

Policy No. : 132/02/21/0626/MTP/1010112195

**AARCEE OVERSEAS TRADING****A36 Royal Industrial Estate , Nr.Talwalkars Gyms Naigaon,****Cross Road Wadala West,****MUMBAI, MUMBAI,****MAHARASHTRA, INDIA,****Pincode : 400031****Telephone(Mob,Off) : 90\*\*\*\*\*00****Email Id : aa\*\*\*\*\*as@gmail.com****Intermediary Name : POLICYBAZAAR INSURANCE****BROKERS PRIVATE LIMITED-60084677****FCV**

To renew SMS, REN to 9222211100

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seamless policy management.

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Dear AARCEE OVERSEAS TRADING

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **132/02/21/0626/MTP/1010112195**. 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.

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 email us at [fgcare@futuregenerali.in](mailto: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 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.fggeneral.in/CustomerDeclaration/CustomerCareWeb/index?policyno=132/02/21/0626/MTP/1010112195&Source=BANCSTH>

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 **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**

303-310, 3Rd Floor Kailash Building K.G. Marg,  
Connaught Place, NEW DELHI,  
DELHI, INDIA,  
Pin Code : 110001

**For Future Generali India 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 Future Generali Private Car Insurance policy online. Visit us at [www.futuregenerali.in](http://www.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	
<b>Policy Number</b> : 132/02/21/0626/MTP/1010112195	<b>Address of Service Provider</b> : 303-310, 3Rd Floor Kailash Building K.G. Marg, Connaught Place,, NEW DELHI, DELHI, INDIA,Pin Code :110001
<b>Invoice Number</b> : 072506I000034978	
<b>Reverse Charge</b> : No	<b>Area Code</b> : NEW DELHI
<b>Name of Insured/Proposer</b> : AARCEE OVERSEAS TRADING	<b>FGI State Code</b> : 07
<b>Address</b> : A36 Royal Industrial Estate , Nr.Talwalkars Gyms Naigaon, Cross Road Wadala West, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400031	<b>FGI GSTIN Number</b> : 07AABCF0191R1ZB
	<b>FGI PAN Number</b> : AABCF0191R
<b>Place of Supply (State Code)</b> : 27	<b>Intermediary Name / Code</b> : POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED-60084677
<b>GSTIN / UIN Number</b> : 27AAIFA3799G1Z4	<b>Date of Issue / Invoice Date</b> : 28/06/2025
<b>PAN Number</b> :	
<b>Period of Insurance</b> : From 00:00 hours of 28/06/2025 To Midnight of 27/06/2026	<b>HSN</b> : 997134
	<b>Nature of Service</b> : Motor Insurance

Received with thanks from AARCEE OVERSEAS TRADING a sum of Rs. 26,122.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX ( % )	PREMIUM(₹)
Gross Premium		22,137.22
Add : IGST	18%	3,984.70
Total (Rounded to the nearest rupee)		26,122.00

- NOTE :
1. 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.
  2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
  3. 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.**



( Authorized Signatory )

**Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 30/06/2025 .**




**Future Secure Commercial Vehicle Package Policy**
**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989**

<b>Policy Servicing Office :</b> 303-310, 3Rd Floor Kailash Building K.G. Marg, Connaught Place,, NEW DELHI, DELHI, INDIA, Pin Code :110001	
<b>Policy No.</b> : 132/02/21/0626/MTP/1010112195	<b>Period of Insurance</b> : From 00:00 hours of 28/06/2025 To Midnight of 27/06/2026
<b>Name of Insured/Proposer</b> : AARCEE OVERSEAS TRADING	<b>Covernote No.</b> : <b>Dated:</b> <b>Zone:</b> A
<b>CKYC No.</b> :	<b>Intermediary Name/Code</b> : POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED-60084677
<b>Address</b> : A36 Royal Industrial Estate , Nr.Talwalkars Gyms Naigaon, Cross Road Wadala West, MUMBAI, MAHARASHTRA, INDIA,	<b>Telephone(Mob,Hom)</b> : 8002081155
<b>GSTIN Number</b> : 27AAIFA3799G1Z4	<b>Email ID</b> : CUSTOMERSERVICE@PBPARTNERS.COM
	<b>FGI GSTIN Number</b> : 07AABCF0191R1ZB

**INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION**

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.
NEW, MUMBAI	HYUNDAI AURA 1.2 E CNG	G4LASM346245	MALB141CLSM362417
Year of Manufacture	Cubic Capacity	Seating Capacity	Passenger Carrying Capacity
2025	1197	5	4

**DRIVERS CLAUSE** - Any person including 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 learners license may also drive the vehicle when not used for the transport of goods \*at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

\* When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.

