





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 condition precedent to any liability of the Company to make any payment under this policy.
9. 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 loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense
10. 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 a 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

#### RULES APPLICABLE TO TANKERS CARRYING HAZARDOUS CHEMICALS

Rule 129- A- Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131-Responsibility of the consignor for safe transport of dangerous or hazardous goods.

- (1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :-
  - (a) the goods carriage has a valid registration to carry the said goods;
  - (b) the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
  - (c) that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and
  - (d) that the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.
- (2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
  - (a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
  - (b) be aware of the risks created by such goods to health or safety or any person;
- (3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive ) of these rules.

#### Rule 132- Responsibility of the Transporter or owner of goods carriage.

- (1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods ensure the following, namely:-
  - (a) that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
  - (b) the vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
- (2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
- (3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
- (4) The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
- (5) It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.
- (6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules,1993.

#### Rule 133- Responsibility of the driver

- (1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.
- (2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire,

explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

#### Sub-rule(1) of rule 9 of the principal rules :

1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.	
Period of training	3 days
Place of training	At any institute recognized by the State Government

#### (Syllabus Defensive driving)

Questionnaire	Duration of training for
Cause of accidents	A & B - 1st and 2nd day.
Accidents statistics	
Driver's personal fitness	
Car condition	
Breaking distance	
Highway driving	
Road/Pedestrian crossing	
Railway crossing	

#### A)

Head on collision  
Rear end collision  
Night driving  
Films and discussion

#### B) Advanced driving skills and training

- (i) Discussion
 

Before starting	- check list - outside/below/near vehicle - product side - inside vehicle
During driving	- correct speed/gear - signaling - lane control - overtaking/giving side - speed limit/safe distance - driving on slopes
Before Stopping	- safe stopping place, - signaling, road width, - condition.
After stopping	- preventing vehicle movement - wheel locks - Vehicle attendance

Night driving  
ii) Field test/training - 1 driver at a time.  
**C) Product safety** **Duration of Course (C) 3rd Day**

- UN Panel
- UN classification
  - Hazchem code
  - Toxicity, Flammability, other definitions.
- Product Information
- TREMCARDS
  - CISMDS
  - importance of temperature pressure, level.
  - Explosive limits
  - Knowledge about equipment
- Emergency Procedure
- Communication
  - Spillage handling
  - Use of FEE
  - Fire fighting
  - First aid
  - Toxic release control
  - protection of wells, rivers, lakes, etc.
  - Use of protective equipment
  - knowledge about valves etc.

### INDIA MOTOR TARIFF - ENDORSEMENTS

#### IMT. 1. EXTENSION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of Rs..... it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the .../.../... to the .../.../... (both days inclusive) be deemed to include \*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

**NOTE :** Insert Nepal/Sri Lanka/Maldives/Bhutan/Pakistan/Bangladesh as the case may be.



OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

- (a) Fire risks, the words "BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;
- (b) Theft risks, the words "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.
- (c) Fire and Theft risks no part of the words in capitals are to be deleted.

#### **IMT. 11. (C). TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP.**

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. .... insured hereunder is reinstated in full from ...../...../..... and the Endorsement IMT 11(B) attaching to this policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. .... has been out of use

- a) # The insurer will deduct from the next renewal premium the sum of Rs.....\* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.
- b) # the period of insurance by this policy is extended to ...../...../..... in view of the payment of an additional premium of Rs .....\*\*

Subject otherwise to the terms exceptions conditions and limitations of this policy.

- NB.1. # To delete (a) or (b) as per option exercised by the insured.
- NB.2. \* The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3. \*\* The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid - up period is to be inserted.

#### **IMT. 12. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

Subject otherwise to the terms exceptions conditions and limitations of the policy.

#### **IMT. 13 . USE OF VEHICLE WITHIN INSURED'S OWN PREMISES**

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

#### **IMT. 14. USE OF VEHICLE CONFINED TO SITES**

(Applicable to Goods Carrying Vehicles)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while it is being used elsewhere than on site to which the public have no general right of access and the vehicle is not required to be registered under the Motor Vehicles Act, 1988.

#### **IMT. 15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER (Applicable to private cars including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])**

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:

Details of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....\* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or 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.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal

representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

\*The Capital Sum Insured (CSI) per passenger is to be inserted.

#### **IMT. 16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER**

{For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....\* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or 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.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) not more than....\*\* persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

\* The Capital Sum Insured (CSI) per passenger is to be inserted.

\*\* The registered sitting capacity of the vehicle insured is to be inserted.

#### **IMT. 17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors : (Applicable to all classes of vehicles)**

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....\* during any one period of insurance in respect of any such person.
  - (2) no compensation shall be payable in respect of death or 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.
  - (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- Subject otherwise to the terms exceptions conditions and limitations of this policy.





