



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

COMMERCIAL VEHICLE

Annexure B

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Insured Name	MR/Ms. Dynamic As per proposer name
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Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number								
1.	Name of Insurance Product	As per Main Product (CVI) – Dynamic Fields									
2.	Unique Identification Number (UIN) allotted by IRDAI	As per the mail UIN Table – Dynamic Fields									
3.	Structure	Indemnity Basis: Section I Own Damage Section II Liability to Third Parties and Section III: Towing disabled vehicles Benefit Basis: Section IV Personal Accident Cover for Owner-driver									
4.	Interests Insured	- Damage of the Insured Vehicle - Liability to Third Party arising out of use of the insured vehicle - Towing disabled vehicles - Personal accident cover for owner driver									
5.	Sum Insured / Motor Insured Declared Value Scope	Section I – Loss of Or Damage To The Vehicle Insured: The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured. The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. A vehicle is deemed a CTL if the cost of retrieval and/or repair, subject to terms and conditions of the policy exceeds 75% of the IDV <u>Below is the illustration table showing depreciation for arriving at IDV for vehicles aged up to 5 years.</u> <table><tr><th>Age of Vehicle</th><th>% of Depreciation for Fixing IDV</th></tr><tr><td>Not Exceeding 6 months</td><td>5%</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr></table>	Age of Vehicle	% of Depreciation for Fixing IDV	Not Exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Except SATP
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Not Exceeding 6 months	5%										
Exceeding 6 months but not exceeding 1 year	15%										
Exceeding 1 year but not exceeding 2 years	20%										

Customer Information Sheet (CIS) – Commercial Vehicle

IFFCO TOKIO General Insurance Company Limited. CIN: U74899DL2000PLC107621, IRDA Reg. No. 106



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		<table><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30%</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40%</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50%</td></tr></table> Section II- Liability to Third Parties For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance claim amount) Section III: Towing disabled vehicles The policy shall be operative whilst the insured 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 subject to its terms and limitations 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) the Company 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. Section IV - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule): Benefit payment up to 15 Lakhs basis below scale <table><tr><th>Nature of injury</th><th>Scale of Compensation</th></tr><tr><td>i) Death</td><td>100%</td></tr><tr><td>ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr><tr><td>iii) Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv) Permanent Total Disablement from injuries other than named above</td><td>100%</td></tr></table>	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%	Nature of injury	Scale of Compensation	i) Death	100%	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii) Loss of one limb or sight of one eye	50%	iv) Permanent Total Disablement from injuries other than named above	100%	
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6.	Policy Coverage	1. Loss of or Damage to the vehicle insured We will make good the losses caused to the vehicle and/or its accessories while fitted on the vehicle due to: <table><tr><td>(i) Fire, explosion self-ignition or lightning;</td><td>(ii) Burglary, housebreaking or theft;</td></tr><tr><td>(iii) Riot and strike;</td><td>(iv) Earthquake (Fire and Shock Damage);</td></tr><tr><td>(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;</td><td>(vi) Accidental external means;</td></tr><tr><td>(vii) Malicious act;</td><td>(viii) Terrorist activity;</td></tr><tr><td>(ix) whilst in transit by road rail inland - waterway lift elevator or air;</td><td>(x) Landslide, rockslide.</td></tr></table>	(i) Fire, explosion self-ignition or lightning;	(ii) Burglary, housebreaking or theft;	(iii) Riot and strike;	(iv) Earthquake (Fire and Shock Damage);	(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;	(vi) Accidental external means;	(vii) Malicious act;	(viii) Terrorist activity;	(ix) whilst in transit by road rail inland - waterway lift elevator or air;	(x) Landslide, rockslide.							
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		2. Liability To Third Parties We will indemnify against legal liabilities with respect to the following arising out of accident of insured vehicle: a) Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured. b) Damage to property of the third party other than property belonging to the insured or held in trust or in the custody or control of the Insured. c) Legal liability for death or bodily injury to employees whilst travelling/getting in or alighting from insured's vehicle (including paid driver).	
		3. Towing disabled vehicles The policy shall be operative whilst the insured 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 subject to its terms and limitations 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) the Company 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. 4. Personal accident cover for owner-driver (if opted and shown in the Policy Schedule) We will compensate for bodily injury/ death sustained by the owner-driver of the vehicle up to Rs. 15 lakhs during any one period of insurance.	
7.	Available Add on for the said Product	Following Add-on covers are applicable under your policy. (Only Add-On covers opted by you and mentioned in the policy schedule will be applicable to your Policy) a) Deprecation Waiver Description - The depreciation on parts in the partial loss claims under Own Damage Section of Standard Motor Package Policy. Sum/Limit Insured - Actual cost without deduction towards depreciation b) Consumable Cover Description - We shall cover the cost of consumables, such as engine oil, gearbox oil, lubricants, nut & bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle. Sum/Limit Insured - Actual cost of consumable items c) Engine and Gear Box Protection Cover Description - This covers repair and replacement expenses for damage to internal parts of the engine, gearbox,	Please refer policy schedule This needs to be dynamic as per policy Add ons to be reflected