**LIMITATIONS AS TO USE** - The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor vehicle's Act 1988. The policy does not cover use for a) Organized racing b) Pace Making c) Reliability Trails d) Speed Testing

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://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.

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 -₹ . 500.00/-





Policy No : 132/02/21/0626/MTP/1010112195	Period Of Insurance : From 00:00 hours of 28/06/2025 To Midnight of 27/06/2026
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**INSURED'S DECLARED VALUE**

Type of Body	For Vehicle - ₹	For Vehicle Body - ₹	For Non Elec Accessories - ₹	For Trailers - ₹	For Electrical Accessories - ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value - ₹
SEDAN	607,810.00	0.00	-	-	-	.00	607,810.00

**SCHEDULE OF PREMIUM**

A-OWN DAMAGE	₹	B-LIABILITY	₹
Basic Premium on Vehicle	4,191.46	Basic Premium including Premium for TPPD	11,852.00
Add : Add-on Premium	5,774.20	Add: CNG/LPG kit in bi-fuel system	60.00
Add: CNG/LPG kit in bi-fuel system	209.57	Add: Legal liability to paid driver and or conductor and or cleaner employed (No. of persons 1 )	50.00
<b>Total Own Damage Premium (A) (rounded off)</b>	<b>10,175.00</b>	<b>Total Liability Premium (B)</b>	<b>11,962.00</b>
		<b>Total Annual Premium (A+B)</b>	<b>22,137.00</b>
		<b>Total Premium for the Policy Period</b>	<b>22,137.00</b>
		<b>Goods and Service Tax</b>	<b>3,984.70</b>
		<b>Total Premium (rounded off)</b>	<b>26,122.00</b>

Class of Vehicle: CA-Passenger Carrying - 4 Wheel & Carrying Capacity <= 6	Subject to Endorsement Nos. 22,25,28
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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 : X2714373**  
**Date of Issue : 30/06/2025**  
**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 30/06/2025 .**

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/44/2025 (Validity Period Dt. 25/04/2025 To Dt. 31/03/2027)/OW NO. 1355, Dated 16/04/2025.).GRN NO MH000303213202526E ,DATE 07/04/2025 ,BANK OF MAHARASHTRA ,and DEFACE NO 0000408586202526 ,DEFACE DATE 16/04/2025  
 Product UIN : IRDAN132RPMT0015V03200708

Hypothecation Agreement with:- 1)Hypothecation - ICICI BANK LTD

**SPECIAL CONDITIONS – NIL**

**ADDITIONAL EXCESS – 0**

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



**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:- 132/02/21/0626/MTP/1010112195****Motor Add-on Cover**

Serial No.	Add-on Description	UIN No.	Premium Amount ₹ (Before Tax)
1	Zero Depreciation Cover	IRDAN132RPMT0015V03200708/ A0028V02201718	4,558.58
2	Engine and Gear Box Protector	IRDAN132RPMT0015V03200708/ A0080V01202425	1,215.62

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



Dear AARCEE OVERSEAS TRADING,

We wish to inform you that the Insurance policy number **132/02/21/0626/MTP/1010112195** 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.

### Future Secure Commercial Vehicle Package Policy - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	AARCEE OVERSEAS TRADING
2	Registration address of the Insured	A36 Royal Industrial Estate , Nr.Talwalkars Gyms Naigaon, Cross Road Wadala West, MUMBAI, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400031
3	Communication address of the Insured	
4	Residence Telephone no	
5	Mobile no	90*****00
6	Email id	aa*****as@gmail.com
Policy Details		
7	Policy Number	132/02/21/0626/MTP/1010112195
8	Risk start time and date	28/06/2025 00:00
9	Risk end date	27/06/2026
10	Renewal NCB %	0%
11	Go Green	Yes
Vehicle Details		
12	Make and Model of vehicle insured	HYUNDAI AURA 1.2 E CNG
13	Registration No	NEW
14	Engine No	G4LASM346245
15	Chassis No	MALB141CLSM362417
16	Cubic Capacity	1197
17	Year of Manufacturing	2025
18	RTO where vehicle is/will be registered	MUMBAI
19	Seating Capacity	5
20	Date of Registration / Purchase	28/06/2025
21	Usage of the vehicle	CA-Passenger Carrying - 4 Wheel & Carrying Capacity <= 6
22	Fuel Type	CNG
23	Hypothecation/Lease/Hire Purchase	Hypothecation
24	Bank Name	1)Hypothecation , ICICI BANK LTD
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	
27	Expiring Policy No	-
28	Expiring Policy Expiry Date	-
29	No Claim Bonus % under expiring policy	0%
30	Is there any claim in expiring policy	N



