

Declaration :

I/We hereby declare that that the statement made by me/us is complete in all respects, correct and true to the best of my/our knowledge and belief, I/We hereby agree(s) that this declaration shall form the basis of contract between me/us and the "IFFCO TOKIO GENERAL INSURANCE CO. LTD" and agrees to accept the policy subject to the terms and condition prescribed by "IFFCO TOKIO GENERAL INSURANCE CO. LTD" which have been carefully read and clearly understood by me. I/We confirm that as on the date of acceptance and time ----- there is no break in coverage period from the expiry date of the previous year policy. Also there is no known or reported loss or injury due to third party damage of property or persons as a result of any kind of accident with this vehicle. I/we declare that if any addition or alternations are carried out after the submission of the policy online then the same would be conveyed to the insurer immediately.

Policy is valid subject to the correctness of information filled in online by you. In case of any discrepancy the policy would become void and the company would not be liable.

NCB Declaration :

I/We do hereby agree that the No claim Bonus allowed under this Policy is subject to the fact that the Own damage claim experience for my/our Insured Vehicle or my/our earlier vehicle (in case of transfer of NCB from the earlier Vehicle) in the previous year policy(s) was 'NIL'. Accordingly, I/we hereby give my consent and accept that the No Claim Bonus allowed under this Policy for my/our Insured vehicle is based on the above 'Nil' claim history.

However, if it is found that the basis of availing the No claim Bonus under this current (insuring) Policy for which the insurance is proposed, is incorrect, then ITGI may impose suitable damages at the time of claim under 'Own Damage' section of the Policy, which may at ITGI's discretion include forfeiture of all the benefits under the 'Own damage' section of the Policy.

I/We further undertake that in case I/we find that if due to any reason the No claim Bonus under the issued Policy is incorrect, then I/we will deposit the amount of No Claim Bonus allowed to me/us, to ITGI within 10 (ten) days from the date of issuance of this Policy for enjoying continuous benefits under the 'Own Damage' section of the policy and failure to do so will result in forfeiture of benefit under "Own Damage" section of the Policy.

Statutory Warning :

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

IMPORTANT CONDITIONS

(Applicable for Value Auto Coverage)

1. Reasonable Precaution and Care of Motor Vehicle

- a) Insured or anyone on his/her behalf shall take all reasonable precautions for safety and soundness of Insured Vehicle, insured person(s) and to prevent damage, injury in order to minimise claims or intervention for our Assistance. Insured must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.
- b) ITGI at its own or through its representatives shall have at all time free and full access to examine the vehicle or any part there of and/or any driver or the employee or any insured person or any service provider of Insured for the purpose of this Coverage.
- c) In the event of any accident of the vehicle, the vehicle shall not be left unattended without proper precautions being undertaken to prevent further loss, damage. If the vehicle be driven before the necessary repairs are affected, any extension of the damage or any

further damage to the vehicle shall be entirely at the risk of Insured.

2. Notice

- a) Insured will give every notice and communication in writing to ITGI's office or by phone service to ITGI call centre.
- b) In the event of loss of or damage to the vehicle due to insured peril(s) or injury, sickness to insured person(s) leading to claim under the Coverage or any claim requirement by insured or anyone on his/her behalf may simply call ITGI call center.
- c) The following information shall be provided whilst calling for the assistance:-

1. Insured's name and Contact No
2. Insurance Policy No. and Coverage No. and details.
3. Vehicle Registration No, Engine No, Chassis No
4. Vehicle Identification No.
5. Make & Model, Colour of the vehicle
6. Exact location of immobilised vehicle, hospital or any other relevant point.
7. Description of the Problem.

3. Mis-Description

Any misrepresentation, mis-description or concealment/non-disclosure of any material information will lead to the Coverage becoming void and premium being forfeited.

4. Change in Circumstances

Insured must inform ITGI about change in information provided earlier. In case of any change whereby risk is increased and not accepted by ITGI in writing, the cover will cease.

5. Claim Procedure and Requirements

An event, which might become a claim or calls for assistance of ITGI under the Coverage, must be reported to Us as soon as possible in writing or on phone. A written statement of the claim will be required and a Claim form will be provided and this written statement of claim will be required immediately.

The written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Insured's expenses along with

particulars of other insurance covering the same risk must be delivered to ITGI within 15 days of date of loss, damage of the vehicle or injury, sickness of insured person.

The Police must be informed of any Theft, Attempted theft, Robbery, Dacoity or any damage caused by riot, strike, malicious persons or vandals or any other criminal act. Insured or any beneficiary under the coverage shall also take practicable steps to apprehend the guilty person and recover the vehicle and/or its accessories lost.

If any person including Benefit Provider(s) is/are claiming against Insured, his/her family or the employee; or any other beneficiary under this coverage, every letter, claim writ, summon, process information or any verbal notice of claim shall be forwarded to ITGI's office without delay. Insured, his/her family or any person on behalf of insured must not attempt to negotiate any claim, nor admit or repudiate any claim without ITGI's consent. Insured shall give all possible assistance to enable ITGI to settle or resist any claim or to institute proceedings.

6. Claim Control

a) ITGI is entitled to:

i) enter any place under Insured's control where immobilisation has occurred and take possession of the such place and insured vehicle or any accessory(s) but this does not mean that vehicle can be abandoned to ITGI.

ii) receive all necessary information, proof, reason of immobilisation of the vehicle and assistance from Insured and from any other person seeking benefit under this Coverage.

iii) take over and conduct in Insured's name or any person seeking benefit under this Coverage, defense or settlement of any claim.

iv) take proceedings at ITGI's own expenses and for ITGI's benefit, but in Insured's name or any other person who is claiming or has received benefit, to recover any payment made or due under this Coverage.

v) provide reimbursement, repair/reinstate/replace the covered items, parts, vehicles under the different parts of Section "C" of Value Auto Coverage in conjunction with or without condition of Standard Motor Vehicle Package Policy.

vi) provide reimbursement / payment of the claim and/or arrange for the services covered as applicable under the different parts of Section "C" of Value Auto Coverage.

b) No admission, offer, payment or indemnity shall be made or given by Insured or without our written consent.

7. Onus of proof

In the event of any claim for loss, damage, injury, sickness, liability; Insured shall prove that the cause or reason of such claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the exclusion(s) or any consequences thereof or with the intention to gain undue benefits not commensurate with actual extent of loss or damage and in the default of such proof, ITGI shall not be liable to make any payment in respect of such claim.

At any time after happening of any event giving rise to a claim or series of claim under Part 8, Benefits, "Insured Property damage Liability Coverage", of this Coverage. ITGI may pay to the Insured or his/her representative the full amount of liability under these above mentioned benefits and relinquish the conduct of any defense settlement or proceedings and ITGI shall not be responsible for any damage alleged to have been caused to insured or any beneficiary under this coverage; in consequence of any of our alleged action or omission in connection with such defense settlement or proceedings or of our relinquishing such conduct nor shall ITGI be liable

for any costs or expenses whatsoever incurred by insured or any claimant or other person after ITGI shall have relinquished such conduct.

8. Fraud

If a claim is fraudulent on account of fraudulent means or action used by insured or on behalf of insured; all benefits and rights under this Coverage shall be forfeited.

9. Contribution

If, when any claim or benefit provision arises, there is any other insurance covering the same matter (benefits, cost), ITGI will pay only its rateable proportion unless specifically mentioned under relevant parts of Section C, Benefits.

10. Cancellation

ITGI may cancel this Coverage by sending 7 (Seven) days notice in writing by recorded delivery to Insured. Insured will then be entitled to a pro-rata refund of premium for the un-expired period of this Coverage from the date of cancellation, which ITGI will pay on demand.

In the event of no claim/Intervention for Roadside Assistance, Insured may cancel this Coverage by sending 7(Seven) days written notice to. ITGI will then allow a refund after retaining the premium based on following short period table. **Refund of Annual Premium Rate (%)**

Upto 1 month	75%
Upto 3 months	50%
Upto 6 months	25%
Exceeding 6 months	Nil