

NEW NAME, SAME PROMISE: WE'RE NOW GENERALI CENTRAL INSURANCE!

Dear Valued Customer,

We are excited to share that **Future Generali India Insurance Company Limited is now Generali Central Insurance Company Limited (GCI)**.

This transition stems from a new strategic partnership between two trusted legacies: **The Generali Group**, which offers its global insurance and technical expertise garnered from its presence in over 50 countries across the globe, and **The Central Bank of India**, which brings its century-old deep-rooted presence and understanding of Indian customers.

Over the next few months, we will be undergoing a phased transition from our former brand, Future Generali India Insurance, to our new brand, Generali Central Insurance. During this phase, you may come across communication, documents, and references that bear either of the brand names. Please be assured that appearance of either name will mean and indicate the same legal entity, i.e. GCI, Generali Central Insurance Company Limited.

This transition does not affect your insurance policy, or its coverage, terms, benefits, and premium amount in any manner whatsoever.

This transition of our brand identity will take a few months. As such, no action is required on your part during this phase.

If you have any concerns or queries, our service channels remain fully operational to help address them.

To know more, [CLICK HERE](#)

or visit www.generalicentralinsurance.com/about-us/new-brand-faqs

As our esteemed and valued customer, you can be rest assured, that while our name has changed, our commitment to you remains unchanged. With the strength and legacy of two trusted financial institutions, we are now even better positioned to bring you innovative insurance solutions and an enhanced yet seamless service experience. Rest assured, this change only strengthens our commitment to you. Whether it's protection, support, or peace of mind — we're here for you, always.

We look forward to serving you as Generali Central Insurance. We hope you'll continue to place your trust in us as we begin this exciting new chapter—stronger, united, and more committed than ever to being your lifetime partner.

Warm regards,

Generali Central Insurance

Policy No. : 132/02/11/0926/MTP/2010024678

MR Pankaj Sanjeev Jagtap**D 1/2, Subodh Park Chs, 17th Road, D K Sandu Marg,****Chembur,****MUMBAI, MUMBAI,****MAHARASHTRA, INDIA,****Pincode : 400071****Telephone(Mob,Off) : 98*****18****Email Id : ex*****ia@gmail.com****Intermediary Name : RASHIDA A TAVAWALLA-60023364****FPV****To renew SMS, REN to 9222211100**Download the **GC Insure App** for
seamless policy management.

A Get the app



Dear MR Pankaj Sanjeev Jagtap

Welcome to the Generali Central Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **132/02/11/0926/MTP/2010024678**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/022-67837800 or by sending an email to gcicare@generalicentral.com or walk into any of our nearest offices.

It will always be our endeavor to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. we would request you to peruse the policy and satisfy yourself that it requirement fully.

Note: We request you to read The Customer Information Sheet is a part of this policy document. It tells you about the basic features in your policy and provides necessary information on it. Please read its contents for easy and quick understanding of your policy and send us your acknowledgement for it, by clicking on

<https://online.generalicentralinsurance.com/CustomerDeclaration/CustomerCareWeb/index?policyno=132/02/11/0926/MTP/2010024678&Source=BANCSOTH>

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹ 50/- + Goods and Service Tax.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under DigiLocker . Download and install the App **DigiLocker** from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Generali Central Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Generali Central and we look forward to being of service to you.

Assuring you of our best services at all times.



If undelivered, please return to:

Generali Central Insurance Company Limited

3Rd Floor, East Wing Forbes Building Charanjit Rai Marg, Fort Mumbai,
MUMBAI,
MAHARASHTRA,INDIA,
Pin Code :400001

For Generali Central Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Generali Central Private Car Insurance policy online. Visit us at <https://general.futuregenerali.in/>

