

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 applications 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.

AADHAAR USAGE CONSENT

- I. I/We hereby agree that I/We have voluntarily submitted my Aadhaar for Aadhaar User Authentication or KYC or offline verification, and submit to IFFCO-TOKIO my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number and/or biometric information (collectively known as, "Information").
- II. I/We am/ are informed duly by IFFCO-TOKIO or it's representatives viz Agents or employees or brokers/aggregators/dealers, that:
 - Submission of Aadhaar is voluntary, and alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All features were informed to me.
 - For e-KYC/authentication/offline verification, IFFCO-TOKIO will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with IFFCO-TOKIO, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned below.
- III. I/We hereby authorize IFFCO-TOKIO (and its service providers), for below mentioned purposes:
 - KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and IRDAI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all facilities, services and relationships of/through IFFCO-TOKIO, either existing or to be available in future.
 - Collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
 - Producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidence purposes including before a court of law, any authority or in arbitration.
 - I/We understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission.
 - I/We have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I/We will not hold the IFFCO-TOKIO or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.

- The above consent and purpose of collecting Information has been explained to me up to my satisfaction including in my local language.
