

CUSTOMER INFORMATION SHEET			
This document provides key information about your policy. Please refer to the policy document for detailed terms and conditions.			
Insured's Name. _____ Policy No. _____ Policy Period _____			
Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	PRIVATE CAR PACKAGE POLICY	-
2	Unique Identification Number(UIN)	IRDAN137RP0016V01200809	-
3	Structure	Indemnity+Benefit Policy	-
4	Interest Insured	Mention the vehicle insured Make Model and Reg Number	-
5	Sum Insured	Rs. (To be picked from the policy)	Insured's Declared Value
6	Policy Coverage	1. Own Damage: Loss or Damage to the vehicle insured 2. Third Party : Legal liability in respect of death or bodily injury to any third party and third party property damage 3. PA to owner driver	-
7	Add On Covers	ADD On covers opted along with sum insured and UIN	-
8	Loss Participation	Deductible is the amount that is deducted from each claim The deductible under this policy is : Rs. (Mention all deductibles from policy)	Deductible
9	Exclusions	Company will not be liable to pay any claim under the following scenarios: 1. Any accidental loss or 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, or liability if the vehicle is: i. Used contrary to the Limitations as to Use, i.e. if used for a) Hire or Reward b) Carriage of goods c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. ii. Driven by anyone not stated in the Driver's clause (Any person, including the insured, must have a valid driving license at the time of the accident and must not be disqualified from holding or obtaining such a license. A person with a Learner's license can also drive, as long as they meet Rule 3 of the Central Motor Vehicles Rules, 1989.) 4. Any loss arising out of consequential loss 5. Any loss due to Nuclear energy, radiations, nuclear weapon 6. Any claim due to War, civil war, rebellion, revolution, insurrection, mutiny, military etc. 7. Damage to tyres and tubes unless the vehicle is damaged at the same time 8. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. 9. Any Existing damage in the vehicle prior to the policy period will not be covered in the policy.	General Exceptions
10	Special conditions and warranties (if any)	NIL	Conditions
11	Admissibility of claim	1. Report any losses immediately to the insurer 2. Duty of care and loss minimization: Always act like there is no insurance 3. Sample claim process: a. Reporting: Informing about the incident to insurer and police b. Survey and inspection: The vehicle is inspected c. Cost estimations are discussed and surveyor allows for amount related to the claim based on various factors d. Deductibles: Both compulsory and voluntary are deducted from the claim amount e. If the policy has no add on coverage for depreciation, the effective depreciation as per the age of vehicle is deducted from the claim amounts	
12	Policy servicing - Claim intimation and processing	Toll Free: 1800-300-3000/ 1800-103-3009 Website: www.shriramgi.com Turn around time TAT for claim settlement: : 30 days from the receipt of last document Escalation matrix when TAT is not satisfied: 1. Claim Officer 2. Assistant Manager 3. Regional Manager	
13	Grievance redressal and policy holder's protection	1. The Policy Holder Protection Regulations 2017, enforced by IRDAI, emphasize safeguarding insurance consumers' rights. It mandates insurers to provide transparent policy terms, prevent mis-selling, and maintain fair grievance redressal mechanisms. The regulations also require insurers to ensure financial stability through stringent norms and disclosure requirements. By enhancing transparency and accountability, these regulations aim to build trust among policyholders and promote a fair and competitive insurance market. IRDAI's initiative aims to protect the interests of insurance policyholders by setting standards that ensure clarity, fairness, and reliability in insurance products and services. 2. Details of grievance redressal officer of the insurer : Chief Grievance Redressal Officer : 0141-3928400: md@shriramgi.com 3. Bima Bharosa Portal: https://bimabharosa.irdai.gov.in/ 4. Ombudsman Details: https://www.cioins.co.in/Ombudsman	
14	Obligations of the policy holder	An insured has to ensure: 1. To disclose all information correctly sought by the insurer at time of filling the proposal form including past claim history, use of vehicle etc 2. NCB to be declared correctly in order to avoid deduction or repudiation of claim. 3. In case of any change/ modification/ addition to the already declared information the same shall be brought to the notice of the insurer immediately 4. Non disclosure of material information may affect the claim settlement	

Declaration by the Policy Holder;
I have read the above and confirm having noted the details.
Place:
Date:

(Signature of the Policyholder)

Note:
i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
iii. Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet.