

## **TERMS AND CONDITIONS**

I/We, hereby declare that the statements and particulars given in this form/proposal are complete, true and accurate and I/We agree that:

- I. By submitting contact number and email ID, I/We hereby authorize IFFCO-TOKIO General Insurance Company Limited (“IFFCO TOKIO”) to call, send SMS, messages over internet-based messaging application like WhatsApp and email and offer information and services for the product(s) I/We have opted for as well as other products/services offered by IFFCO TOKIO and such authorization will be over and above any registration of the contact number on TRAI’s National Do Not Call Registry.
- II. I/We authorize the IFFCO TOKIO to share information pertaining to my proposal for the purpose of underwriting and/or claims settlement and/or with any Governmental and/or Regulatory authority.
- III. IFFCO TOKIO will not be liable under the insurance contract if it is found that any of my/our statements or particulars or declarations in this form or other documents are incorrect /misleading /fraudulent in any respect on any matter pertaining to the grant of a cover or submission of claim in future.
- IV. I/we hereby affirmatively warrant that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy.
- V. I/We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring Policy period. I/We further undertake that if this declaration is found to be incorrect, all benefits under the Policy in respect of Section I (Own Damage Cover) of the Policy will stand forfeited.
- VI. I/We, hereby agree that in case of “Break in Insurance”, the Policy would be issued subject to acceptance of risk after evaluation of the Vehicle Inspection report. Own Damage cover (Section – I) would not commence unless the satisfactory Vehicle Inspection report has been received by IFFCO TOKIO. If the IFFCO TOKIO does not receive the Vehicle Inspection report or the report is adverse, IFFCO TOKIO, at its discretion, will cancel Policy as per the Motor Tariff.

VII. I/We further declare that I/we will notify in writing, any change in the details so furnished hereinabove, occurring after the proposal has been submitted but before communication of the risk acceptance by the IFFCO TOKIO.