

Date : 17/03/2025

Policy No. : 132/02/11/0426/MTP/1010054808

MR MR RAJESH KHIMJI DEDHIA KARTA
2/15 UMARGAON BLDG, DR B A ROAD, NEAR PAREL
BRIDGE, PAREL,
MUMBAI,
MAHARASHTRA, INDIA,
Pincode : 400012
Telephone(Mob,Off) : 81***37**
Email Id : rk***ia@gmail.com**
Intermediary Name : FORTUNE FIVE INSURANCE
BROKERS PRIVATE LIMITED-60106688
FPV

To renew SMS, REN to 9222211100

Download the **FG Insure App** for seamless policy management.

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Dear MR MR RAJESH KHIMJI DEDHIA KARTA

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **132/02/11/0426/MTP/1010054808**. 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 fgcare@futuregeneralii.in 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://fgnluat.fggeneralii.in/CustomerDeclaration/CustomerCareWeb/index?policyno=132/02/11/0426/MTP/1010054808&Source=BANCS105>

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

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

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

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 : 132/02/11/0426/MTP/1010054808	Address of Service Provider : 3Rd Floor, East Wing Forbes Building Charanjit Rai Marg, Fort Mumbai, , MUMBAI, MAHARASHTRA, INDIA, Pin Code :400001
Invoice Number : 272403I000143527	
Reverse Charge : No	Area Code : MUMBAI
Name of Insured/Proposer : MR MR RAJESH KHIMJI DEDHIA KARTA	FGI State Code : 27
Address : 2/15 UMARGAON BLDG, DR B A ROAD, NEAR PAREL BRIDGE, PAREL, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400012	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 : 0 PAN Number : AAHPD5280A	Date of Issue / Invoice Date : 17/03/2025
Period of Insurance : From 00:00 hours of 06/04/2025 To Midnight of 05/04/2026	HSN : 997134 Nature of Service : Motor Insurance

Received with thanks from MR MR RAJESH KHIMJI DEDHIA KARTA a sum of Rs. 14,468.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX (%)	PREMIUM(₹)
Gross Premium		12,261.24
Add : CGST	9%	1,103.51
Add : SGST	9%	1,103.51
Total (Rounded to the nearest rupee)		14,468.00

- 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 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 17/03/2025 .






Future Secure 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. : 132/02/11/0426/MTP/1010054808	Period of Insurance : From 00:00 hours of 06/04/2025 To Midnight of 05/04/2026
Name of Insured/Proposer : MR MR RAJESH KHIMJI DEDHIA KARTA	Covernote No. : Dated: Zone: B
CKYC No. :	Intermediary Name/Code : FORTUNE FIVE INSURANCE BROKERS PRIVATE LIMITED-60106688
Address : 2/15 UMARGAON BLDG, DR B A ROAD, NEAR PAREL BRIDGE, PAREL, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400012	Telephone(Mob,Hom) :
GSTIN Number : 0	Email ID : CONTACT@FORTUNEFIVE.IN
	Previous Policy No : VC730891
	FGI GSTIN Number : 27AABCF0191R2Z8

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
MH-48-BT-7771, VASAI	MARUTI SUZUKI BALENO DELTA	K12MP4046061	MBHEWB22SLG495339	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	1197	SALOON	5	14,468.00

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.

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 -₹ . 1,000.00/-





Policy No : 132/02/11/0426/MTP/1010054808 Period Of Insurance : From 00:00 hours of 06/04/2025 To Midnight of 05/04/2026

INSURED'S DECLARED VALUE

IDV	For Vehicle - ₹	For Elec Accessories - ₹	For Non Elec Accessories - ₹	For Trailer - ₹	For CNG - ₹	Total ₹
Year 1 IDV	3,49,556.00	.00	.00	.00	.00	3,49,556.00
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 5,019.45	Basic Premium including Premium for TPPD 3,416.00
Add : Add-on Premium 3,320.78	Add: Compulsory Personal Accident Rs. 15 Lacs (For 1 year From 06/04/2025 To 05/04/2026) 330.00
Total Own Damage Premium (A) (rounded off) 8,340.00	Add: Legal liability to paid driver and or conductor and or cleaner employed (No. of persons 1) 50.00
	Add: PA to unnamed passengers other than insured and the paid driver and cleaner (No. of persons 5) PA Limit Rs. 50000 per person 125.00
	Total Liability Premium (B) 3,921.00
	Total Annual Premium (A+B) 12,261.00
	Total Premium for the Policy Period 12,261.00
	Goods and Service Tax 2,207.02
	Total Premium (rounded off) 14,468.00

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 FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : X2217933

Date of Issue : 17/03/2025

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 17/03/2025 .