In consideration of the payment of an additional premium of Rs..... it is hereby understood and agreed that as from ...../...../..... notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

**Subject otherwise to the terms conditions limitations and exceptions of this policy.**  
**IMT.34 USE OF COMMERCIAL TYPE VEHICLES FOR BOTH COMMERCIAL AND PRIVATE PURPOSES**

**(Applicable to Commercial Vehicle Policies only)**  
In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

- (i) The insurer will indemnify the insured against his legal liability under Common Law and Statutory Liability under the Fatal Accidents Act, 1855 in respect of death of or bodily injury to any person not being an employee of the insured nor carried for hire or reward, whilst being carried in or upon or entering or mounting or alighting from any motor vehicle described in the Schedule to this Policy.
- (ii) This Policy shall be operative whilst any vehicle described in the Schedule hereto is being used by the insured or by any other person with the permission of the Insured for social, domestic, or pleasure purposes.

**Whilst any such vehicle is being so used the insurer will in terms and subject to the limitations of and for the purposes of Section II of this policy treat as though he were the Insured person using such vehicle provided that such person -**

- 1) is not entitled to indemnity under any other Policy.
- 2) shall as though he were the insured observe, fulfill and be subject to the terms, provisions, conditions and endorsements of this Policy in so far as they apply.
- 3) has not been refused any Motor Vehicle Insurance or continuance thereof by any insurer.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

**NOTE:**

In case of Liability only Policies delete (1) above

**IMT. 35. HIRED VEHICLES - DRIVEN BY HIRER\***

**(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and Motorised Two wheelers)**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy unless the vehicle insured is being driven by or is for the purpose of being driven by the insured in the charge of the within named insured or a driver in the insured's employment, the policy shall only be operative whilst the vehicle insured is let on hire by the insured to any person (hereinafter called the Hirer) who:

- (i) shall have entered into a hire contract with the insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form\*\*.
- (ii) shall have satisfied the insured -
  - a) that the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
  - b) that such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the Hirer the insurer shall not be liable -

- (1) for any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @ 1.50% on IDV. (Endt. IMT 43 is to be used.)
- (2) To pay the first Rs..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the insured to the Insurer forthwith.

For the purpose of this endorsement the expression "Claim" shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

- (3) If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

**\* For the purposes of this endorsement the insurer will in terms of and subject to the provisions contained in item I of Section II of this Policy, treat the Hirer as a person who is driving the Two wheeler.**

Further it is agreed that the insured shall forward to the insurer the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**NOTE:**

For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with \*.

\*\* Insurer to devise a suitable supplementary proposal form.

**IMT 36 Indemnity to Hirer - Package Policy - Negligence of the insured or Hirer.**

It is hereby declared and agreed that the company will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this Policy arising in

connection with the vehicle insured by reason of the negligence of the within named insured or of any employee of such insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

**IMT 37 Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act, 1855 (Commercial Vehicles only)**

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-1 (b) and (c) it is hereby understood and agreed that the Company will Indemnify the Insured against his legal liability other than liability under the Statute (except the Fatal Accidents Act 1855) in respect of death of or bodily injury to:-

- I) Any employee of the within named insured who is not a workman within the meaning of the Workmen's Compensation Act Prior to date of this endorsement and not being carried for hire or reward.
- ii) Any other person not being carried for hire or reward provided that the person is
  - a) charterer or representative of the charterer of the truck
  - b) Any other person directly connected with the journey in one form or other being carried in or upon or entering or mounting or alighting from any Motor Vehicle described in the schedule of the policy.

Subject otherwise to the terms exceptions conditions and limitation of this policy.

**IMT 37 A.. Legal Liability to Non Fare Paying Passengers who are not employees of the Insured (Commercial Vehicles only)**

In consideration of the paying of an additional premium of Rs.... and notwithstanding anything to the contrary contained in Section II-1 (c) it is hereby understood and agreed that the company will indemnify the insured against his legal liability other than liability under statute (except Fatal Accidents Act 1855) in respect of death or bodily injury to any person not being an employee of the insured and not carried for hire or reward provided that the person is

- a) charterer or representative of the charterer of the truck.
- b) Any other person directly connected with the journey in one form or the other being carried in or upon or entering or mounting or alighting from vehicle insured described in the SCHEDULE OF THIS POLICY.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

**IMT.38. Legal Liability to Fare paying Passengers excluding liability for accidents to employees of the Insured arising out of and in the course of their employment**

**(Commercial and Motor Trade Vehicles only)**

**(1) For use with Package Policies.**

In consideration of an additional premium of Rs ..... and notwithstanding anything to the contrary contained in Section II-1 (c) but subject otherwise to the terms, exceptions, conditions and limitations of this policy, the insurer will indemnify the insured against liability at Law for compensation (including Law costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II-1 (B) being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the Policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**(II) For use with Liability only Policy.**

In consideration of an additional premium of Rs..... and subject otherwise to the terms, exceptions, conditions and limitations of this Policy, the insurer will indemnify the insured against liability at Law for compensation (including Law Costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the Insurer rateable proportion of the total amount which would be payable by the Insurer by reason of this endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement

will be allowed.

