

Date : 25/02/2025

Policy No. : VD868681
Mrs. PREMA RAJKUMAR AGARWAL
PLOT NO 87 NITIN VILLA,
3RD FLOOR OPP S I W S SCHOOL,
WADALA EAST,
MUMBAI,
MAHARASHTRA, Pincode : 400031
Telephone(Mob) : 9820185757
Email Id : RAJAGARWAL1702@GMAIL.COM
Intermediary Name : FORTUNE FIVE INSURANCE
BROKERS PRIVATE LIMITED - BAG
FVO

To renew SMS, REN to 9222211100Download the **FG Insure App** for
Seamless policy management

Get the app



Dear Mrs. PREMA RAJKUMAR AGARWAL

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VD868681**. 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 customerconveniences 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 policyterms 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 fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour 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 meets with your requirement fully.

Note: We request you to read the Customer Information Sheet (CIS) available towards the end of the document. It provides you the necessary information about your policy and its benefits. Please send us your acknowledgment confirming receipt for the CIS and that you've read it as well, by clicking on this link

<https://online.fggeneral.in/CustomerDeclaration/CustomerCareWeb/index?policyno=VD868681&Source=PASIA>

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 alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

****NCB has been allowed 20% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

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 **Future Generali 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 Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

3rd Floor, East Wing

Forbes Building

Charanjit Rai Marg, Fort

Mumbai

Maharashtra, 400001

For Future Generali India Insurance Co. Ltd.



(Authorised 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 Future Generali Private Car Insurance policy online. Visit us at www.futuregeneralii.in

Tax Invoice

INSURED DETAILS	
Policy Number : VD868681	Address of Service Provider: Off Code-1S,Future Generali India Insurance Co Ltd, 3rd Floor, East Wing, Forbes Building, Charanjit Rai Marg, Fort, Mumbai, Maharashtra, Pincode - 400001
Invoice Number : 202427PNT0541837	
Reverse Charge : No	Area Code : Fort Branch Office
Name of Insured/Proposer : Mrs. PREMA RAJKUMAR AGARWAL	FGI State Code : 27
Address : PLOT NO 87 NITIN VILLA, 3RD FLOOR OPP S I W S SCHOOL, WADALA EAST, MUMBAI, MAHARASHTRA, Pincode- 400031	FGI GSTIN Number : 27AABCF0191R2Z8
	FGI PAN Number : AABCF0191R
Place of Supply(State Code): 27	Intermediary Name \ Code: FORTUNE FIVE INSURANCE BROKERS PRIVATE LIMITED \ 60106688
GSTIN / UIN Number : -	Date of Issue / Invoice Date : 25/02/2025
Period of Insurance : From 00:00 hours of 01/03/2025 To Midnight of 28/02/2026	HSN : 997134
	Nature of Service : General Insurance Service

Received with thanks from a sum of ₹ 14,507.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		12,294.00
Add : CGST	9%	1,106.46
Add : SGST	9%	1,106.46
Add : Cess		-
Total (Rounded to nearest rupee)		14,507.00

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 seperate 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 FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 25/02/2025



Standalone Motor OD Future Secure Private Car Policy

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing : Off Code-1S,Future Generali India Insurance Co Ltd, 3rd Floor, East Wing, Forbes Building, Charanjit Rai Office Marg, Fort, Mumbai, Maharashtra, Pincode- 400001., Tel_No: -				
Policy No.	: VD868681	Period of Insurance	: From 00:00 hrs of 01/03/2025 To Midnight of 28/02/2026.	
Insured	: Mrs. PREMA RAJKUMAR AGARWAL	Covernote No	: - Dated: Zone: A	
CKYC_No.	:	Intermediary Name/Code	: FORTUNE FIVE INSURANCE BROKERS PRIVATE LIMITED / 60106688	
Address	: PLOT NO 87 NITIN VILLA, 3RD FLOOR OPP S I W S SCHOOL, WADALA EAST, MUMBAI, MAHARASHTRA, 400031	Telephone(Off)	: 9820255170	
GSTIN Number :	-	Email ID	: contact@fortunefive.in	
FGI GSTIN Number		FGI GSTIN Number	: 27AABCF0191R2Z8	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
MH01EN3204 MUMBAI	MAHINDRAXUV400EL 39.4KWH	21P0517007	MA1NR221MR2A67727	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2024	100	Electric	5	14,507.00
TP Policy Insurer Name : Bajaj Allianz General Ins Co.				
TP Policy No : OG-24-1934-1825-00006894				
TP Policy Period : 01/03/2024 To 28/02/2027				
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 than 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.				
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/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 FGII, 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 FGII or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited. 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				
Compulsory Deductible Under Sec I - ₹ 2,000.00				

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL



Policy No : VD868681 **Period Of Insurance :** From 00:00 hrs of 01/03/2025 To Midnight of 28/02/2026

