Annexure B

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document (Schedule and Wordings) for detailed terms and conditions.

Please Note: This Customer Information Sheet contains information specific to and available under this Product. Kindly refer to your Policy Schedule to know exact details of coverages opted by You.

Sl No	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	**Product Name** SMART DRIVE MOTOR WARRANTY INSURANCE	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** UIN (Product & Add-on (as mentioned in your policy schedule))	Policy Schedule
3	**Structure** Indemnity	Policy Schedule
4	**Interests Insured** Break down / failure of the specified vehicle parts beyond Manufacturer Warranty	Policy Schedule
5	**Sum Insured / Motor Insured Declared Value Scope** The amount stated in the Schedule and shall be the maximum liability of the Company during the Policy Period.	Chapter 3.XI
6	**Policy Coverage** The Company will indemnify the Insured during the Policy Period against the repair or replacement costs in respect of the Insured Vehicle caused by a Breakdown or failure of a mechanical or electrical part arising out of manufacturing defect. For detailed coverages along with terms and conditions please refer to your policy schedule and wordings here https://www.icicilombard.com/downloads QR Code:	Chapter 2
7	**Add-on Covers:** Not Applicable	Not Applicable
8	**Loss Participation:** Not Applicable	Not Applicable
9	**Exclusions:** The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to: • Applicable to all types of vehicles	Chapter 5

	1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers/ Hours as specified in the Schedule, whichever is earlier. 2. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer. 3. Any damage that results from hard driving, race, rally, pacemaking, speed testing, reliability trials or is being driven by any person not holding a valid licence to drive the Insured Vehicle. 4. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others. 5. Any damage that results from use of non-genuine parts, nongenuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer. 6. Any accessories, attachments or modification not authorised by the manufacturer as original accessories, attachment or manufacturer approved modification and changes. 7. Any damage that results from vehicle performance modifications or alterations of any nature &/or physical construction of the insured asset not approved by the manufacturer. 8. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Insured Vehicle. 9. Any damage that results from storage or transportation. 10. The loss under the Policy that is not in force at the time of claim due to any reason whatsoever. 11. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period. 12. Continued use of the Insured Vehicle in spite of knowing that the defect exists, will make warranty void. 13. Loss arising out of Accident caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil, commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils etc. 14. Cost of roadside assistance and /or towing/transportation. 15. Fraudulent act committed by the vehicle owner or driver or the dealer. 16. Theft of vehicles and/or parts or accessories.	

	17. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer. 18. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings. 19. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating. 20. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration/reconditioning of diesel equipment including nozzles, injector and fuel pumps etc. 21. Parts subjected to normal wear and tear, ageing, corrosion, including spark plugs, glow plugs, axle/drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension ball joints/tie rod, tie rod end, drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter, oil filters, rubber seals, brake pads, brake linings, brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator, bulbs, fuses, belts, all type of hoses, tyres, oil seals, batteries, glasses, lenses, all mountings, oxygen sensors, drive chains, air cleaner elements, motor brushes and bushes, step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturer's maintenance schedule. 22. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed/replaced consequent to repair /replacement of a part falling under a warranty claim. 23. Perforation of sheet metal parts and rusting of catalytic converter and silencer. 24. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well. 25. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation. 26. Any loss or damage arising due to poor workmanship. 27. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages. 28. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer.	

29. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.

30. For damages which have a casual connection with a. interferences made to the speedometer/odometer/hour meter, or if there was a change to the corresponding mileage which was not indicated. b. the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.

31. Caused through cyber risks, loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever(including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

32. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Vehicle Warranty Insurance Policy. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.

33. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to : a. b. additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city. expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.

34. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.

35. Radio, Music player, Player changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.

36. Any kind of damage to a covered part on account of any faulty part which is not covered as part of policy schedule.

• Additional Exclusion applicable for Commercial Vehicles

1. Repair arising from improper starting, warm up or shut down.

2. Failure of the machine, its implements or attachments caused by improper field application or over loading.

3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.

