

Welcome to Private car policy of ICICI Lombard – Ready Reckoner

We're delighted that you've chosen ICICI Lombard for your motor insurance needs

With private car insurance policy of ICICI Lombard, you can be rest assured that you have chosen to secure your car with India's leading private general insurer. We realise that the time you really need your insurance company to help you is when you make a claim, and to that end, we've instituted a claim process that has set industry benchmarks and delighted lacs of customers. Be it through our network of over 5900 garages* or speedy claim settlement process, we assure you of our most efficient service always.

Over the next few pages, you'll find a simple synopsis of the main features of the private car policy and the extra services available to ICICI Lombard customers, as well as some useful tips on what to do if there is an accident and subsequently, how to make a claim.

What type of policy should you buy?

Depending on the extent of liability you would like to bear, you can choose from 2 different types of covers.

- **Third party:** This is the most basic cover and the only one that is required by law. A third party policy covers the liability that you would have to bear in the event you damage someone else's property or injure or cause the death of another person with your vehicle.
- **Comprehensive (Third party-TP + Own damage-OD):** A comprehensive cover is the most popular one, which covers both damage, injury or death to others, as well as, covers your own vehicle for damage and the driver/passenger for injury or death.

In addition, for a marginal increase in your premium, you can customise your motor insurance policy to also cover you against:

Loss or damage of electrical and electronic fittings that are fitted in the vehicle but not included in the manufacturer's selling price, such as a music system. However, we will not be liable for loss or damage caused by mechanical or electrical breakdown.

- **Loss or damage of CNG/LPG Kit in Bi-fuel system** arising from loss or damage to the vehicle
- **Legal liability to paid driver or cleaner** you will be indemnified against the occurrence of any legal liability which arises due to personal injury suffered by any paid driver or cleaner in connection of the work done by him/her with the insured vehicle.
- **Legal liability to employees** if your vehicle is registered under a corporate entity, we will indemnify you against legal liability which arose due to the death or personal

injury suffered by the paid employee while boarding, riding or alighting from the vehicle.

- Under the **extension of geographical area clause** the policy can be extended to include the use of self driven car in Nepal, Sri Lanka, Maldives, Pakistan, Bhutan and Bangladesh. However, we will not cover damage to the vehicle, injury to its occupants or third party liability while the vehicle is being transferred to the extended geographic area via sea, road (trucking) or air transport.

Usage limits of the private car:

The private car policy of ICICI Lombard covers the claim damage incurred while use of the vehicle for any purpose. However, certain uses of the vehicle are excluded from the coverage like:

- Hire or reward, e.g. if your vehicle is rented out to a third party for monetary gains, then any claim liability occurring due to the result of the commercial usage of the vehicle
- Using the car as a substitute for a goods vehicle
- Organised racing – e.g. car is used for sport involving the racing of automobiles for organised competition
- Pace making- e.g. usage of car on race track for activities related to sports event
- Unorganised racing- e.g. car is used for sport involving the racing of automobiles for unorganised competition
- Speed testing-Claim incurred due to the result of testing of your cars speed and acceleration
- Reliability trials-Claim incurred due to result of completing a designated tour in your car within a set time limit
- Use in connection with motor trade

Changes to your insurance cover

You must tell us immediately if any of the following details change while your policy is in force:

- You sell your car
- You modify your car

- You change the use of your car (e.g. change from social domestic and pleasure to business use)
- The address where you normally keep your car
- Also, if your car is on a loan such as hire purchase, lease or subject to a hypothecation (the borrower legally owns the vehicle but until the loan is paid off, the creditor has the right to take possession of the vehicle if the borrower fails to keep up with repayments of the loan) agreement, please let us know if the status of the loan changes

Any change during the period of insurance may result in an additional or refund of premium and may be subject to an administration fee.

You must tell us before the next renewal date (or at the time you are making any of the changes already mentioned) if you or anyone covered by this policy have:

- Had insurance cancelled by an insurer. This includes a policy declared null and void as though it has never existed, a renewal declined by an insurer or a policy cancelled by an insurer due to, but not restricted to, non-payment, fraud or misrepresentation
- Had any accidents, thefts or losses (whether a claim was reported or not and regardless of blame)
- Had any motoring offences including convictions, fixed penalties (excluding parking penalties), speeding, etc.
- Disqualifications for holding or obtaining driving license or any criminal prosecutions pending for road accident
- Been advised to stop driving or suffering from a condition that may affect your ability to drive safely

Need to make a change to your policy?

Call: 1800 2666

Personal Accident Cover

We will pay compensation in accordance with the scale below, up to a maximum of Rs 2,00,000, during the policy period, for bodily injury suffered by a person who is involved in an accident while travelling in the insured vehicle.

Nature of injury	Scale of compensation
• Death	100%
• Loss of 2 limbs or sight of 2 eyes or 1 limb and sight of 1 eye	100%
• Loss of 1 limb or sight of 1 eye	50%
• Permanent total disablement from injuries other than named above	100%

- The compensation will be paid only under one of the categories (a)-(d) named above.

- No compensation will be paid if the death or injury is due to self-inflicted means, attempted suicide, or if the accident has happened while the person is under the influence of liquor or intoxicating drugs.

The payment under this personal accident cover can be made to:

- Insured or named person, whose name is mentioned in the policy, injures self while he or she is boarding or alighting from the vehicle, and the injury is caused within 6 months as a direct result of the accident.
- For the passenger whose mention is not there in the policy meets with an accident, when he or she is boarding, riding or alighting from the vehicle and the injury is caused within 3 months as a direct result of the accident.
- For paid driver, cleaners, conductors who are injured in an accident that takes place in direct connection with their work on the insured vehicle or while they are boarding, riding or alighting from the vehicle and the injury is caused within 6 months as a direct result of the accident.

Customise and enhance your policy with Add-on covers

You can enhance your policy and reduce your liabilities with some extra covers. The most popular add-on covers are:

- **Zero depreciation :** Normally, a certain amount is deducted from the claim amount payable for the depreciation of the damaged parts. If you opt for zero depreciation cover there will be no deduction for depreciation of the parts that are replaced on account of the damage to the vehicle or its accessories. However, a zero depreciation policy will not cover expenses incurred with relation to consumables like nuts, bolts, grease, etc.
- **Roadside assistance:** You may need emergency assistance while you are travelling, we will arrange the same for you through our network of garages and mechanics. These can be availed for a maximum of 4 times in one policy year, and can be claimed for situations such as towing due to an accident or breakdown, supply of fuel, arrangement of keys in case they are lost or stolen, battery jump start, flat tyre, etc.
- **Consumables:** In the event of damage of the vehicle/its accessories, we will cover the expenses incurred by you for the consumables such as nuts, bolts, screws, washers, grease, lubricants clip, bearings, AC gas, brake fluid, etc which are normally excluded from the regular own damage or zero depreciation cover.
- **Return to invoice:** We will pay the difference between the Insured's Declared Value (IDV) of the vehicle and it's Purchase Invoice Price in the event of any total loss or constructive total loss (if the repair liability exceeds 75% of the IDV of the vehicle). The Purchase Invoice Price means the ex-showroom price of the vehicle and includes

accessories fitted at the time of purchase, registration charges and road tax (up to 10% of ex-showroom price of the vehicle) but not the insurance premium.

- **Engine protect plus:** We will indemnify you for expenses incurred in repair or replacement of engine parts, differential parts or gear box parts that are required due to damages arising out of water ingress/leakage of lubricating oil, which are normally not covered.
- **Garage cash:** When your car is in the garage for repairs for an extended period of time(as applicable to the plan taken), this cover will give you a daily allowance for, each day your car is in the garage. It also covers you for a lump sum amount, in case of a total loss/constructive total loss.
- **Loss of personal belonging:** Should some of your personal belongings that are kept in the car be lost due to accident or theft, we will indemnify the loss, deducting a customer deductible of only Rs 500. To claim this, a First Information Report(FIR) for loss must be filed with the police.
- **Key protect:** We will indemnify you for the cost incurred towards repairing/replacing the car keys / locks / lockset of the insured vehicle, including the locksmith charges in the event of a theft/burglary or loss or damage to the same.

Reduce the cost of your insurance with discounts

Private car insurance policy of ICICI Lombard offers range of discounts that are aimed at achieving one thing – bringing down the cost of your insurance.

1. No claims bonus: If no claim is made against your policy, your renewal premium will be adjusted in accordance with the No Claim Discount scale applicable at the renewal date. The current discount available is as follows:

No claim made or pending during the preceding.....	% discount on Own Damage Premium
Full year of insurance	20%
2 consecutive years of insurance	25%
3 consecutive years of insurance	35%
4 consecutive years of insurance	45%
5 consecutive years of insurance	50%

2. Anti-theft: A discount will be offered if you install and appropriately maintain an approved anti-theft device in your car for the complete duration of your policy.

3. Automobile Association: If you are a member of a recognised automobile association, we will extend you a discount on your premium.