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

INSURED DETAILS	
Policy Number : 132/02/11/0926/MTP/2010024678	Address of Service Provider : 3Rd Floor, East Wing Forbes Building Charanjit Rai Marg, Fort Mumbai, , MUMBAI, MAHARASHTRA, INDIA, Pin Code :400001
Invoice Number : 272509I000141774	
Reverse Charge : No	Area Code : MUMBAI
Name of Insured/Proposer : MR Pankaj Sanjeev Jagtap	FGI State Code : 27
Address : D 1/2, Subodh Park Chs, 17th Road, D K Sandu Marg, Chembur, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400071	FGI GSTIN Number : 27AABCF0191R2Z8 FGI PAN Number : AABCF0191R
Place of Supply (State Code) : 27	Intermediary Name / Code : RASHIDA A TAVAWALLA-60023364
GSTIN / UIN Number : 27ALZPJ0488M1Z5	Date of Issue / Invoice Date : 20/09/2025
PAN Number : ALZPJ0488M	
Period of Insurance : From 00:00 hours of 24/09/2025 To Midnight of 23/09/2026	HSN : 997134 Nature of Service : Motor Insurance

Received with thanks from MR Pankaj Sanjeev Jagtap a sum of Rs. 11,916.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX (%)	PREMIUM(₹)
Gross Premium		10,098.04
Add : CGST	9%	908.82
Add : SGST	9%	908.82
Total (Rounded to the nearest rupee)		11,916.00

- NOTE :
- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
 - Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
 - We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For Generali Central Insurance Co. Ltd.



(Authorized Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 20/09/2025 .


Motor Protect Private Car Package Policy
CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

Policy Servicing Office : 3Rd Floor, East Wing Forbes Building Charanjit Rai Marg, Fort Mumbai, , MUMBAI, MAHARASHTRA, INDIA, Pin Code :400001	
Policy No. : 132/02/11/0926/MTP/2010024678	Period of Insurance : From 00:00 hours of 24/09/2025 To Midnight of 23/09/2026
Name of Insured/Proposer : MR Pankaj Sanjeev Jagtap	Covernote No. : - Dated: - Zone: A
CKYC No. :	Intermediary Name/Code : RASHIDA A TAVAWALLA-60023364
Address : D 1/2, Subodh Park Chs, 17th Road, D K Sandu Marg, Chembur, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400071	Telephone(Mob,Hom) : 9930100566
GSTIN Number : 27ALZPJ0488M1Z5	Email ID : ZARAINSURANCE@GMAIL.COM
	Previous Policy No : 132/02/11/0925/MTP/2040004182
	FGI GSTIN Number : 27AABCF0191R2Z8

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
MH-01-DP-2889, MUMBAI	HYUNDAI VENUE SX PLUS 1.0 TURBO DCT	G3LCLM060329	MALFC81AVLM133587	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	998	SALOON	5	11,916.00

DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : India

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

Not with standing anything mentioned herein to the contrary it is agreed and declared that the cover under this policy does not extend to those parts mentioned as damaged /scratched/ dented noted in the photographs/inspection report number dated

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit [https:// www.generalicentralinsurance.com/customer-service/downloads/](https://www.generalicentralinsurance.com/customer-service/downloads/) 3) For any redressal of grievance and for escalation matrix [https:// www.generalicentralinsurance.com/customer-service/grievance-redressal/](https://www.generalicentralinsurance.com/customer-service/grievance-redressal/) 4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of GCI, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by GCI or not.

Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).

LIMITS OF LIABILITY


Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property-₹ . 750000/- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I -₹ . 1,000.00/-



Policy No : 132/02/11/0926/MTP/2010024678 Period Of Insurance : From 00:00 hours of 24/09/2025 To Midnight of 23/09/2026

INSURED'S DECLARED VALUE

IDV	For Vehicle - ₹	For Elec Accessories - ₹	For Non Elec Accessories - ₹	For Trailer - ₹	For CNG - ₹	Total ₹
Year 1 IDV	6,01,512.00	.00	.00	.00	.00	6,01,512.00
Year 2 IDV	.00	.00	.00	.00	.00	.00
Year 3 IDV	.00	.00	.00	.00	.00	.00

SCHEDULE OF PREMIUM

A-OWN DAMAGE ₹	B-LIABILITY ₹
Basic Premium on Vehicle 3,741.17	Basic Premium including Premium for TPPD 2,094.00
Less : No Claim Discount (50%) 1870.59	Add: Compulsory Personal Accident Rs. 15 Lacs (For 1 year From 24/09/2025 To 23/09/2026) 330.00
Add : Add-on Premium 5,353.46	Add: Legal liability to paid driver and or conductor and or cleaner employed (No. of persons 1) 50.00
Total Own Damage Premium (A) (rounded off) 7,124.00	Add: PA to unnamed passengers other than insured and the paid driver and cleaner (No. of persons 5) PA Limit Rs. 200000 per person 500.00
	Total Liability Premium (B) 2,974.00
	Total Annual Premium (A+B) 10,098.00
	Total Premium for the Policy Period 10,098.04
	Goods and Service Tax 1,817.64
	Total Premium (rounded off) 11,916.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 15,16,22,28

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.

