

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	Future Secure - Commercial Vehicle (Liability Only)	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0018V01200708	NA
3	Structure	Indemnity Benefit Payment	NA
4	Interests Insured	Commercial Vehicle insured	NA
5	Sum Insured / Motor Insured Declared Value Scope	-	NA
6	Policy Coverage	1. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident 2. Compulsory Personal Accident (CPA) Cover for Owner-Driver	Section I Section II
7	Add-on Cover	NA	NA
8	Loss Participation	NA	NA
9	Exclusions	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),	General Exceptions

		<p>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.</p> <p>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.</p> <p>Refer policy wordings for complete details on exclusion</p>	
10	Special Conditions and Warranties (if any)	<< As per the Schedule >>	NA
11	Admissibility of Claim	<ul style="list-style-type: none"> The broad principle of admissibility / denial of claims – The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals. 	NA
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://general.futuregenerali.in/ Claim Form: https://general.futuregenerali.in/downloads/motor-insurance/future-secure-commercial-vehicle-(liability-only)/claim-forms/future-secure-commercial-vehicle-liability-only-claim-form.pdf Email: fgcare@futuregenerali.in Details of designated company officials to be contacted in time of claim – <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i> <p><<<Direct Policy – Grievance Redressal Officer, Ph: +91-79001 97777 Email: fgcare@futuregenerali.in & fggro@futuregenerali.in , Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>></p>	NA

		<ul style="list-style-type: none"> The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals. 	
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 - bimabharosa.irdai.gov.in Ombudsman - https://www.cioins.co.in/Ombudsman 	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. 	NA

Declaration by the Policyholder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a 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.