4. Voluntary deductible: In the event of an accident or any other event that requires us to meet a liability, you have the option at proposal stage, to contribute first for the agreed amount of any claim, every time the claim arises. Beyond the agreed amount, we indemnify you for the remaining loss, up to the sum insured or the claim amount, whichever is lower, as per the table below:

Voluntary Deductible(Rs)	Discount(%) on OD premium of vehicle	Subject to maximum Discount(Rs)
2500	20%	750
5000	25%	1500
7500	30%	2000
15000	35%	2500

5. Handicap discount : If the vehicle is specially designed or modified for use by handicapped or mentally challenged persons, a discount of 50% on the own damage premium can be allowed to the insured. The only requirement is that the modification should be stated in the Registration Book.

6. Third Party Property Damage (TPPD): We will offer you a discount of Rs. 100 if you are willing to bear any liability greater than Rs 6000 incurred in case of accident of your vehicle which resulted in the damage of third party property. In that case, our liability will be to an extent of Rs 6000.

Customer liability and General exclusions

Customer Liability

As per regulations, there is a specified portion of liability that must be borne by the customer so as to offset administrative and other costs. This is known as a compulsory deductible. Thus, in the event of an accident or any other event that requires us to meet a liability, the first Rs.500 (for cars with less than 1500 CC engine) and Rs. 1000 (for cars with more than 1500 CC engine)of any expenditure incurred must be paid by you-the insured person (every time the claim arises). Beyond this we will indemnify you for the remaining loss up to the sum insured or the claim amount, whichever is lower.

General Exclusions

There are certain scenarios which will be excluded from the coverage under this policy in respect of:

- Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area covered in the policy.
- Any claim arising out of any contractual liability i.e. the liability occurred when the insured has undergone into any other contract with a third party, the liability that would not have occurred otherwise. e.g. if you rent your car to a third party

and the car meets with an accident then the liability occurred due to this will not be covered in the policy.

- Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - being used otherwise than in accordance with the limits of use as detailed in the policy
 - or being driven by a person who does not qualify as Driver*.
- 4. Any consequential loss, i.e. an indirect or secondary loss that is not incurred directly as a result of an accident e.g. if a car has met an accident and has started engine oil leakage and the person driver does not switch off the engine - the engine of the car can seize and effectively is not payable for repairs and is neither covered in car Insurance policy.
- 5. Any liability directly or indirectly caused by ionising radiations or contamination(deposition/unintended presence) by radioactivity from any nuclear fuel or from any nuclear waste from the combustion(burning) of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission (reaction).
- 6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- 7. Any accidental loss damage/liability arising out of or in connection with war, invasion, the act of foreign enemies, civil war, hostilities or warlike operations.

* **A Driver is** any person including the insured who is driving the insured vehicle, provided that person holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.

Had an accident? Don't panic!

If you're involved in an accident, the unpleasant experience may take away your focus from what needs to be done next.... Here's all you need to know.

1. How to help us help you

Make sure you get the names, addresses and phone numbers of any driver, passenger or pedestrian involved, and details of any witnesses.

A diagram of the accident scene is often helpful. Try to draw one as soon as possible after the accident – show vehicles, the road layout, other relevant features and the positions of any witnesses. Gathering this information may help ensure that information about the incident is correct and may prevent inaccurate or exaggerated claims from third parties at a later date. It is important that you call us before you call a garage or mechanic so that we can guide you to one of our 5900+ network garages so as to ease the claim process and avail of a cashless claim.

2. Making a claim

We hope you, your family and your car are always safe. However, should you need to make a claim, we assure you of our best services to ensure that your claim is settled speedily and your car returned to you at the earliest.

Making a claim with ICICI Lombard is a 4-step process:

- **First notification of loss:** You begin the claim process by informing us in either of two ways:
 - SMS "CLAIM" to 575758. We will call you back within 30 minutes and you can then explain to us the circumstances - be it an accident, breakdown, theft, etc and note down a claim number that you are given and be directed to the appropriate garage.
 - You can also call us on **1800 2666** informing the circumstances of the event, note down your claim number and be directed to the appropriate garage.

You can also avail of a free pick-up or towing facility through select garages. We will then begin the process of filing the claim. Our customer service manager will contact you within 24 hours and you will need to submit all the relevant documents to him/her and have them verified with the originals.

- **Documents required:** You must submit documents like the Registration Certificate, Policy Certificate and other documents that may be required by the garage (in case of a network garage) or our customer service representative (in case of a garage outside our network)
- **Survey:** The vehicle will be surveyed and we will give you an estimate of the cost and time for the repair, including the coverage extended by your policy.
- **Settling the claim and reclaiming the car:** In the case of a cashless claim, you will need to make the necessary difference in payment (deductible) to the garage and take possession of your vehicle. In the case of a reimbursement claim, you pay the garage, submit the documents to us and we will pay you the amount agreed.

*As on September 30, 2014

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