

STANDALONE THIRD-PARTY LONG-TERM TWO-WHEELER INSURANCE POLICY 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 two-wheeler.

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 in your Insured Two-Wheelers, We will pay the specified Sum Insured as specified in the Policy Schedule to you/your legal heir (Total liability of the Insurer shall not in the aggregate exceed the Sum of Rs 15 Lakh during the Period of Insurance). This cover is subject to

- a. the owner–driver is the registered owner of the vehicle insured herein;
- b. the owner-driver is the insured named in this policy.
- c. the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

- **OPTIONAL EXTENSIONS**

By paying an additional premium, you can also opt for the following extensions as part of Standalone Third-Party Long Term Two-Wheeler Insurance policy:

1. Personal Accident Cover for 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. Any accidental loss damage and/ or liability caused sustained or incurred outside the Geographical Area.
2. Any Claim arising out of any Contractual Liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the Vehicle insured herein is:
 - 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.
4.
 - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or 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 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.

- **POLICY PERIOD**

Policy Period for this policy shall be 2 / 3Years.

- **PREMIUM**

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

- **CANCELLATION OF POLICY**

A. Cancellation by Insurer

The Company may cancel the policy by sending seven days' notice by recorded delivery to the Insured at Insured's last known address in such event will return to the insured the premium for the full unexpired years. Under normal circumstances, will not be cancelled except for reasons of misrepresentation, fraud, non-disclosure of material fact or non-cooperation of the insured for which premium will be forfeited.

B. Cancellation by Insured

The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and return of the premium by the Company will be subject to retention of the minimum premium of `110/- (or `25/-in respect of Vehicles specifically designed/modified for use by blind / handicapped / mentally challenged persons):

i. In case of No Claim

The insured shall be entitled to a premium refund for the Company's Short period scale provided in the table below. Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

Short period Scale

% of Premium to be refunded	Two Year Policy	Three Year Policy
80%	Not exceeding 4 months	Not exceeding 6 months
70%	Exceeding 4 months but not exceeding 6 months	Exceeding 6 months but not exceeding 9 months
60%	Exceeding 6 months but not exceeding 8 months	Exceeding 9 months but not exceeding 12 months
50%	Exceeding 8 months but not exceeding 10 months	Exceeding 12 months but not exceeding 15 months
40%	Exceeding 10 months but not	Exceeding 15 months but not

	exceeding 12 months	exceeding 18 months
30%	Exceeding 12 months but not exceeding 14 months	Exceeding 18 months but not exceeding 21 months
20%	Exceeding 14 months but not exceeding 16 months	Exceeding 21 months but not exceeding 24 months
10%	Exceeding 16 months but not exceeding 18 months	Exceeding 24 months but not exceeding 27 months
0%	Exceeding 18 months	Exceeding 27 months

- **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:**

- For registration of your Motor claim call us at 18605003333, 1800220233 (toll-free) or SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
- 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 **Standalone Third-Party Long-Term Two-Wheeler Insurance Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Standalone Third-Party Long-Term Two-Wheeler Insurance Policy** 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

- Our Grievance Redressal Officer
- 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),
- The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any, or
- 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