For Generali Central Insurance Co. Ltd.

Receipt No : X3126802

Date of Issue : 20/09/2025

Place of Issuance : Mumbai*

*Address as mentioned below

(Authorized Signatory)



Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 20/09/2025 .

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100(Standard SMS charges applicable)

Stamp Duty of Rs. 0.25 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. (NO.LOA/ENF-2/CSD/69/2025 (Validity Period Dt. 22/07/2025 To Dt. 31/03/2027)/OW NO. 2796, Dated 14/07/2025.).GRN NO MH004773376202526E ,DATE 01/07/2025 ,BANK OF MAHARASHTRA ,and DEFACE NO 0003042525202526 ,DEFACE DATE 11/07/2025

Product UIN : IRDAN132RPMT0001V06201213

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL



The nominee for Compulsory PA to owner driver cover is 1) Legal Heir, Age: 36, Relationship: OTHERS, Share Percentage: 100%.

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived – :

- .. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- .. Coronavirus (COVID-19) including any mutation or variation thereof; or
- .. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Annexure
Forming part of policy number:- 132/02/11/0926/MTP/2010024678
Motor Add-on Cover

Serial No.	Add-on Description	UIN No.	Premium Amount ₹ (Before Tax)
1	Zero Depreciation Cover	IRDAN132RP0001V06201213/A0 007V02202324	2,551.73
2	Engine and Gear Box Protector	IRDAN132RP0001V06201213/A0 009V02202324	1,275.86
3	Loss of Personal Belongings	IRDAN132RP0001V06201213/A0 006V02202324	510.35
4	Roadside Assistance	IRDAN132RP0001V06201213/A0 004V02202324	250.00
5	Theft or Loss of Keys	IRDAN132RP0001V06201213/A0 013V01202324	510.35
6	Consumable Cover	IRDAN132RP0001V06201213/A0 039V02201718	255.17

Please refer the attached detailed policy wordings for the above mentioned coverages.

Dear MR Pankaj Sanjeev Jagtap,

We wish to inform you that the Insurance policy number **132/02/11/0926/MTP/2010024678** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this transcript or the policy start date whichever is earlier, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

Motor Protect Private Car Package Policy - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	MR Pankaj Sanjeev Jagtap
2	Registration address of the Insured	D 1/2, Subodh Park Chs, 17th Road, D K Sandu Marg, Chembur, MUMBAI, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400071
3	Communication address of the Insured	D 1/2, Subodh Park Chs, 17th Road, D K Sandu Marg, Chembur, MUMBAI, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400071
4	Residence Telephone no	
5	Mobile no	98*****18
6	Email id	ex*****ia@gmail.com
Policy Details		
7	Policy Number	132/02/11/0926/MTP/2010024678
8	Risk start time and date	24/09/2025 00:00
9	Risk end date	23/09/2026
10	Renewal NCB %	50%
11	Go Green	No
Vehicle Details		
12	Make and Model of vehicle insured	HYUNDAI VENUE SX PLUS 1.0 TURBO DCT
13	Registration No	MH-01-DP-2889
14	Engine No	G3LCLM060329
15	Chassis No	MALFC81AVLM133587
16	Cubic Capacity	998
17	Year of Manufacturing	2020
18	RTO where vehicle is/will be registered	MUMBAI
19	Seating Capacity	5
20	Date of Registration / Purchase	01/09/2020
21	Usage of the vehicle	PV-Private Car
22	Fuel Type	PETROL
23	Hypothecation/Lease/Hire Purchase	Not Opted
24	Bank Name	-
25	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy. (*Not applicable for New Vehicle)	YES
Previous Insurance Details		
26	Previous Insurer Name	GENERALI CENTRAL INSURANCE CO LTD.
27	Expiring Policy No	132/02/11/0925/MTP/2040004182
28	Expiring Policy Expiry Date	23/09/2025
29	No Claim Bonus % under expiring policy	45%
30	Is there any claim in expiring policy	N



IDV Details		
31	Vehicle IDV on Renewal	₹ 601,512.30
32	Electrical Accessories IDV	₹ 0.00
33	Non Electrical Accessories IDV	₹ 0.00
34	CNG IDV	₹ 0.00
35	Trailer IDV	₹ 0.00
36	Add on Plan	Opted
Third Party Coverages Opted		
37	Basic Premium including Premium for TPPD	Opted
38	Add:-Trailers	Not Opted
39	Less : Limit of Liability under sec II-1(ii)- ₹ 100000	Not Opted
40	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
41	Add : Geographical Area Extn	Not Opted
42	Add : Compulsory PA to Owner- Driver ₹ 15 lacs	Opted
43	Add : PA to persons other than Owner/Driver (No. of persons 5) PA Limit ₹ 200000 per person.	Opted
44	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0.00 per person.	Not Opted
45	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
46	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
47	Add : Legal Liability to (No. of persons 0)	Not Opted
Own Damage Coverages Opted		
48	Basic Premium on Vehicle	Opted
49	Add : Non-Electrical Accessories	Not Opted
50	Add : Electrical/Electronic Accessories	Not Opted
51	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
52	Add : Trailers	Not Opted
53	Add : Geographical Area Extn	Not Opted
54	Add : Embassy Loading	Not Opted
55	Add : Fibre Glass Tanks	Not Opted
56	Add : Driving Tutions	Not Opted
57	Add : Rallies	Not Opted
58	Less : Anti Theft	Not Opted
59	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
60	Less : Use confined to own premises	Not Opted
61	Less : Automobile Association Membership	Not Opted
62	Less : Vintage Car	Not Opted
63	Less : Voluntary Deductible - ₹ 0	Not Opted
64	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	Legal Heir
65	Nominee Relationship with Insured	Others
66	Nominee Age in Years	36
67	Nominee %	100
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our Help Line numbers & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the below address within a period of 15 days from date of receipt of this transcript or the policy start date whichever is earlier.





ENDORSEMENTS
(Attached to and forming part of policy)

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 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.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs...* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy .

If the expenditure incurred by the insurer shall include any 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 "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.



**IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE
(For all Classes of vehicles.)**

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the **Workmen's Compensation Act, 1923**, **the Fatal Accidents Act, 1855** or at **Common Law** and subsequent amendments of these Acts prior to the date of this Endorsement 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 herein 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 insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- * (3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (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 conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