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/08/2025 (Validity Period Dt. 23/01/2025 To Dt. 31/03/2026)/OW NO. 271, Dated 16/01/2025.).GRN NO MH013959858202425E ,DATE 08/01/2025 ,BANK OF MAHARASHTRA ,and DEFACE NO 0007869003202425 ,DEFACE DATE 13/01/2025

Product UIN : IRDAN132RP0001V06201213

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL



The nominee for Compulsory PA to owner driver cover is 1) LEGAL HEIR, Age: 21, 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:- 132/02/11/0426/MTP/1010054808
Motor Add-on Cover

Serial No.	Add-on Description	UIN No.	Premium Amount ₹ (Before Tax)
1	Tyre Damage	IRDAN132RPMT0015V03200708/ A0079V01202425	614.16
2	Zero Depreciation	IRDAN132RPMT0015V03200708/ A0028V02201718	1,074.77
3	Engine Protector	IRDAN132RPMT0015V03200708/ A0080V01202425	614.16
4	Loss of personal effects and Belongings		307.08
5	Basic Road Side Assistance	IRDAN132RPMT0015V03200708/ A0035V02201718	250.00
6	Theft or Loss of Keys		307.08
7	Consumable	IRDAN132RPMT0015V03200708/ A0029V02201718	153.54

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



Dear MR MR RAJESH KHIMJI DEDHIA KARTA,

We wish to inform you that the Insurance policy number **132/02/11/0426/MTP/1010054808** 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.

Future Secure Private Car Package Policy - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	MR MR RAJESH KHIMJI DEDHIA KARTA
2	Registration address of the Insured	2/15 UMARGAON BLDG, DR B A ROAD, NEAR PAREL BRIDGE, PAREL, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400012
3	Communication address of the Insured	2/15 UMARGAON BLDG, DR B A ROAD, NEAR PAREL BRIDGE, PAREL, MUMBAI, MAHARASHTRA, INDIA, Pincode : 400012
4	Residence Telephone no	
5	Mobile no	81*****37
6	Email id	rk*****ia@gmail.com
Policy Details		
7	Policy Number	132/02/11/0426/MTP/1010054808
8	Risk start time and date	06/04/2025 00:00
9	Risk end date	05/04/2026
10	Renewal NCB %	0%
Vehicle Details		
11	Make and Model of vehicle insured	MARUTI SUZUKI BALENO DELTA
12	Registration No	MH-48-BT-7771
13	Engine No	K12MP4046061
14	Chassis No	MBHEWB22SLG495339
15	Cubic Capacity	1197
16	Year of Manufacturing	2020
17	RTO where vehicle is/will be registered	VASAI
18	Seating Capacity	5
19	Date of Registration / Purchase	05/08/2020
20	Usage of the vehicle	PV-Private Car
21	Fuel Type	PETROL
22	Hypothecation/Lease/Hire Purchase	Not Opted
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	
26	Expiring Policy No	VC730891
27	Expiring Policy Expiry Date	05/04/2025
28	No Claim Bonus % under expiring policy	20%
29	Is there any claim in expiring policy	Y



IDV Details		
30	Vehicle IDV on Renewal	₹ 349,556.00
31	Electrical Accessories IDV	₹ 0.00
32	Non Electrical Accessories IDV	₹ 0.00
33	CNG IDV	₹ 0.00
34	Trailer IDV	₹ 0.00
35	Add on Plan	Opted
Third Party Coverages Opted		
36	Basic Premium including Premium for TPPD	Opted
37	Add:-Trailers	Not Opted
38	Less : Limit of Liability under sec II-1(ii)- ₹ 100000	Not Opted
39	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
40	Add : Geographical Area Extn	Not Opted
41	Add : Compulsory PA to Owner- Driver ₹ 15 lacs	Opted
42	Add : PA to persons other than Owner/Driver (No. of persons 5) PA Limit ₹ 50000 per person.	Opted
43	Add : PA to Drivers/Cleaner/Conductors (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 Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
46	Add : Legal Liability to (No. of persons 0)	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	Legal Heir
65	Nominee Relationship with Insured	Others
66	Nominee Age in Years	21
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	FUTURE SECURE PRIVATE CAR PACKAGE POLICY	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0001V06201213	NA
3	Structure	Indemnity Benefit Payment	NA
4	Interests Insured	Private Car Insured	NA
5	Sum Insured / Motor Insured Declared Value Scope	INR 349556	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 2. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident 3. Compulsory Personal Accident (CPA) Cover for Owner-Driver	Section I Section II Section III
7	Add-on Cover	Name of Add-on	
		Basic Road Side Assistance UIN : IRDAN132RPMT0015V03200708/A0035V02201718	NA
		Consumable UIN : IRDAN132RPMT0015V03200708/A0029V02201718	NA
		Tyre Damage UIN : IRDAN132RPMT0015V03200708/A0079V01202425	NA
		Zero Depreciation UIN : IRDAN132RPMT0015V03200708/A0028V02201718	NA
		Engine Protector UIN : IRDAN132RPMT0015V03200708/A0080V01202425	NA
		Loss of personal effects and Belongings UIN :	NA



		Theft or Loss of Keys UIN :	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 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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Voluntary Excess(C)	5000												
Payable Insurance amount (D= A-B-C)	4000												
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 	General Exceptions										

		thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. Refer policy wordings for complete details on exclusion	
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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"> • 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 1214 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 1214 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: fgcare@futuregenerali.in 		
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - https://general.futuregenerali.in/policies Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ Ombudsman - https://www.ciains.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://general.futuregenerali.in/customer-service/downloads>

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.