Subject otherwise to the terms, exceptions,` conditions and limitations of this Policy.

### **IMT.39. Legal Liability to persons employed in connection with the operation and/or maintaining and/or Loading and/or Unloading of Motor Vehicles. (For GOODS VEHICLE)**

In consideration of the payment of an additional premium of \*..... it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify the insured against his legal liability under the **Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law** in respect of personal injury to any paid driver (or cleaner or conductor or person employed in loading/or unloading but in any case not exceeding seven in number including driver and cleaner) whilst engaged in the service of the insured in such occupation in connection with the .... and not exceeding seven in number and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that :

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
- (3) the insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at times allow the insurer to inspect such record.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

The premium to be calculated at the rate of Rs. 25/- per driver and/or cleaner or conductor and/or person employed in loading and/or unloading but not exceeding the number permitted by the Motor Vehicles Act 1988 including driver and cleaner. Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

### **IMT.39 A. Legal Liability under the Workmen's Compensation Act, 1923 in respect of the carriage of more than six employees (Excluding the Driver) in goods carrying vehicles.**

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained herein the company shall indemnify the insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments to that Act prior to the date of this endorsement in respect of death or of bodily injury to any person (other than the paid driver) exceeding six in number whilst being carried in the Motor vehicle and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that :

1. the Company shall not be liable by virtue of this Endorsement to indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurance company or group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees and where the Insured has not obtained special permission from the registration authorities for carriage of more than six such employees.
2. the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
3. the insured shall keep a record of the name of each person employed in connection with the loading and unloading of the vehicles and the amount of wages salary and other earnings paid to such employees and shall at all times allow the Insurer to inspect such record.
4. in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions, conditions and limitations of this Policy.

### **IMT.40. Legal Liability to paid driver and/or Conductor and/or cleaner employed in connection with the operation of Motor vehicle. (For buses, taxis and motorized three/four wheelers under commercial vehicles tariff)**

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify insured against his legal liability under the **Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this endorsement, the Fatal Accidents Act, 1855 or at Common Law** in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured and will in addition be responsible for all costs and expenses incurred with its written consent.

The premium to be calculated and paid while taking insurance of the vehicle concurred at the rate of Rs. 25/- per driver and/or conductor and/or cleaner.

Provided always that :

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.

(3) the insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at all times allow the insurer to inspect such record.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

### **IMT.41 Motor Trade Policy -Class 'F'- Road Risk only**

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary that in respect of any new vehicle and/or chassis bearing a Trade Certificate Number specified in the Schedule of the policy, the Geographical Area for the purpose of this Policy shall be as defined hereunder and not as stated in the Schedule hereto.

#### **Geographical Area**

Under Section II - (i) --- INDIA

Under all other Sections - Within a radius of .....\* kilometers from the insured's address as stated in the Schedule hereto.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

\* to insert '80' or '120' as opted for by insured and premium paid accordingly.

### **IMT.42 PRIVATE CARRIERS**

#### **(Goods Carrying Commercial Vehicles Only)**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the insurer shall not be liable for any loss or damage to the vehicle insured and/or for any third party liability in respect thereof if at the time of accident the vehicle insured under this policy is carrying goods not belonging to the insured

Subject otherwise to the terms conditions limitations and exceptions of this policy.

#### **Article II. NOTE**

For Liability only Policies delete the words "for any loss or damage to the vehicle insured and/or".

### **IMT. 43. THEFT AND CONVERSION RISK**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT- 35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of Theft and/or Conversion by the hirer is applicable only in case of Theft and/or Conversion of the entire vehicle.

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

### **IMT.44. INDEMNITY TO HIRER - PACKAGE POLICY - NEGLIGENCE OF THE OWNER OR HIRER.**

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs..... the Insurer will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the Vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

### **IMT.45. INDEMNITY TO HIRER - LIABILITY ONLY POLICY - NEGLIGENCE OF THE OWNER OR HIRER.**

#### **Negligence of the Hirer**

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs..... the Insurer will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.

Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

### **IMT.46. LEGAL LIABILITY TO PASSENGERS EXCLUDING LIABILITY FOR ACCIDENTS TO EMPLOYEES OF THE INSURED ARISING OUT OF AND IN COURSE OF THEIR EMPLOYMENT (APPLICABLE TO AMBULANCE/ HEARSES UNDER CLASS D OF COMMERCIAL VEHICLES AND TO MOTOR TRADE VEHICLES)**

In consideration of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-I(c) but subject otherwise to the terms exceptions conditions and limitations of this policy the insurer will indemnify the insured against liability at Law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II -I ( B ) being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the policy are also applicable to a claim or series of claims under this endorsement.

Provided further that in the event of policy being cancelled at the request of the

insured no refund of premium paid in respect of this endorsement will be allowed. Subject otherwise to the terms exceptions conditions and limitations of this Policy. (For use with "Liability Only" Policy)

In consideration of an additional premium of Rs. .... and subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured against liability at law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the insured shall repay to the insurer ratable proportion of the total amount which would be payable by the insurer by reason of this endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded. Provided further that in the event of Policy being cancelled at the request of the insured no refund of premium paid in respect of this endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

#### IMT.47. MOBILE CRANES/DRILLING RIGS/ MOBILE PLANTS/EXCAVATORS/ NAVVIES/ SHOVELS/ GRABS/RIPPERS.

It is hereby declared and agreed notwithstanding anything to the contrary contained in this Policy that in respect of the vehicle insured \* the Insurer shall be under no liability

- Under Section I of this Policy in respect of loss or damage resulting from overturning arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto except for loss or damage arising directly from fire, explosion, self ignition or lightning or burglary housebreaking or theft.
- Under Section II except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, in respect of liability incurred by the insured arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto.

#### N. B. :

Omit paragraph (a) for :-

- Liability only Policies.
- Package Policies where an additional premium has been paid for inclusion of damage by overturning.

#### NOTE:

\* Insert make, number or some other means of identification.

Where a premium reduction is allowed for exclusion of damage when in use as a tool of trade omit from paragraph (a) (the words "resulting from overturning" and "except for loss .... or theft").

#### IMT.48. AGRICULTURAL AND FORESTRY VEHICLES AND OTHER MISCELLANEOUS VEHICLES WITH TRAILERS ATTACHED - EXTENDED COVER

It is hereby declared and agreed that in consideration of an additional premium of Rs. ...., the indemnity provided by this Policy shall apply in respect of any trailer (including Agricultural Implements such as Ploughs, Harrows and the like) described in the under noted Schedule of trailers as though it were a vehicle described in the Schedule and had set against it in the Schedule the value set against it in the under noted Schedule of trailers.

Provided that the Insurer shall be under no liability under Section I of the Policy in respect of breakage of any part of the agricultural trailer or implements caused by ground obstructions.

#### Schedule of Trailers

* Description	Insured's Declared value (IDV)
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\* Insert make, number or some other means of identification. Threshing Machines, Drums, Bailing Machines, Trusses and Tiers must be identified as such. Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

#### NOTE :

In the case of Liability only Policies, the Endorsement must be suitably amended.

#### IMT.49. EXCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (EXCEPT AS REQUIRED BY THE MOTOR VEHICLE ACT, 1988)

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

#### IMT.50. CINEMA FILM RECORDING AND PUBLICITY VANS

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, the insurer shall be under no liability in respect of loss or damage to cinematic photographic or sound equipment costumes or any other technical property fixtures and fittings on the Motor Vehicle, unless they are firmly and permanently fixed to the body of the vehicle and are not detachable from time to time.

#### IMT.51. MOBILE SHOPS /CANTEENS AND MOBILE SURGERIES/ DISPENSARIES

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability in respect of

- \* (a) loss of or damage to ..... \*\* on the motor vehicle.

- death of or bodily injury to or illness of any person caused by or through or in connection with or arising from
  - poisoning of any kind or foreign or deleterious matter in food or drink
  - anything harmful in the condition of any goods supplied at or from the motor vehicle or the defective condition of the container of such goods
  - anything harmful in the condition of any goods supplied at or from the motor vehicle or defective in any treatment given at or from the motor vehicle

#### Notes :

\* For Liability only Policies omit proviso (a)

- \*\* 1) In the case of "Mobile Shops and Canteens" insert the words "Utensils or stock-in-trade" and omit (iii)  
2) In the case of "Mobile Surgeries/Dispensaries insert the words "Surgical instruments medical appliances or supplies".

#### IMT.52. EXCLUSION OF DAMAGE WHILE IN USE AS A TOOL OF TRADE

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988 the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the operation as a tool of the motor vehicle or of plant forming part of the vehicle insured or attached thereto.