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		transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly. Sum/Limit Insured - The replacement value which is the cost of a new engine or gear box or differential assembly will be subject to policy terms conditions. d) New Vehicle Replacement Description - In the event of Total Loss, will cover the actual amount difference between the IDV (Insured Declared Value) of the Insured Vehicle and the current Ex-Showroom price of New Vehicle of same make, model, features, specification Sum/Limit Insured - The actual amount difference between the IDV (Insured Declared Value) of the Insured Vehicle and the current Ex-showroom price of New Vehicle of same make, model, features, specification. e) Road Side Assistance Description - This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval, fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle. Sum/Limit Insured - Maximum liability of the company is dependent on the option exercised by the insured f) Loss of Key Cover Description - We will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then we will reimburse you for the cost of replacing your locks and keys including the labor cost for replacing the lock. Sum/Limit Insured - Maximum liability of the company is dependent on the option exercised by the insured g) No Claim Bonus (NCB) Protection Description - If you file for a claim, you forego on your No Claim Bonus (NCB), but with No Claim Bonus Protection Cover your NCB will be intact subject to terms and conditions. h) Towing and/or Removal/Storage of the insured vehicle Description - We will pay you the cost of towing the Insured Vehicle to the nearest garage/ service station in the event of the Insured Vehicle being disabled by any reason of loss or damage covered under section I of the policy. Sum/Limit Insured - Maximum liability of the company is dependent on the option exercised by the insured i) Personal Effect and Belongings Description - We will pay for the loss or damage to your and your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the vehicle	
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		Sum/Limit Insured - Maximum liability of the company is dependent on the option exercised by the insured	
8.	Loss Participation	Compulsory Deductible Compulsory Deductible is applicable only for Section-I of the Policy.	Please refer policy schedule
9.	Exclusions	General Exclusions - Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area. - Any claim arising out of any contractual liability; - Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or 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. - Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. - Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission; - Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. - We will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim. - DEDUCTIBLE: We shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the Schedule.	Please refer policy schedule
10.	Special Conditions and Warranties (if any)	Warranty It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule. Special conditions	Please refer policy schedule



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		1. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: a. For total loss / constructive total loss of the vehicle -the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. b. for partial losses, i.e. Losses other than Total Loss/Constructive Total Loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified. 2. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 3. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and 4. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items.	
11.	Policy Servicing - Claim Intimation and Processing	The insured/ claimant may intimate claim • Website – www.iffcotokio.co.in • Toll Free Number – 1800 103 5499 • Email – support@iffcotokio.co.in • Details of designated company officials to be contacted in time of claim Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of company official to be contacted for any concerns/queries regarding the claim. Surveyor Appointment and contact details will be sent to Insured on the mobile number/email • Details of procedure to be followed for cashless service as well as for reimbursement of claim • Intimation of claim to Insurance Company through various mediums available • Deputation of surveyor by Insurance Company • Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately • Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required.	Please refer policy schedule



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		- Upon submission of repair invoice to Insurance Company in case of cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. The insurance claim amount will be paid directly to the network garage. - In case of reimbursement claims, Insured will have to submit repair invoice in original and any other documents are pending. The Claim amount will be reimbursed to insured. Turn Around Time (TAT) for claims settlement<table><tr><td>Initial Survey</td><td>Within 24 hours from the time of intimation of claim to Insurance Company</td></tr><tr><td>Obtaining Survey report by Insurance Company</td><td>Within 15 days of allocation</td></tr><tr><td>Approval /Rejection of Claim after receiving first/addendum survey report</td><td>With 7 days from the date of receipt of Survey Report with all relevant claim documents.</td></tr></table> Escalation Matrix when TAT is not satisfied For lack of a response or if the resolution still does not meet your expectations, you can write to support@iffcotokio.co.in	Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company	Obtaining Survey report by Insurance Company	Within 15 days of allocation	Approval /Rejection of Claim after receiving first/addendum survey report	With 7 days from the date of receipt of Survey Report with all relevant claim documents.	
Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company								
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Approval /Rejection of Claim after receiving first/addendum survey report	With 7 days from the date of receipt of Survey Report with all relevant claim documents.								
12.	Grievance Redressal and Policyholders Protection	The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through: Toll Free @ 18001035499 Email of Grievance Redressal Officer at chiefgrievanceofficer@iffcotokio.co.in Write to us at (courier/ post): Corporate Office IFFCO Tower, Plot No 3, Sector – 29, Gurgaon – 122001, Haryana, India Visit the Servicing Branch mentioned in the policy Document Insurance Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.iffcotokio.com. Grievance may also be lodged at IRDAI Integrated Grievance Management System	Please refer policy schedule						



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		(https://bimabharosa.irdai.gov.in/)	
13.	Obligations of the Policyholder	1. You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. 2. In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately 3. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. j) Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any. k) Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant 4. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy	Please refer policy schedule