INSURED'S DECLARED VALUE

For Vehicle -₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
1,512,495	-	-	-	-	1,512,495

SCHEDULE OF PREMIUM


PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,804.47	
**Less : No Claim Discount 20%	1,560.89	
Add : Add-on Premium	6,049.98	
Total Own Damage Premium (A) (rounded off)		12,294.00
Total Premium for the Policy Period		12,294.00
Goods and Service Tax		2,212.92
Total Premium (rounded off)		14,507.00

Class of Vehicle: _____ Subject to Endorsement Nos. 22 , _____

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 FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : X2126693
Date of Issue : 25/02/2025
Place of Issuance : Mumbai*



*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 25/02/2025

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

Stamp Duty of Rs.0.50 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/08/2025/(Validity Period Dt. 23-01-2025 To Dt. 31-03-2026)/OW No. 271, Dated 16-01-2025.) GRN NO. MH013959858202425E, Dated 08-01-2025, Bank Of Maharashtra And DEFACE NO. 0007869003202425, Dated 13-01-2025.

Product UIN : IRDAN132RP0001V02201920

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:- VD868681

Motor Add-on Cover

Serial No.	Add-on Description	UIN No.	Premium Amount -₹.
1	Road Side Assistance	IRDAN132RP0001V02201920/A0012V02201920	250.00
2	Zero Depreciation Cap	IRDAN132RP0001V02201920/A0016V02201920	4,059.99
3	Consumables	IRDAN132RP0001V02201920/A0004V02201920	580.00
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000	IRDAN132RP0001V02201920/A0015V02201920	580.00
5	Key And Lock Replacement cover	IRDAN132RP0001V02201920/A0039V01202324	579.99

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

Dear PREMA RAJKUMAR AGARWAL,

We wish to inform you that the Insurance policy number VD868681 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Standalone Motor OD Future Secure Private Car Policy - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	PREMA RAJKUMAR AGARWAL
2	Registration address of the Insured	PLOT NO 87 NITIN VILLA, 3RD FLOOR OPP S I W S SCHOOL, WADALA EAST, MUMBAI, MAHARASHTRA, 400031
3	Communication address of the Insured	PLOT NO 87 NITIN VILLA, 3RD FLOOR OPP S I W S SCHOOL, WADALA EAST, MUMBAI, MAHARASHTRA, Pincode :- 400031
4	Residence Telephone no	9820185757
5	Mobile no	9820185757
6	Email id	RAJAGARWAL1702@GMAIL.COM
Policy Details		
7	Policy Number	VD868681
8	Risk start time and date	01/03/2025/00:00
9	Risk end date	28/02/2026
10	Renewal NCB %	20%
Vehicle Details		
11	Make and Model of vehicle insured	MAHINDRAXUV400EL 39.4KWH
12	Registration No	MH01EN3204
13	Engine No	21P0517007
14	Chassis No	MA1NR221MR2A67727
15	Cubic Capacity	100
16	Year of Manufacturing	2024
17	RTO where vehicle is/will be registered	MUMBAI
18	Seating Capacity	5
19	Date of Registration / Purchase	04/03/2024
20	Usage of the vehicle	PE
21	Fuel Type	Electric Battery
22	Hypothecation/Lease/Hire Purchase	
23	Bank Name	
24	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		
25	Previous Insurer Name	Bajaj Allianz General Insurance Co. Ltd.
26	Expiring Policy No	OG-24-1934-1825-00006894
27	Expiring Policy Expiry Date	28/02/2025
28	No Claim Bonus % under expiring policy	0.00 %

29	Is there any claim in expiring policy	N
IDV Details		
30	Vehicle IDV on Renewal	₹.1,512,495
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Dep. + Consumable +Personal Belongings+Key cover+RSA , ,
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Not Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0)PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 0)	Not Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Y or M	--
67	Nominee %	-
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.



ENDORSEMENTS

(Attached to and forming part of policy)

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.

CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number						
1	Product Name	Standalone Motor OD Future Secure Private Car Policy	NA						
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0001V02201920	NA						
3	Structure	Indemnity	NA						
4	Interests Insured	Private Vehicle (cars) Insured	NA						
5	Sum Insured / Motor Insured Declared Value Scope	INR 1,512,495	NA						
6	Policy Coverage	1. Loss or damage to your Vehicle due to <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 	Section I						
7	Add-on Cover	<table border="1"> <thead> <tr> <th>Name of Add-on</th> </tr> </thead> <tbody> <tr> <td>Road Side Assistance IRDAN132RP0001V02201920/A0012V02201920</td> </tr> <tr> <td>Zero Depreciation Cap IRDAN132RP0001V02201920/A0016V02201920</td> </tr> <tr> <td>Consumables IRDAN132RP0001V02201920/A0004V02201920</td> </tr> <tr> <td>Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000 IRDAN132RP0001V02201920/A0015V02201920</td> </tr> <tr> <td>Key And Lock Replacement cover IRDAN132RP0001V02201920/A0039V01202324</td> </tr> </tbody> </table>	Name of Add-on	Road Side Assistance IRDAN132RP0001V02201920/A0012V02201920	Zero Depreciation Cap IRDAN132RP0001V02201920/A0016V02201920	Consumables IRDAN132RP0001V02201920/A0004V02201920	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000 IRDAN132RP0001V02201920/A0015V02201920	Key And Lock Replacement cover IRDAN132RP0001V02201920/A0039V01202324	NA
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Key And Lock Replacement cover IRDAN132RP0001V02201920/A0039V01202324									
8	Loss Participation	<p>Compulsory deductible is a mandatory deductible applicable in every claim</p> <p>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>	Deductible						

