent) refund of premium of Section 3 of this policy may be allowed if it is issued on the same date or later than the other policy, provided there is no claim in this policy.

If the other Personal Accident policy was issued later than this policy, then Section 3 of this policy may be cancelled from the date of commencement of the other policy. The refund of premium shall be a cumulative of –

- pro-rata premium for the overlapping period of the two policies;
- the premium of unexpired policy year(s) in the block of 5 (Five) years. (The unexpired policy years are the complete years remaining in the block excluding the year in which the

cancellation has been received.),
provided there is no claim in this policy.

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 ratable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

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

10. Notice - Insured will give every notice and communication in writing to the company's office through which this insurance is effected.
11. **Change in Circumstances** - Insured or his/her authorized representative(s) must inform the Company, as soon as reasonably possible, of any change in information which have been provided to the Company about Insured, his/her Business or his/her employee(s) which may affect the insurance cover provided e.g. change of address. Insured must also notify the Company about any alteration made or change in information as described aforesaid whereby risk of damage or Accident is increased. In case of such alteration or changes made and not accepted by the Company in writing, all covers under this Policy shall cease.
12. All claims shall be settled in India in Indian Rupees. The provision of this Policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally subject to the jurisdiction of the Courts in India.
13. **Withdrawal & Alteration of Policy Conditions** - The policy terms and conditions may undergo alteration as per the IRDAI Regulation. However the same shall be duly notified to the Insured at least three months prior to the date when such alteration or revision comes into effect by registered post at Insured's last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDAI Regulation.
A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to the Insured in advance as per the IRDAI guidelines with details of options provided by the Company. If the Company do not receive Insured's response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and the Insured shall have to take a new policy available with us, subject to terms & conditions.
14. **Payment of Premium** - The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on the company's official form signed by its duly authorized official. In similar way, no waiver of any terms,

provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by the Company's authorized official.

15. Protection of Policy Holder's Interest

- i. On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, the company shall, within a period of 30 days offer a settlement of the claim to the insured/claimant. If the Company, for any reasons to be recorded in writing and communicated to the Insured, decide to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of the final survey report and/or additional information/documents or the additional survey report, as the case may be.
- ii. In case, the amount admitted is less than the amount claimed, then the Company shall inform the Insured in writing about the basis of settlement, in particular. Where the claim is rejected, the Company shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.
- iii. In the event the claim is not settled within 30 days as stipulated above, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured/claimant by the Company till the date of actual payment.

16. Grievance or Complaint:

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in

Address: IFFCO-Tokio General Insurance Company Limited.

IFFCO TOWER – II

Plot No.3, Sector-29, Gurgaon

Haryana-122001

17. Provision for Senior Citizens:

- a) The Senior Citizen will be informed in writing of any underwriting loading charged over and above the premium and his/her specific consent for such loading will be obtained before issuance of a policy.
- b) Separate channel to address the related claims and grievances of senior citizen are mentioned below:

Claims: seniorcitizenclaims@iffcotokio.co.in

Grievance: seniorcitizengrievance@iffcotokio.co.in
Contact Number: 0124-2850100
Address: IFFCO-Tokio General Insurance Company Limited.
IFFCO TOWER – II
Plot No.3, Sector-29, Gurgaon
Haryana-122001

18. Insurance Ombudsman:

If You are not satisfied with any issue pertaining to the insurance, You can approach the insurance ombudsman in the respective area for resolving the issue. The contact details of the ombudsman offices are mentioned below:

CONTACT DETAILS	JURISDICTION
<p>AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in</p>	<p>State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.</p>
<p>BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru-560 078. Tel.:- 080-26652048 / 26652049 Email:- bimalokpal.bengaluru@gbic.co.in</p>	<p>Karnataka.</p>
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office,</p>	<p>States of Madhya Pradesh and Chattisgarh.</p>

Near New Market,
Bhopal – 462 033.
Tel.:- 0755-2769200/201/202
Fax:- 0755-2769203
Email:- bimalokpalbhopal@gbic.co.in

BHUBANESHWAR

Office of the Insurance Ombudsman,
62, Forest park,
Bhubneshwar – 751 009.
Tel.:- 0674-2596461 / 2596455
Fax:- 0674-2596429
Email:- bimalokpal.bhubaneswar@gbic.co.in

State of Orissa.

CHANDIGARH

Office of the Insurance Ombudsman,
S.C.O. No. 101, 102 & 103, 2nd
Floor,
Batra Building, Sector 17 – D,
Chandigarh – 160 017.
Tel.:- 0172-2706196/5861 / 2706468
Fax:- 0172-2708274
Email:- bimalokpal.chandigarh@gbic.co.in

States of Punjab, Haryana, Himachal
Pradesh, Jammu & Kashmir and
Union territory of Chandigarh.