	4. Cost of initial set up or installation of any optional equipment or attachments to a unit. 5. Following parts are excluded due to what so ever reasons a. Glow plug, vacuum pump, air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals & hoses. b. Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers. 6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning). 7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alternators, Tyres and Battery. 8. Loss or Damage caused by a. using a higher axle and trailer weight over and above manufacturer's specifications b. using a repair part that is itself recognisably in need of repair c. Which were deliberately caused or due to gross negligence or were due to fraudulence 9. Interior and exterior linings, covers, absorbers and upholstery. 10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on waterbearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning). 11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside. 12. Any part excluded under manufacturers as well as proprietary /suppliers warranty. • Additional Exclusions applicable for Plan B 1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty Policy or under plan A or under any other warranty programme. 2. Interior and exterior linings, covers, absorbers and upholstery.	

	3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages. 4. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on waterbearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning). 5. Following parts are excluded due to whatsoever reason : catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector. Any rubber & plastic accessories 6. exclusions are mentioned in policy wordings, which can be referred through link- https://www.icicilombard.com/downloads	
10.	**Special Conditions and Warranties (if any):** Not Applicable	Not Applicable
11.	**Admissibility of Claim:** Claims are assessed based on the coverages, exclusions and conditions outlined in your CIS, policy wording and schedule. The insured must fulfil their obligations, including: • Duty of care • Minimizing loss • Timely claim notification – within 30 days of incident Claims are subject to - Motor Vehicle Act 1988 & 2019, Central Motor Vehicle Rules 1989, Insurance Act 1938 & 2015 and any other relevant laws or regulations. **Claim calculation process - post claim admission:** **Motor Smart Drive Motor Warranty Claim:** Indemnity amount calculated as per the Repair Invoice (minus) applicable deductibles	Policy Schedule
12	**Policy Servicing - Claim Intimation and Processing** For policy servicing, you can reach us through: • Toll-free number: 1800 2666 • Email: customersupport@icicilombard.com • IL TakeCare App • WhatsApp: Send "Hi" to RIA at 7738282666 Or • Website: https://www.icicilombard.com/customer-support • Contact your CSM at motorintimation@icicilombard.com. **Cashless and Reimbursement Claims Process:** To initiate a claim, notify us at via our IL TakeCare app, website, email, WhatsApp, our toll-free number or at one of our network garages https://www.icicilombard.com/cashless-garages. If there's third-party damage, injury, theft, key loss, or a major accident, don't forget to file an FIR. Report your vehicle to a network garage	Chapter 7

	https://www.icicilombard.com/cashless-garages, and your Claims Manager (CSM) will assign a surveyor/loss assessor within 24 hours. You can upload the Claim form along with required documents through our website, app, WhatsApp, or directly to your CSM (https://eclaim.icicilombard.com/mobilefront/#/home) . Once the repair estimate is approved, we'll handle the payment directly with the garage, or reimburse you as per policy terms if needed. You can also choose a 'cash loss' settlement and retain salvage. We'll have the survey / assessment report ready in 15 days, and you can expect a decision on your claim within 7 days. Any claim where the repair has been carried out without intimation and prior approval of the Company is not payable. If you have any further issues, reach out through the cloud calling number or call 18002666. **Cancellation Clause-** The insured can cancel the policy at any time during the term, by informing the company. The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder. The company shall – i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period. ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced. For detail cancellation clause please refer policy wording **Renewal Date: Current policy end date**	
13	**Grievance Redressal and Policyholders Protection** **Protection of Policyholder's Interest:** We're committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal Process:** If you have a concern, click- https://www.icicilombard.com/grievance-redressal to understand our grievance redressal process. If the issue persists, contact our Grievance Redressal Officer https://service.icicilombard.com/GrievanceRedressal/GrievanceRedressalStep3 . If the issue remains unresolved, you can approach the Insurance Ombudsman https://cioins.co.in/ombudsman or visit the Bima Bharosa Portal at https://bimabharosa.irdai.gov.in/	Chapter 8 & 9
14	**Obligations of the Policyholder** **Disclosure of Information:** Please ensure all details provided in your proposal form are accurate and inform us promptly of any changes, as not doing so could affect your coverage and claims. Please make sure to share	Policy Number

	key details like a valid driver's license, PUC certificate, vehicle registration, correct no-claim bonus and any past claims or accidents. For the complete list of disclosures, please check your policy wording.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. Please click here <Pol Schedule & CIS Link> to download the same.*