CUSTOMER INFORMATION SHEET

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

SI No.	Title	Description(Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number																		
1	Product Name	MOTOR PROTECT PRIVATE CAR PACKAGE POLICY	NA																		
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMT0001V06201213	NA																		
3	Structure	Indemnity Benefit Payment	NA																		
4	Interests Insured	Private Car Insured	NA																		
5	Sum Insured / Motor Insured Declared Value Scope	<p>INR 601512.3</p> <p>(SI as per Policy Schedule)</p> <p>Section I – Loss of Or Damage To The Vehicle Insured:</p> <p>The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.</p> <p>The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. In accordance with the policy's terms and conditions, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.</p> <p>Illustration - IDV Calculation</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 10%;">A</td> <td style="width: 50%;">Ex-Showroom Price (as on date of purchase)</td> <td style="width: 40%;">Rs.1,00,000</td> </tr> <tr> <td>B</td> <td>Age of the Car</td> <td>1 Year</td> </tr> <tr> <td>C</td> <td>Year of Registration</td> <td>January 2024</td> </tr> <tr> <td>D</td> <td>Proposed Policy Inception date/month</td> <td>February 2025</td> </tr> <tr> <td>E</td> <td>Depreciation as per scale (Car is >1 year < 2 year)</td> <td>20%</td> </tr> <tr> <td>F</td> <td>IDV Calculation (A-(A*E))</td> <td>Rs.80,000</td> </tr> </table>	A	Ex-Showroom Price (as on date of purchase)	Rs.1,00,000	B	Age of the Car	1 Year	C	Year of Registration	January 2024	D	Proposed Policy Inception date/month	February 2025	E	Depreciation as per scale (Car is >1 year < 2 year)	20%	F	IDV Calculation (A-(A*E))	Rs.80,000	NA
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		<p>Section III - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule): Benefit payment up to Rs.15 Lakhs basis below scale</p> <table border="1"> <thead> <tr> <th>S No.</th> <th>Nature of Injury</th> <th>Scale of Compensation</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Death</td> <td>100%</td> </tr> <tr> <td>2</td> <td>Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td>100%</td> </tr> <tr> <td>3</td> <td>Loss of one limb or sight of one eye</td> <td>50%</td> </tr> <tr> <td>4</td> <td>Permanent Total Disablement from injuries other than named above</td> <td>100%</td> </tr> </tbody> </table>	S No.	Nature of Injury	Scale of Compensation	1	Death	100%	2	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	3	Loss of one limb or sight of one eye	50%	4	Permanent Total Disablement from injuries other than named above	100%							
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6	Policy Coverage	<p>1. Loss or damage to your Vehicle due to</p> <ul style="list-style-type: none"> • Social perils like Burglary, House-breaking or theft, Riot, Strike, Terrorism, Malicious activity • Natural perils like Storm, cyclone, Flood, inundation, hurricane, tempest, hailstorm, frost, Earthquake (Fire and Shock), Rockslide, landslide • Accident external means • Fire, Explosion, self-ignition or lightening • While in transit by road, rail or inland waterway, air lift, elevator <p>2. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident</p> <p>3. Compulsory Personal Accident (CPA) Cover for Owner-Driver</p>	<p>Section I Section II Section III</p>																					
7	Add-on Cover	<table border="1"> <thead> <tr> <th colspan="2">Name of Add-on</th> <th></th> </tr> </thead> <tbody> <tr> <td>Zero Depreciation Cover</td> <td>IRDAN132RP0001V06201213/A0007V02202324</td> <td>NA</td> </tr> <tr> <td>Engine and Gear Box Protector</td> <td>IRDAN132RP0001V06201213/A0009V02202324</td> <td>NA</td> </tr> <tr> <td>Loss of Personal Belongings</td> <td>IRDAN132RP0001V06201213/A0006V02202324</td> <td>NA</td> </tr> <tr> <td>Roadside Assistance</td> <td>IRDAN132RP0001V06201213/A0004V02202324</td> <td>NA</td> </tr> <tr> <td>Theft or Loss of Keys</td> <td>IRDAN132RP0001V06201213/A0013V01202324</td> <td>NA</td> </tr> <tr> <td>Consumable Cover</td> <td>IRDAN132RP0001V06201213/A0039V02201718</td> <td>NA</td> </tr> </tbody> </table>	Name of Add-on			Zero Depreciation Cover	IRDAN132RP0001V06201213/A0007V02202324	NA	Engine and Gear Box Protector	IRDAN132RP0001V06201213/A0009V02202324	NA	Loss of Personal Belongings	IRDAN132RP0001V06201213/A0006V02202324	NA	Roadside Assistance	IRDAN132RP0001V06201213/A0004V02202324	NA	Theft or Loss of Keys	IRDAN132RP0001V06201213/A0013V01202324	NA	Consumable Cover	IRDAN132RP0001V06201213/A0039V02201718	NA	
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8	Loss Participation	<p>Compulsory deductible is a mandatory deductible applicable in every claim Voluntary deductible is the extra amount you choose to pay yourself when you make a claim, on top of the compulsory deductible. By picking a voluntary deductible, the insurance premium gets reduced.</p> <p>Compulsory Deductible – INR 1000 Voluntary Deductible - 0</p> <p>Deductible Illustration</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Insurance liability Amount (A)</td> <td>10000</td> </tr> <tr> <td>Compulsory Excess(B)</td> <td>1000</td> </tr> <tr> <td>Voluntary Excess(C)</td> <td>5000</td> </tr> <tr> <td>Payable Insurance amount (D= A-B-C)</td> <td>4000</td> </tr> </tbody> </table>	Description	Amount	Insurance liability Amount (A)	10000	Compulsory Excess(B)	1000	Voluntary Excess(C)	5000	Payable Insurance amount (D= A-B-C)	4000	Deductible
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9	Exclusions	<p>The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> Any accidental loss or damage and/or liability caused sustained or incurred outside the geographic area; Any claim arising out of any contractual liability; Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ol style="list-style-type: none"> Being used otherwise than in accordance with the 'Limitations as to Use' or 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. (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any consequential loss.any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. <p>Refer policy wordings for complete details on exclusion</p>	General Exceptions										