IDV Details		
31	Vehicle IDV	₹ 607,810.00
32	Electrical Accessories IDV	₹ 0.00
33	Non Electrical Accessories IDV	₹ 0.00
34	CNG IDV	₹ .00
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹ 750000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹ 15 lacs	Not Opted
41	Add : Legal Liability to Employees of the Insured (No. of persons 1)	Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0.00 per person.	Not Opted
43	Add : PA to Passenger (No. of persons 0) PA Limit ₹ 0.00 per person.	Not Opted
44	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
45	Add : Legal Liability to Employees/Non-Fare Paying Passengers (other than WC) (No. of persons 0)	Not Opted
46	Add : Legal Liability to (No. of persons 0)	Not Opted
47	Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 0)	Not Opted
48	Add : Indemnity to Hirer	Not Opted
Own Damage Coverages Opted		
49	Basic Premium on Vehicle	Opted
50	Add : Non-Electrical Accessories	Not Opted
51	Add : Trailers	Not Opted
52	Add : Electrical/Electronic Accessories	Not Opted
53	Add : Bi-Fuel Kit (CNG/LPG)	Opted
54	Add : Geographical Area Extn	Not Opted
55	Add : Fibre Glass Tanks	Not Opted
56	Add : Embassy Loading	Not Opted
57	Add : Driving Tutions	Not Opted
58	Add : IMT 23-Cover for mud-guards etc	Not Opted
59	Add : Overturning during operational use	Not Opted
60	Add : IMT 34	Not Opted
61	Less : Anti Theft	Not Opted
62	Less : Use confined to own premises	Not Opted
63	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
64	Less : No Claim Discount 0%	Not Opted
Nominee Details		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Years	-
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.

### **IMT.25. CNG/LPG KIT IN BI-FUEL SYSTEM**

**(Own Damage cover for the kit)**

In consideration of the payment of premium of Rs.....\* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured,subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

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

\* To insert sum arrived at in terms of G.R.42. Where the value of the CNG / LPG kit is not separately available, the words "premium of Rs. " appearing in the first line of the IMT shall be replaced by the words " 5% extra on Own Damage premium of Rs. " The words in the last two lines of IMT reading as "subject to the limit of the Insured,s Declaired Value of the CNG/LPG kit specified in the Shedule of the policy" are to be deleted.



**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	FUTURE SECURE COMMERCIAL VEHICLE PACKAGE POLICY	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMT0015V03200708	NA
3	Structure	Indemnity Benefit Payment	NA
4	Interests Insured	Commercial Vehicle Insured	NA
5	Sum Insured / Motor Insured Declared Value Scope	INR 607,810.00	NA
6	Policy Coverage	<p>1. Loss or damage to your Vehicle due to</p> <ul style="list-style-type: none"> <li>• Social perils like Burglary, House-breaking or theft, Riot, Strike, Terrorism, Malicious activity</li> <li>• Natural perils like Storm, cyclone, Flood, inundation, hurricane, tempest, hailstorm, frost, Earthquake (Fire and Shock), Rockslide, landslide</li> <li>• Accident external means</li> <li>• Fire, Explosion, self-ignition or lightening</li> <li>• While in transit by road, rail or inland waterway, air lift, elevator</li> </ul> <p>2. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident</p> <p>3. Towing of Disabled Vehicle: The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle</p> <p>4. Compulsory Personal Accident (CPA) Cover for Owner-Driver</p>	<p>Section I</p> <p>Section II</p> <p>Section III</p> <p>Section IV</p>