CHENNAI

Office of the Insurance Ombudsman,
Fatima Akhtar Court,
4th Floor, 453 (old 312), Anna Salai,
Teynampet,
CHENNAI – 600 018.
Tel.:- 044-24333668 / 24335284
Fax:- 044-24333664
Email:- bimalokpal.chennai@gbic.co.in

State of Tamil Nadu and Union
Territories - Pondicherry Town and
Karaikal (which are part of Union
Territory of Pondicherry).

DELHI

Office of the Insurance Ombudsman,
2/2 A, Universal Insurance Building,
Asaf Ali Road,
New Delhi – 110 002.

State of Delhi

Tel.:- 011-23239611/7539/7532

Fax:- 011-23230858

Email:- bimalokpal.delhi@gbic.co.in

ERNAKULAM

Office of the Insurance Ombudsman,
2nd floor, Pulinat Building,

Opp. Cochin Shipyard,

M.G. Road,

Ernakulum - 682 015.

Tel.:- 0484-2358759/2359338

Fax:- 0484-2359336

Email:- bimalokpal.ernakulum@gbic.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- 2132204 / 2132205

Fax:- 0361-2732937

Email:- bimalokpal.guwahati@gbic.co.in

States of Assam, Meghalaya,
Manipur, Mizoram, Arunachal
Pradesh, Nagaland and Tripura.

HYDERABAD

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.:- 040-65504123/23312122

Fax:- 040-23376599

Email:- bimalokpal.hyderabad@gbic.co.in

States of Andhra Pradesh, Telangana
and Union Territory of Yanam - a
part of the Union Territory
of Pondicherry.

JAIPUR

Office of the Insurance Ombudsman,
Jeevan Nidhi-II Bldg.,

Ground Floor,

Bhawani Singh Marg,

Jaipur - 302005.

State of Rajasthan.

Tel.:- 0141-2740363

Email:- bimalokpal.jaipur@gbic.co.in

KOLKATA

Office of the Insurance Ombudsman,
Hindustan Building Annexe,
4th floor, 4, CR Avenue,
Kolkata - 700 072.

Tel.:- 033-22124339 / 22124340

Fax:- 033-22124341

Email:- bimalokpal.kolkata@gbic.co.in

States of West Bengal, Bihar, Sikkim
and Union Territories of Andaman
and Nicobar Islands.

LUCKNOW

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.

Email:- bimalokpal.lucknow@gbic.co.in

District of Uttar Pradesh: Lalitpur,
Jhansi, Mahoba, Hamirpur, Banda,
Chitrakoot, Allahabad, Mirzapur,
Sonbhadra, Fatehpur, Pratapgarh,
Jaunpur, Varansi, Gazipur, Jalaun,
Kanpur, Lucknow, Unnao, Sitapur,
Lakhimpur, Bahraich, Barabanki,
Raebareli, Sravasti, Gonda, Faizabad,
Amethi, Kaushambi, Balrampur,
Basti, Ambedkarnagar, Sulanpur,
Maharajganj, Santkabirnagar,
Azamgarh, Kaushinagar, Gorkhpur,
Deoria, Mau, Chandauli, Ballia,
Sidharathnagar.

MUMBAI

Office of the Insurance Ombudsman,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

Tel.:- 022-26106928/360/889

Fax:- 022-26106052

Email:- bimalokpal.mumbai@gbic.co.in

States of Goa, Mumbai Metropolitan
Region excluding Navi Mumbai &
Thane.

NOIDA

Office of the Insurance Ombudsman,
Bhagwan Sahai Palace,

States of Uttaranchal and the
following Districts of Uttar Pradesh:.
Agra, Aligarh, Bagpat, Bareilly,

4th Floor, Main Road,
Naya Bans, Sector-15,
Gautam Budh Nagar, Noida
Email:- bimalokpal.noida@gbic.co.in

Bijnor, Budaun, Bulandshehar, Etah,
Kanooj, Mainpuri, Mathura, Meerut,
Moradabad, Muzaffarnagar, Oraiyya,
Pilibhit, Etawah, Farrukhabad,
Firozabad, Gautam Budh Nagar,
Ghaziabad, Hardoi, Shahjahanpur,
Hapur, Shamli, Rampur, Kashganj,
Sambhal, Amroha, Hathras,
Kanshiramnagar, Saharanpur.

PATNA

Office of the Insurance Ombudsman,
1st Floor, Kalpana Arcade Building,
Bazar Samiti Road,
Bahadurpur,
Patna - 800 006.
Email:- bimalokpal.patna@gbic.co.in

States of Bihar and Jharkhand.

PUNE

Office of the Insurance Ombudsman,
Jeevan Darshan Building, 3rd Floor,
CTS Nos. 195 to 198,
NC Kelkar Road, Narayan Peth,
Pune - 411 030
Tel: 020 -32341320
Email:- bimalokpal.pune@gbic.co.in

States of Maharashtra, Area of Navi
Mumbai and Thane excluding
Mumbai Metropolitan Region.

Address of Insurance Regulatory and Development Authority of India is also mentioned below –

Insurance Regulatory and Development Authority of India
Sy. No 115/1, Financial District,
Nanakramguda, Gachibowli,
HYDERABAD-500 032