10	Special Conditions and Warranties (if any)	- All the damages existing on the vehicle prior to the inception of the policy are not covered.	NA
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11	Admissibility of Claim	<p>The admissibility of a claim depends on below factors:</p> <ul style="list-style-type: none"> • Policy Coverage: The incident must be covered under the insurance policy. • Prompt Intimation: The claim must be reported promptly. • Full Disclosure: All relevant information related to the claim must be shared. • Document Submission: All required documents related to the claim must be submitted. • Policy Terms and Conditions: The claim must comply with the terms and conditions of the policy. <p>The claims which fall under the exclusion, special conditions and warranties, mis representation of facts and fraud will not be admissible</p> <p>Reporting of loss: The loss shall be reported immediately [Example: Reporting of loss occurrence; Duty of care & loss minimization; Exclusion of Willful Negligence]</p> <ul style="list-style-type: none"> • Include a sample claim calculation process for retail products <p>Sample claim calculation with Zero depreciation add on cover</p> <table border="1" data-bbox="547 996 1222 1288"> <thead> <tr> <th>Description</th> <th>Assessed Amount</th> <th>Depreciation</th> <th>Payable amount</th> </tr> </thead> <tbody> <tr> <td>Part Amount</td> <td>15000</td> <td>7500</td> <td>15000</td> </tr> <tr> <td>Labour Amount</td> <td>8000</td> <td>0</td> <td>8000</td> </tr> <tr> <td colspan="3">Total</td> <td>23000</td> </tr> <tr> <td colspan="3">Compulsory deductible</td> <td>1000</td> </tr> <tr> <td colspan="3">Voluntary deductible</td> <td>5000</td> </tr> <tr> <td colspan="3">Net Payable</td> <td>17000</td> </tr> </tbody> </table> <p>Note: Amount in INR</p> <p>Sample claim calculation without Zero depreciation add on cover</p> <table border="1" data-bbox="547 1411 1222 1702"> <thead> <tr> <th>Description</th> <th>Assessed Amount</th> <th>Depreciation</th> <th>Payable amount</th> </tr> </thead> <tbody> <tr> <td>Part Amount</td> <td>15000</td> <td>7500</td> <td>7500</td> </tr> <tr> <td>Labour Amount</td> <td>8000</td> <td>0</td> <td>8000</td> </tr> <tr> <td colspan="3">Total</td> <td>15500</td> </tr> <tr> <td colspan="3">Compulsory deductible</td> <td>1000</td> </tr> <tr> <td colspan="3">Voluntary deductible</td> <td>5000</td> </tr> <tr> <td colspan="3">Net Payable</td> <td>9500</td> </tr> </tbody> </table> <p>Note: Amount in INR</p> <p>Depreciation of 50% considered on parts</p>	Description	Assessed Amount	Depreciation	Payable amount	Part Amount	15000	7500	15000	Labour Amount	8000	0	8000	Total			23000	Compulsory deductible			1000	Voluntary deductible			5000	Net Payable			17000	Description	Assessed Amount	Depreciation	Payable amount	Part Amount	15000	7500	7500	Labour Amount	8000	0	8000	Total			15500	Compulsory deductible			1000	Voluntary deductible			5000	Net Payable			9500	NA
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12	Policy Servicing - Claim Intimation and Processing			NA
		Description	TAT	
		Appointment of Surveyor	Within 24 hours from registration of claim	
		Claim Settlement	Within 7 days from the submission of surveyor report or last document related to the claim whichever is later	
		<ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied: GCicare@generalicentral.com 		
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - https://www.generalicentralinsurance.com/policies Details of Grievance Redressal Officer of the Insurer - GCicare@generalicentral.com Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ Ombudsman - https://www.cioins.co.in/Ombudsman 		NA
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. 		NA

Declaration by the Policyholder.

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

Place:

(Signature of the Policyholder)

Date:

(Authorized signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note :

- i. Website link for documents: - <https://www.generalicentralinsurance.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.