#### IMT.53. SPECIFIED ATTACHMENTS (SPECIAL TYPE VEHICLES)

It is hereby declared and agreed that while any attachment in the under noted "Schedule of attachments" is attached to the Motor Vehicle or is detached and out of use the indemnity provided by this Policy shall apply in respect of any such attachment as though it were the Motor Vehicle and had set against it in the Schedule the value set against it in the under noted "Schedule of Attachments  
**Schedule of Attachments**

* Description	Insured's Declared Value (IDV)
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\* Insert make, number or some other means of identification.

#### NOTE :

In the case of pedestrian controlled tractors insert in "Description" in the Schedule of Attachments "any standard attachment of the ... Tractor supplied by the makers."

#### IMT.54. MOBILE PLANT-INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK WHERE TOOL OF TRADE IS USED ONLY FOR WORK PERFORMED IN OR UPON THE VEHICLE OR TRAILER.

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Insurer shall be under no liability under Section II of this Policy in respect of liability arising out of :-

- the explosion of any vessel under pressure being part of plant attached to or forming part of the Motor Vehicle.
- the operation other than in or upon the Motor Vehicle forming part of or attached to
- the Motor Vehicle.

#### IMT.55. MOBILE PLANT - INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (All Other Cases)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the insurer shall be under no liability under Section II in respect of

- death injury or damage caused by or resulting from
  - subsidence flooding or water pollution.
  - damage to pipes or cables

arising out of the operation as a tool of the vehicle insured or of any plant forming part of vehicle insured or attached thereto.

- damage to property resulting from the manufacture construction alteration repair or treatment of such property by the insured.

- death injury or damage caused by or through property on which the insured has carried out any process of manufacture, construction alteration or repair or treatment.

It is further understood and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act 1988, the insurer shall be under no liability under Section II of this Policy in respect of liability incurred by the insured arising out of the explosion of any vessel under pressure being part of plant attached to or forming part of the vehicle insured.

#### IMT.56. TRAILERS (ROAD TRANSIT ONLY)

In consideration of the payment of an additional premium it is hereby understood and agreed that insurance by Section I and II of this Policy shall extend to the Motor Vehicle (mechanically propelled or otherwise) attached to the Motor Vehicle for the purpose of being towed

Provided always that

- the insurer shall not be liable under this Policy in respect of damage to property conveyed by the towed vehicle.
- the insurer shall not be liable under this Policy in respect of accident loss damage and/or liability caused sustained or incurred whilst the vehicle insured is towing a greater number of vehicles than is permitted by law.

#### IMT.57. MOTORISED TWO WHEELERS (MOTOR TRADE ONLY)

It is hereby declared and agreed that Item 5 in the Schedule to this Policy is deemed to have been deleted and the following substituted there for :-

The Motor Vehicle : Any Motorised Two Wheeler (including sidcar attached thereto) the property of the insured or insured's custody or control whilst bearing Trade Certificate No. ....

It is further declared and agreed that the words "Motor Vehicle" wherever they appear are deemed to have been deleted and substituted by the words "Motorised



**Territorial Scope:** The territorial scope of the above Assistance Services provided will be within a radius of 50 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.

**AD-07. Engine Safe Cover: (UIN: IRDAN150RP0033V01201213/A0004V01201617)**

**Scope of Cover:**

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 indemnify against the loss or damage 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. ingress 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.

- i. Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets.
- ii. Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel.
- iii. Labour cost incurred towards overhauling the damaged engine/gear box
- iv. Engine compression tests and other machining charges.

**Conditions:**

- a) Claims under this add-on are subject to the conditions set forth under the Commercial Vehicle Package Policy.
- b) Claims under this add-on shall be admissible if:
  - There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
  - There is evidence of under carriage damage to engine and/or gear box leading to oil leakage, resulting into damage to internal parts of the engine and/or gear box
  - The loss or damage is not payable under Motor Insurance Policy.
- c) In case of transfer of ownership of the Insured Vehicle, the cover under this add-on ceases.
- d) 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.
- e) Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress 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 ingress.
- f) Maximum two claims shall be admissible under this add on during the policy year.

**Insured's Obligations:**

- i. Insured should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.
- ii. Insured should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place.
- iii. Insured should intimate company to obtain help.

**Exclusions:**

Company will not be liable to indemnify insured for the following:

1. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingress/leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.
3. Cost of engine oil and consumables in case of flushing of engine.
4. Loss or Damage including corrosion of engine due to delay in intimating company or delay in retrieval of the Insured Vehicle from the water logged area.
5. Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.

Subject to the terms, conditions, exceptions and limitations of the Policy.

**AD-08. Goods Transfer Expense Cover (UIN: IRDAN150RP0033V01201213/A0019V01201213)**

**Scope of Cover:**

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company would pay the amount subject to maximum amount as mentioned in the schedule incurred by the insured towards unloading of the goods from the insured vehicle and loading them to an alternate vehicle, in case insured vehicle is not in a condition to carry goods post accidental damages which are admissible under Own Damage Section of the policy.

