

FUTURE SECURE - PRIVATE CAR (LIABILITY ONLY)

PROSPECTUS

Scope of Cover

Section 1: Liability to Third Parties

We will cover your legal liability arising out of bodily injury to and/or property damage of third parties caused due to an accident involving your private car.

Section 2: Personal Accident Cover

In the unfortunate event of your (owner-driver) death and/or permanent total disability arising out of an accident while traveling on your private car, we will pay the specified Sum Insured to you/your legal heir.

Optional Extensions

By paying an additional premium, you can also opt for the following extensions as part of policy:

1. Personal Accident Cover for the insured and any named or unnamed passengers
2. Legal Liability to Paid Driver, Cleaner or any Workman

Exclusions

We will not be liable to pay for the following cases:

1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein
 - 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.
2. The Company shall not be liable in respect of any claim arising out of any contractual liability.
3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.
4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.
5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by 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 accident, 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.

6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

POLICY PERIOD

Policy Period for this policy shall be one year.

PREMIUM

- Rates for Third Party Premium will be as prescribed by IRDAI.

Other Conditions

All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor Tariff (IMT) 2002.

CLAIMS PROCESS:

- a) For registration of your Motor claim call us at 18605003333, 1800220233 (toll-free) or SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
- b) Submit completely filled Claim Form at the nearest Future Generali's Office

Call us at: 1800 102 2355 | Website: www.futuregenerali.in

**Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132) (CIN:
U66030MH2006PLC165287)**

Regd. and Corp. Office: Unit no. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083

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For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitation.

SECTION 41(2). OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.
