

## EXTENDED WARRANTY INSURANCE– MOTOR

### POLICY WORDINGS

In consideration of the Insured having applied to **Future Generali India Insurance Company** (hereinafter called "the Company") and having paid the Premium stated in the Schedule and subject to the terms, exceptions and conditions as herein provided, the Company agrees to indemnify the Insured, if any of the Vehicles covered during the Period of Insurance or up to the stated kilometer, whichever is earlier and as stated in the Policy schedule, shall require repair and/or replacement due to breakdown of the Components or parts as specified herein and causing a sudden stoppage of its function during the Extended Warranty Period, Provided that the Company's liability shall not exceed the Limits of Liability expressed in the Schedule or such other Limits of Liability as may be substituted thereon by memorandum attached hereon and agreed by the Company.

#### PART I – DEFINITIONS

For the purpose of this Policy and the Schedule and any endorsements thereon, the following definitions apply:

1. **The Vehicle** means the Insured Vehicles described in the Schedule
2. **New Motor Vehicle** means a newly assembled motor vehicles sold ex-factory by the franchise holder or authorized dealer and which would be registered with the Road Transport Department for the first time.
3. **Components and Parts** means Components and Parts which are incorporated in the Vehicles by the Vehicle's Manufacturer.
4. **Breakdown of components** means the unserviceability of a component for a reason other than wear and tear, normal deterioration or negligence causing a sudden stoppage of its function.
5. **Manufacturer's Warranty** means the warranty provided by the Vehicle manufacturer in respect of the complete Vehicle during the time of first sale of the new motor vehicle.
6. **Extended Warranty Period** means the warranty in respect of the complete Vehicle for an extended period commencing immediately after the expiry of the Manufacturer's Warranty
7. **Limit of Liability** means the maximum amount the company will pay in total of all claims in aggregate which may arise during the Extended Warranty Period up to and not exceeding the sum Insured as stated in the Certificate of Insurance or the amount specified in the Schedule. The Sum Insured is the retail price of the vehicle at the time of Purchase excluding registration and other related fees.
8. **Parts Covered** means parts and components that are covered under the Warranty which are specifically listed and described in Part II hereof.
9. **Authorized Service Centre** means any service centre/workshop nominated by the vehicle manufacturer / authorized dealer or the Company and notified to the Insured in writing from time to time.
10. **Service Manual** means the manual provided by the vehicle manufacturer containing the maintenance and service schedule of the vehicle.

## **PART II – COMPONENTS AND PARTS COVERED**

All components and parts covered under the Manufacturer's warranty, enclosed as an attachment with the policy, is covered under this Extended Warranty policy.

**PROVIDED THAT** All major mechanical, electrical & electronic components that are warranted shall only be replaced wholly if repair and replacement of internal parts of the component is not possible or exceeds the total cost of the whole component.

## **PART III – COMPONENTS, PARTS AND EXPENSES NOT COVERED**

1. All Components & Parts not covered under Part II.
2. Paintwork, bodywork, water ingress and corrosion, glass, lenses, trim, bright work, door lock cylinders and airbags.
3. Wheels, wheel balancing, tyres, exhaust system and catalytic converter.
4. Engine tuning, cleaning of fuel lines, filters, nozzles, carburettors and pumps, drive belts that are not encased, impact or external damage, decarbonisation and failures caused by the build up of carbon deposits (including burnt valves)
5. All wiper blades and rubbers, hoses, pipes and unions.
6. Mountings (including engine mountings), tapings, supports, fixings, and fastening devices that has been incorrectly repaired or replaced or is subject to routine servicing adjustments.
7. Batteries, wires, terminals, reconnecting of disturbed electrical connections, lamps, bulbs, fuses, audio and in-car entertainment equipment and aerials and car telephones.
8. Failure of clutch and brake materials due to wear, adjustments, alignments and any items associated with manufacturer's recommended routine servicing, or failures due to the lack of oils or coolant through neglect.
9. Seals and gaskets that are subject to replacement or refitment as part of the normal service schedule.
10. Fuel, chemical, materials, additives, hydraulic fluids, oils or grease except where required in direct connection with a repair to a covered part.
11. The cost of normal servicing, service items and other items which can be expected to wear as part of their function.
12. Insured/Dealer may be held responsible for under the terms of other guarantee
13. Caused by manufacturing defect/fault involving all equipment in a model range.
14. V belts, hose and gas leaks, airbags for whatsoever cause in respect of Air Conditioned Vehicles.
15. Parts subjected to normal wear & tear, aging including spark plugs ,Hi-Tension cords , clutch, axle boots, shock absorbers fuel filter, air filter, oil filter, rubber seals, brake pads, brake linings, wiper blades, clutch/ accelerator/brake cables , bulbs, fuses, fuel hoses, tyres, batteries, glasses, lenses.
16. Damages due to poor, incorrect,, incomplete periodic maintenance.
17. All consumable including all lubricating oils, greases, suspension parts including tie rod, tie rod end's, brake oil & parts, unless required/necessitated to be replaced in connection with the replacement of a part falling under a valid extended warranty claim.

18. Parts requiring replacement /repair due to wear & tear, depreciation, moth, vermin, process of cleaning, restoring or renovating of scratches, affect of light, sun or any atmospheric conditions, bird droppings
19. Rusting of sheet metal parts, Silencer & catalytic converter
20. Loss of use or consequential loss, incidental or other damages including expense for gasoline, mechanic travel time etc.
21. Any liability for death, bodily injury or third party damage, Any legal liability, consequential loss , damage to occupants third party
22. impact, collision, accident, malicious damage, theft, attempted theft, fire, contamination, increased loss or damage through owner's negligence, misuse, abnormal use or insufficient care or use of spurious parts/parts not approved by the Insurer.
23. storm, flood, lightning, explosion, earthquake or Aircraft damage
24. War, civil war, rebellion, invasion, insurrection, hostilities, confiscation, nationalisation or loss resulting from order of Government or local Authority.
25. Ionising radiation or contamination by radioactivity
26. Loss or damage caused by
  - a. variation of or failure in water/electricity supply
  - b. Incorrect installation or maintenance of external plumbing or electrical systems.
  - c. normal maintenance service and replacement of normal maintenance items including cleaning, polishing, minor adjustment, engine tuning, carbon cleaning , Wheel alignment, tyre rotation
27. Cosmetic and trip items, paints, upholstery, glass etc.
28. body work, paint, glass, interior/exterior trim, in-car entertainment and communication system & connected equipment, exhaust systems
29. Improper handling, dismantling, fitting, repair ,alteration, modification, fitment of accessories or parts not approved by manufacturer.
30. Mechanical & electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating
31. Damage to fuel system including fuel pump & nozzle, caused by bad quality of fuel
32. Damage caused by improper storage, Hydrostatic lock, oil starvation.
33. Damage due to lack of lubrication.
34. Damage due to hydrostatic lock caused by rain /Flood.
35. Any part excluded under manufacturer's warranty as well as proprietary /Supplier's warranty.
36. Damages to rubber items i.e. hoses & all seals( All other rubber parts other than consumables are included) and electrical parts i.e. horns, bilbs, bulb lenses, fuses, switches, & relays (all other electrical parts included) forming standard fitments provided by the manufacturer.

#### **PART IV – GENERAL EXCLUSIONS**

This Policy does not cover any loss damage to liability or costs directly or indirectly caused by or contributed to or arising from or consequence of:

1. To any parts and components not listed under the heading of Parts Covered herein.
2. Whilst the Vehicle is used for racing, competitions, rallies, motor sporting events or of a purpose for which it is not licensed.
3. Any alterations or modifications not approved by the Manufacturer or the use of fitting of any parts or accessories that do not conform with the manufacturer's specifications or modification of a component from the manufacturer's specification.
4. Damage resulting from accident, fire, or other casualty, loading beyond the specified Vehicle weight rating or losses that would be covered under a Motor Insurance Policy.
5. Not serviced in accordance with the Service Requirement of the manufacturer, abuse or the continued use of the Vehicle after a fault has become evident.
6. Slight irregularities not recognized as affecting quality or function of the Vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations.
7. Gradual reduction in operation performance commensurate with age and kilometres covered by the Vehicle, normal wear and tear or deterioration.
8. Claims where the fault causing the Mechanical Breakdown was evident prior to the expiry of the Manufacturer's normal Warranty.
9. Consequential loss of any kind.
10. Liabilities to third parties.
11. War and kindred risks.
12. nuclear or radiation risks
13. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. manufacturer's recall in any way connected with the use or operation of any computer, computer system, computer software, programme or process of any electronic system as a consequence of (a) date change to the year 2000 or any other date change and/or (b) any change or modification of or to such computer, computer software, programme or process or any electronic system in relation to any such date change
15. The excess stated in the Schedule for each and every claim.

## **PART V – CONDITIONS**

### **1. Service Requirements**

- 1.1 The Vehicle must be serviced by the Manufacturer's authorized service centre in accordance with the time and kilometre intervals as recommended by the manufacturer in the **service manual**. Failure to service the Vehicle according to the recommended schedule in the service manual will render the Policy voidable.
- 1.2 All such services must be duly recorded and stamped in the service manual and signed by the servicing outlet. The Company shall have the right at all reasonable time to inspect such record book.

### **2. Claims Procedures**

- 2.1 No repairs may be undertaken or commenced under the terms of this Policy without the prior

approval of the Company. All claims must be supported with relevant documentation. The Company reserves the right to examine the Vehicle and subject it to independent assessment. The result of the assessment will determine the Company's insured liability subject to the limit of liability.

- 2.2 Repair work must take place at a authorized service centre of the manufacturer of the Vehicle.
- 2.3 The cost of dismantling of the Vehicle will be paid in the event of a valid claim. However, if upon dismantling it is be found that the damage is not within the scope of the Extended Warranty Coverage, then the cost of dismantling must be borne by the Insured.
- 2.4 The Company reserves the right to deny indemnification under the terms of this Policy if any of the conditions specified has not been complied with or if the claim is due to defective material or workmanship or normal use.

### 3. **Fraudulent Claims**

If a claim made by the Insured or Owner of the Vehicle is false or fraudulent or intentionally exaggerated or if any false declarations or statement is made in support thereof, no claim shall be recoverable hereunder.

### 4. **Transfer**

This policy cannot be transferred to another vehicle. However, the benefits of this policy may be transferred in the following circumstances:

In the event of the death of the sole insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the motor vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the Insured
- b) Proof of title to the vehicle
- c) Original Policy

In the event that the vehicle is sold to other subsequent purchaser, the policy will be transferred to the subsequent purchaser provided the new owner shall observe, fulfill and comply with all the terms conditions and exceptions of this Policy. It may also be transferred to the

### 5. **Cancellation**

The Company may cancel the Policy by sending fifteen days notice by recorded delivery to the Insured at the Insured's last known address or the Insured may cancel the Policy on fifteen days' notice to the Company by recorded delivery. In any such event of cancellation, the Company shall not be on risk for any vehicles sold and meant to be included in the Policy after the date of cancellation of the Policy. The Company's liability shall then be restricted to claims arising out vehicles sold and included in the Policy, only till the date of cancellation.

In case of cancellation of the policy before the commencement of the Extended Warranty period, the short period rates are as mentioned below.

Policy period	% of Annual Premium Retained
More than 6 months prior to the commencement of the extended warranty period	15%
Less than 6 months but more than 3 months prior to the commencement of the extended warranty period	17.5%

In case of the cancellation of the policy after the commencement of the Extended Warranty period, the short period rates are as mentioned below

Policy period	% of Annual Premium Retained
Not exceeding 3 months	50%
Exceeding 3 months but not exceeding 8 months	80%
Exceeding 8 months	Full Annual Premium/Rate

#### 6. Jurisdiction

The indemnity provided by this policy shall not apply in respect of judgments which are not in the first instance obtained from a Court of competent jurisdiction within India, nor to orders obtained in the said Court for the enforcement of judgment made outside India whether by way of reciprocal agreements or otherwise.

#### 7. Subrogation

The Company shall be entitled to use the name of the Insured in such manner as it may think fit in bringing proceedings against any person to recover compensation for the loss sustained. The Company shall be entitled to all rights subrogation whether by way of indemnity or otherwise and the Insured shall give all information and render all assistance in the Insured's power in connection therewith free of any expenses to the Company and execute such assignments thereof as the Company may reasonably required.

#### 8. Arbitration

For Policyholders, who are other than individuals, the following provision shall be applicable:

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.”

#### 9. CLAIM SETTLEMENT

The Company will settle the claim under this Policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of thirty days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2002.

#### 10. Redressal of Grievance

In case of any grievance the insured person may contact the company through





Website: <https://general.futuregenerali.in/> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: [Fgcare@futuregenerali.in](mailto:Fgcare@futuregenerali.in)

Courier: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in) or call at: 7900197777

For updated details of grievance officer, kindly refer the link - <https://general.futuregenerali.in/customer-service/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

# GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

## What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

**We are always here for your help. You may use any of the following channels to reach us-**

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	<a href="#">Click here</a> to know more	Write to us at <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a>	<a href="#">Click here</a> to know your nearest branch.	<a href="#">Click here</a> to raise a complaint

## By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

## How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in)
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

**Future Generali India Insurance Company Ltd.**

Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,  
Off Eastern Express Highway Behind TCS, Thane West – 400607



# GRIEVANCE REDRESSAL PROCEDURE

## What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

## Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel ([care.assure@futuregenerali.in](mailto:care.assure@futuregenerali.in)) as complaints for faster attention or speedy disposal of grievance, if any.

## Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

**Click here** to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

**Click here** to access the list of insurance ombudsman offices.