**Special Conditions:**

- a. This cover is applicable only for vehicles registered as Goods Carrying.
- b. Claim should be admissible under Own Damage Section
- c. Intimation and approval from the company needs to be taken prior to the unloading and loading of goods.
- d. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two (2) days from the date of loss.

**AD-09. EMI Protection: (UIN: IRDAN150RP0033V01201213/A0006V01201617)**

**Scope of Cover:**

In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided:

- a. The damages are covered under Section I (Own Damage) of the policy;
- b. The vehicle is repaired at a garage authorized by the company.

**Conditions:**

1. Maximum two claims shall be admissible under this add on during the policy year.
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. 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.
4. 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.

**AD-11. Additional Towing Expense Reimbursement: (UIN: IRDAN150RP0033V01201213/A0007V01201617)**

**Scope of Cover:**

In consideration of extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will reimburse the additional expenses, subject to the maximum amount & coverage mentioned in the policy schedule, towards cost of towing, protection & removal of the insured vehicle to the nearest repairer in case of the insured vehicle being disabled by the reason of loss or damage covered under this policy, provided that intimation of such loss is given to the company before towing the vehicle from loss location. Maximum two claims shall be admissible under this add on during the policy year.

**AD-15. Daily Allowance Benefit: (UIN: IRDAN150RP0033V01201213/A0005V01201617)**

**Scope of Cover:**

In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations of the policy, that the Company will pay the Insured daily allowance for covered days as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section-I of the Policy. In case of Total Loss, Total Theft or Constructive Total Loss, Company shall pay the daily allowance for 60 days or for coverage days as mentioned in the schedule, whichever is higher.

In case of Total Loss, Total Theft or Constructive Total Loss, Company shall pay the daily allowance for 60 days or for coverage days as mentioned in the schedule, whichever is higher.

**Conditions:**

- a. The time taken by garage for damages not admissible under section I of Policy will be excluded for calculation of Daily Allowance.
- b. Maximum two claims shall be admissible under this add on during the policy year.
- c. For computation of days for Daily Allowance entitlement, 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 for daily allowance entitlement

**Exclusions:**

1. Any repair taking time less than the franchise / deductible mentioned on the schedule
2. Any Claim not valid or admissible under Section I
3. Vehicle not repaired at garage authorized by Company

**Ad16. Tyre Cover (UIN : IRDAN150RP0033V01201213/A0021V01201920)**

**Scope of Cover:**

In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-

- A. Impact cuts, bursts.
- B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages.
- C. Flattening of Tyre due to Hard Braking.

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

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
<3 mm	Nil
>= 3 to <5 mm	50% of the cost of new tyre(s)
>= 5 to <6.5 mm	75% of the cost of new tyre(s)
>= 6.5 to <7mm	85% of the cost of new tyre(s)
>=7mm	100% of the cost of new tyre(s)

**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 Commercial Vehicle Package Policy (Passenger Carrying Four Wheeler with carrying capacity not exceeding 6 Passengers) Terms and Conditions which reads as "damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of cost of replacement" stands deleted.

5. In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.
6. Insured should take reasonable care to avoid loss or damage to the tyre/tube. Insured should not use the vehicle with damaged tyre/tube leading to further damage to tube/tyre/suspension.
7. All claims must be reported within 3 working days of damage.
8. Maximum 2 instances of admissible claims shall be eligible during the policy period.

**Special exclusions:**

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

**Cancellation:**

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

Subject otherwise to all other terms conditions and exclusions of the Commercial Vehicle Package Policy (Passenger Carrying Four Wheeler with carrying capacity not exceeding 6 Passengers)

**Liberty Complete Assistance for Commercial Vehicle  
(UIN: IRDAN150RP0033V01201213/A0005V01202223)**

Scope of Cover: In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to provide the Insured, upon his request, to any one or more of the following assistance services to the insured vehicle during the Policy Period, through the network of the service providers as per the plan opted by the Insured and mentioned on the policy schedule:

**A. Electric Vehicle :**

1. Vehicle relocation to the nearest Repair centre in case of Major breakdown - In the event of a break down of insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Authorized Service Center. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre .
2. Vehicle relocation to the nearest Battery Charging Station in case of vehicle run out of charge - In the event that a Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Battery Charging Station or Repair Center whichever is nearest. Any costs and expenses pertaining to towing of the Insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair centre.
3. Emergency DC Charging - In the event where Insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in arranging the technician to provide emergency charging for upto 20 minutes to the Insured Vehicle on best effort basis. The cost of charging & labour will be borne by the Insured.
4. Onsite Repair Services - In the event of a breakdown of insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging a technician to reach the breakdown location. The cost of material & Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Insured. This service will be provided when the Insured vehicle is not in a position to be driven to the nearest repair centre.
5. Changing of Flat tyre - In the event Insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip

conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the Insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured.

6. Assistance in case of Lockout/ lost keys - If the keys of the Insured vehicle is broken, lost, or misplaced, Service Provider (upon the request of the Insured) will arrange for the forwarding of another set from insured's place of residence or office by courier to the location of the Insured vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Service Provider. The Insured will be requested to submit an identity proof at the time of delivery of the keys.
7. Hydra Support - If the Insured vehicle is stuck in a ditch, mud or snow, but is accessible through normal roadways, Service Provider will arrange service by either towing (through hydra) or the best alternatives available depending on the situation. The Service Provider shall not be liable for any third Party expense incurred for facilitation of this service. The same shall be payable to the third Party directly by the Insured.
8. Refreshment - When the Insured vehicle is immobilized due to breakdown and insured is stranded on road, the insured shall be offered a refresher kit comprising of water bottle and wet tissue paper. The cost of refreshment would be borne by Service Provider & limited to water bottle & wet tissue paper.
9. Setting & Alignment - The Service Provider would assist in settings of Break, Clutch, Fan Belt or Gear level. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by the insured.
10. Universal Joint (UJ) Cross Replacement - The Service Provider would assist in UJ cross replacement. The labour cost related to the same would be borne by the Service Provider however any cost pertaining to parts and any other incidental conveyance to obtain such material & spare parts will be borne by insured.

11. Load Transfer Assist - The Service Provider would assist in case of a breakdown where repair on site is failed & insured vehicle needs to be towed to the nearby repair centre then in such scenario the Service Provider would help in coordinating for load transfer. Any cost pertaining to load transfer would be directly borne by insured and this service would be arranged on best effort basis.

12. Aggregate Transfer - In case of breakdown of insured vehicle where insured is not keen on towing the vehicle then in such case the damaged part of the vehicle would be taken to the nearest repair centre for repair and post repair that part would be fixed in the vehicle. Any cost pertaining to repair of such part or any other incidental conveyance to repair such material & spare parts will be borne by the insured.

**13. Assistance on call :**

- a) Facilitate Finding nearest repairer/workshop - Upon receipt of a call from the Insured for specific issues with the Insured vehicle requiring the contact details of the nearest repairer/workshop, the Service Provider will provide the same based on the updated information in the system.
- b) Medical Assistance - In the event the Insured vehicle meets with an accident and any of the occupants are injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including an Ambulance Service Providers. The cost of such Service Providers shall be borne by the Insured. The role of Service Provider shall be limited to sharing of the contact details of medical professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- c) Legal Advice - In the event the Insured vehicle meets with an accident and needs legal assistance, the Service Provider may provide for a conference call with the legal Service Providers or provide their contact details. The cost of such Legal Service Providers shall be borne by the Insured. Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the legal professionals. The role of Service Provider shall be limited to sharing of the contact details of legal professionals with the Insured. If such services are not available at the location of Breakdown, Service Provider shall not be held responsible for the same.
- d) Hospital Admission - If the Insured / Occupants in Insured vehicle suffers from any medical problem arising due to a Breakdown or an Accident of the Insured vehicle, the Service Provider shall assist Insured / Occupants for admission to nearby hospital, in order to provide convenience to the Insured. The Service Provider shall merely be a facilitator and shall not be held responsible for quality of services provided by the hospital.
- e) SMS Alerts - On the request of Assistance service, the Service Provider will share the confirmation SMS to Insured mobile number for activation of the service and will share technician contact details and final closure SMS.
- f) Message Relay - Service Provider will take charge of relaying urgent messages of the Insured relating to the breakdown of Insured vehicle to a designated person of their choice and the Company.

**Conditions:**

- 1) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service Provider.



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

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

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

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

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

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

**a. Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes
2	Vehicle relocation to the nearest battery charging station in case of vehicle run out of charge	Yes	Yes	Yes
3	Emergency DC Charging	Yes	No	No
4	Onsite Repair Services	Yes	Yes	Yes
5	Changing of Flat tyre	Yes	Yes	Yes
6	Assistance in case of Lockout/ lost keys	Yes	No	No
7	Hydra Support	Yes	No	No
8	Refreshment	Yes	No	No
9	Setting & Alignment	Yes	No	No
10	UJ Cross Replacement	Yes	No	No
11	Load Transfer Assist	Yes	No	No
12	Aggregate Transfer	Yes	No	No
13	<b>Assistance on call :</b> a) Facilitate Finding Closest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes	No