		Name of Add-on											
7	Add-on Cover	Zero Depreciation Cover UIN : IRDAN132RPMT0015V03200708/A0028V02201718	NA										
		Engine and Gear Box Protector UIN : IRDAN132RPMT0015V03200708/A0080V01202425	NA										
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 500 Voluntary Deductible - NA</p> <p><b>Deductible Illustration</b></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
Description	Amount												
Insurance liability Amount (A)	10000												
Compulsory Excess(B)	1000												
Voluntary Excess(C)	5000												
Payable Insurance amount (D= A-B-C)	4000												
9	Exclusions	<p>We will not be liable to pay for the following cases :</p> <ol style="list-style-type: none"> <li>Any accidental loss or damage and/or liability caused sustained or incurred outside the geographic area;</li> <li>Any claim arising out of any contractual liability;</li> <li>Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is               <ol style="list-style-type: none"> <li>Being used otherwise than in accordance with the 'Limitations as to Use'</li> <li>or</li> <li>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.</li> </ol> </li> <li>(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.</li> <li>Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> <li>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</li> </ol>	General Exceptions										



		<p>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. <b>Refer policy wordings for complete details on exclusion</b></p>	
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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																																																								
11	Admissibility of Claim	<p>The admissibility of a claim depends on below factors:</p> <ul style="list-style-type: none"> <li>• Policy Coverage: The incident must be covered under the insurance policy.</li> <li>• Prompt Intimation: The claim must be reported promptly.</li> <li>• Full Disclosure: All relevant information related to the claim must be shared.</li> <li>• Document Submission: All required documents related to the claim must be submitted.</li> <li>• Policy Terms and Conditions: The claim must comply with the terms and conditions of the policy.</li> </ul> <p>The claims which fall under the exclusion, special conditions and warranties, mis representation of facts and fraud will not be admissible</p> <ul style="list-style-type: none"> <li>• Include a sample claim calculation process for retail products</li> </ul> <p>Sample claim calculation with Zero depreciation add on cover</p> <table border="1" data-bbox="550 907 1214 1205"> <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="550 1323 1214 1621"> <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
Description	Assessed Amount	Depreciation	Payable amount																																																								
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12	Policy Servicing - Claim Intimation and Processing		NA																																																								

12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>• Website: <a href="https://general.futuregenerali.in/">https://general.futuregenerali.in/</a></li> <li>• Claim Form: <a href="https://general.futuregenerali.in/downloads/motor-insurance/future-secure-two-wheeler-package-policy/claim-forms/future-secure-two-wheeler-package-policy-claim-form.pdf">https://general.futuregenerali.in/downloads/motor-insurance/future-secure-two-wheeler-package-policy/claim-forms/future-secure-two-wheeler-package-policy-claim-form.pdf</a></li> <li>• Email: <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></li> <li>• Details of designated company officials to be contacted in time of claim – 303-310, 3Rd Floor Kailash Building K.G. Marg, Connaught Place,, NEW DELHI, DELHI, INDIA,Pin Code :110001,Tel No:011-42660300</li> <li>• Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim</li> </ul> <p><b>Cashless claim process (Accident claim)</b></p> <ul style="list-style-type: none"> <li>• <b>Claim Intimation:</b> 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</li> <li>• <b>Assignment of Surveyor:</b> Surveyor will be assigned for the registered accident claim.</li> <li>• <b>Documents:</b> The claim documents to be submitted to the surveyor</li> <li>• <b>Claim Assessment:</b> The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition</li> <li>• <b>Vehicle Repair:</b> The vehicle will be repaired by the workshop</li> <li>• <b>Delivery order:</b> 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</li> <li>• <b>Payment:</b> The claim payment will be done directly to the workshop</li> </ul> <p>Reimbursement claim process (Accident claim)</p> <ul style="list-style-type: none"> <li>• <b>Claim Intimation:</b> 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</li> <li>• <b>Assignment of Surveyor:</b> Surveyor will be assigned for the registered accident claim.</li> <li>• <b>Documents:</b> The claim documents to be submitted to the surveyor</li> <li>• <b>Claim Assessment:</b> The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition</li> <li>• <b>Vehicle Repair:</b> The vehicle will be repaired by the workshop.</li> <li>• <b>Claim settlement:</b> 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</li> </ul> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement</b></li> </ul>	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"> <li>Escalation Matrix when TAT is not satisfied:  <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a> </li> </ul>		
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>State the brief details of Protection of Policyholder's Interest - <a href="https://general.futuregenerali.in/policies">https://general.futuregenerali.in/policies</a></li> <li>Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></li> <li>Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></li> <li>Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>		NA
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ul>		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 :**

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