		Compulsory Deductible - INR 2,000.00 Voluntary Deductible - INR 0.00 Deductible Illustration <table border="1" data-bbox="443 309 1198 580"> <thead> <tr> <th>Description</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Insurance liability Amount (A)</td> <td>10,000</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>4,000</td> </tr> </tbody> </table>	Description	Amount (INR)	Insurance liability Amount (A)	10,000	Compulsory Excess(B)	1000	Voluntary Excess(C)	5000	Payable Insurance amount (D= A-B-C)	4,000	
Description	Amount (INR)												
Insurance liability Amount (A)	10,000												
Compulsory Excess(B)	1000												
Voluntary Excess(C)	5000												
Payable Insurance amount (D= A-B-C)	4,000												
9	Exclusions	<p>The Company shall not be liable under this policy in respect of :</p> <ol style="list-style-type: none"> 1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographic Area; 2. Any Claim arising out of any Contractual liability; 3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: <ol style="list-style-type: none"> a. Being used otherwise than in accordance with the Limitations as to Use or b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. 4. a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any consequential loss. b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. 5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material 6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed by or traceable to or arising out of or in connection with war invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. <p>Refer policy wordings for complete details on exclusion</p>	General Exceptions										
10	Special Conditions and Warranties (if any)	NIL All the damages existing on the vehicle prior to the inception of the policy are not covered.	NA										

11	Admissibility of Claim	<ul style="list-style-type: none"> The admissibility of a claim depends on below factors: <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="443 857 1292 1140"> <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>0</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="443 1247 1292 1494"> <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 Depreciation of 50% considered on parts</p>	Description	Assessed Amount	Depreciation	Payable amount	Part amount	15000	0	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	<ul style="list-style-type: none"> Toll free / IVRS number: 1800-220-233/1860-500-3333/022-67837800 Website: https://www.futuregenerali.in Claim Form: https://general.futuregenerali.in/downloads/motor-insurance/standalone-motor-od-future-secure-private-car-policy/claim-forms/standalone-motor-od-future-secure-private-car-policy-claim-form.pdf Email: Fgcare@futuregenerali.in Details of designated company officials to be contacted in time of claim - Branch Manager Address: Off Code-1S,Future Generali India Insurance Co Ltd, 3rd Floor, East Wing, Forbes Building, Charanjit Rai Marg, Fort, Mumbai, Maharashtra, Pincode- 400001., Tel_No : - 	NA																																																								

- Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim

Cashless claim process (Accident claim)

- **Claim Intimation:** Claim can be intimated through any of the mode mentioned above. A claim number will be generated and sent on the registered mobile number for reference and tracking
- **Assignment of Surveyor:** Surveyor will be assigned for the registered accident claim.
- **Documents:** The claim documents to be submitted to the surveyor
- **Claim Assessment:** The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition
- **Vehicle Repair:** The vehicle will be repaired by the workshop
- **Delivery order:** The vehicle delivery confirmation will be provided once the Invoice/ pre-invoice is received based on the surveyor report and policy terms and conditions. The vehicle can be collected by paying the difference amount between the invoice value and the Insurance amount in the delivery order
- **Payment:** The claim payment will be done directly to the workshop

Reimbursement claim process (Accident claim)

- **Claim Intimation:** Claim can be intimated through any of the mode mentioned above. A claim number will be generated and sent on the registered mobile number for reference and tracking
- **Assignment of Surveyor:** Surveyor will be assigned for the registered accident claim.
- **Documents:** The claim documents to be submitted to the surveyor
- **Claim Assessment:** The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition
- **Vehicle Repair:** The vehicle will be repaired by the workshop.
- **Claim settlement:** The final claim amount is determined after invoice and payment receipt is received, based on the surveyor's report and the policy terms and conditions. The claim amount will be paid to the Insured

- **Turn Around Time (TAT) for claims settlement**

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

- Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest- Policies Future Generali • Details of Grievance Redressal Officer of the Insurer- Fgcare@futuregenerali.in • 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 Policy Holder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note:

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