**b. Other than Electric Vehicle :**

Sr. No.	Featured Benefits	Plan A	Plan B	Plan C
1	Vehicle relocation to the nearest Repair centre in case of Major breakdown	Yes	Yes	Yes
2	Onsite Repair Services	Yes	Yes	Yes
3	Changing of Flat tyre	Yes	Yes	Yes
4	Battery Jump Start	Yes	Yes	No
5	Arrangement of emergency fuel in case the vehicle runs out of fuel	Yes	Yes	No
6	Assistance in case of Lockout/ lost keys	Yes	No	No
7	Hydra Support	Yes	No	No
8	Refreshment	Yes	No	No
9	Setting & Alignment	Yes	No	No
10	UJ Cross Replacement	Yes	No	No
11	Fuel Line Bleeding	Yes	No	No
12	Load Transfer Assist	Yes	No	No
13	Aggregate Transfer	Yes	No	No
14	<b>Assistance on call :</b> a) Facilitate Finding Closest repairer/workshop b) Medical Assistance c) Legal Advice d) Hospital Admission e) SMS Alerts f) Message Relay	Yes	Yes	No

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

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

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

Subject otherwise to all other terms conditions and exclusions of the Commercial Vehicle policy.

IRDAN150RP0033V01201213/A0014V01201213/IRDAI150RP0033V01201213/A0002V01201617, IRDAN150RP0033V01201213/A0003V01201617, IRDAN150RP0033V01201213/A0004V01201617, IRDAN150RP0033V01201213/A0005V01201617, IRDAN150RP0033V01201213/A0006V01201617, IRDAN150RP0033V01201213/A0007V01201617, IRDAN150RP0033V01201213/A0021V01201920, IRDAN150RP0033V01201213/A0005V01202223.

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IRDAN150RP0033V01201213/A0014V01201213/A0017V01201213/A0019V01201213/A0020V01201213/A0021V01201213/A0022V01201213/A0023V01201213/A0024V01201213/A0025V01201213/A0026V01201213/A0027V01201213/A0028V01201213/A0029V01201213/A0030V01201213/A0031V01201213/A0032V01201213/A0033V01201213/A0034V01201213/A0035V01201213/A0036V01201213/A0037V01201213/A0038V01201213/A0039V01201213/A0040V01201213/A0041V01201213/A0042V01201213/A0043V01201213/A0044V01201213/A0045V01201213/A0046V01201213/A0047V01201213/A0048V01201213/A0049V01201213/A0050V01201213/A0051V01201213/A0052V01201213/A0053V01201213/A0054V01201213/A0055V01201213/A0056V01201213/A0057V01201213/A0058V01201213/A0059V01201213/A0060V01201213/A0061V01201213/A0062V01201213/A0063V01201213/A0064V01201213/A0065V01201213/A0066V01201213/A0067V01201213/A0068V01201213/A0069V01201213/A0070V01201213/A0071V01201213/A0072V01201213/A0073V01201213/A0074V01201213/A0075V01201213/A0076V01201213/A0077V01201213/A0078V01201213/A0079V01201213/A0080V01201213/A0081V01201213/A0082V01201213/A0083V01201213/A0084V01201213/A0085V01201213/A0086V01201213/A0087V01201213/A0088V01201213/A0089V01201213/A0090V01201213/A0091V01201213/A0092V01201213/A0093V01201213/A0094V01201213/A0095V01201213/A0096V01201213/A0097V01201213/A0098V01201213/A0099V01201213/A0100V01201213

**Grievance Redressal**

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

**Step 1**

**Call us** on Toll free number: **1800-266-5844**  
(8:00 AM to 8.00 PM, 7 days of the week)

or  
**Email us at:** [care@libertyinsurance.in](mailto:care@libertyinsurance.in)

or  
**Write to us at:**  
**Customer Service  
Liberty General Insurance Limited**

Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013

**Step 2**

If our response or resolution does not meet your expectations, you can escalate at [manager@libertyinsurance.in](mailto:manager@libertyinsurance.in)

**Step 3**

If you are still not satisfied with the resolution provided, you can further escalate at [servicehead@libertyinsurance.in](mailto:servicehead@libertyinsurance.in)

An acknowledgment will be sent on receipt of your concern, we would then investigate the matter internally and respond with a suitable resolution. Please share your contact details to enable us to get in touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal.

The details of Insurance Ombudsman Offices are given below:

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

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>
Karnataka.	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>
Madhya Pradesh Chattisgarh.	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>
Orissa	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>
Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & 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 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>

Areas of Jurisdiction	Office of the Insurance Ombudsman
Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	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: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>
Rajasthan.	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>
Kerala , UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>
West Bengal, Sikkim, Andaman & Nicobar Islands.	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>
Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, 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.	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: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>

Areas of Jurisdiction	Office of the Insurance Ombudsman
<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	<p>Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>
<p>Bihar, Jharkhand, Saharanpur.</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>
<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	<p>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 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>