

## **FUTURE SECURE-COMMERCIAL VEHICLE (LIABILITY ONLY) PROSPECTUS**

- **SCOPE OF COVER**

**Liability to Third Parties** provides protection for any legal liability arising out of the use of the vehicle for:

- i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
- ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

**Towing Disabled Vehicles** provides protection whilst your vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- (a) such towed vehicle is not towed for reward
- (b) We shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

**Personal Accident Cover for Owner-Driver** provides coverage for Personal Accident cover to registered owner of the vehicle who is the insured named in this policy holding an effective driving license at the time of the accident.

- **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 Years.

- **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.

- **THIS PROSPECTUS**

This prospectus gives only information. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Future Secure - Commercial Vehicle (Liability Only)** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Future Secure - Commercial Vehicle (Liability Only)** from Our branch or from Our website <https://general.futuregenerali.in>. For legal interpretation the policy document will hold.

- **GRIEVANCES**

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of the Insurance Regulatory and Development Authority of India (IRDAI)—You can lodge Your grievance in the Integrated Grievance Management System (IGMS),

3. The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any, or
4. The Consumer Protection Forum or the Court.

- **ABOUT OUR COMPANY**

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - a 190-year-old global insurance group featuring among the world's 60 largest companies\*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

\*As per Fortune Global 500 Ranking (2017)

#### **INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates**

1. 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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

**Disclaimer: The above-mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings**