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** RYDRAKSHA INSURANCE POLICY	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RPMT0019V01202627 (Add-on(as mentioned in your policy schedule))	Policy Schedule
3	**Structure** Indemnity	Policy Schedule
4	**Interests Insured** The policy protects the Insured against specified financial losses, liabilities, and assistance requirements arising from cyber incidents, loss of personal belongings, key loss, medical emergencies, vehicle breakdowns, accidents, and travel-related inconveniences involving the insured vehicle. It also provides reimbursement and/or facilitation services for mobility support, emergency roadside assistance, sports equipment damage, pet assistance, and other related benefits, subject to the terms, conditions, limits, and exclusions stated in the Policy Schedule.	Policy Schedule
5	**Sum Insured** As mentioned on Policy Schedule	Policy Schedule
6	**Policy Coverage** This policy provides comprehensive protection for the Insured against cyber risks, loss of personal belongings, key loss, emergency medical expenses, vehicle breakdowns, roadside emergencies, travel inconveniences, and other vehicle related contingencies arising from the use of the insured vehicle. Coverage includes reimbursement of eligible costs, legal liabilities, financial losses, repair/replacement expenses, and assistance services, subject to the terms, conditions, exclusions, and limits specified in the Policy Schedule. The Company's liability is limited to the applicable Sum Insured or sub limits for each benefit wherever applicable. Coverage applies only to insured events occurring during the Policy Period. 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 1

7	**Add-on Covers:** Not Applicable	Not Applicable
8	**Loss Participation:** Not Applicable	Not Applicable
9	**General Exclusions:** The Company shall not be liable for any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to: 1. Any claims where the Insured vehicle is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations. 2. Any claim where the Insured vehicle can be safely transferred on its own power to the nearest garage/ workshop. 3. Any claims triggered by any kind of consequential losses. 4. Any loss which is covered under any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time. 5. Any expenses for supply or replacement of parts/consumables. 6. Any loss/damage caused to the Insured vehicle when it is being used/driven against the recommendations of the owner's/manufacturer's manual. 7. Any claims where services have been availed of without the prior consent of the Company. 8. Any claim in case of breach of the following conditions of the policy, being one of the following conditions, namely: a) a condition excluding the use of the vehicle— i. for hire or reward, where the vehicle is on the date of the contract of insurance a vehicle not covered by a permit to ply for hire or reward; or ii. for organised racing and speed testing; or iii. for a purpose not allowed by the permit under which the vehicle is used, where the vehicle is a transport vehicle; or iv. without side-car being attached where the vehicle is a two-wheeled vehicle; or b) a condition excluding driving by a named person or by any person who is not duly licenced or by any person who has been disqualified for holding or obtaining a driving licence during the period of disqualification or driving under the influence of alcohol or drugs. 9. Any claim in case the policy is void on the ground that it was obtained by nondisclosure of any material fact or by representation of any fact which was false in some material particular. 10. Loss, damage, liability, cost, or expense not arising from a covered peril/trigger under the selected Cover(s).	Chapter 3

	11. Any claim arising out of any contractual liability. 12. The Company shall not be liable to provide any benefit in respect of any claim arising out of or resulting from the insured vehicle being declared a Total Loss, Constructive Total Loss, Cash Loss, or Theft Total Loss under the Policy. 13. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: a) Being used otherwise than in accordance with the 'Limitations as to Use' Or b) 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. c) Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered. d) Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered. e) Any liability of whatsoever nature caused or contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered. 14. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area. 15. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area. 16. Fines, penalties, or punitive/exemplary damages. 17. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. 18. 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. 19. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.	

	Exclusions are mentioned in policy wordings, which can be referred through link- www.icicilombard.com/downloads	
10	**Special Conditions and Warranties (if any):** As per Policy Schedule	Chapter 4 and 7
11	**Policy Servicing - Claim Intimation and Processing** For policy servicing, you can reach us through: • Toll-free number: 1800 2666 • Email: customersupport@icicilombard.com • Website: https://www.icicilombard.com/customer-support • Contact your surveyor at motorintimation@icicilombard.com. The customer shall submit all the claim related documents along with claim form at the time of claim intimation. **Claim Intimation:** Connect with us via: • Toll-free No.: 1800 2666, • Our website: https://www.icicilombard.com/customer-support, • Email ID: customersupport@icicilombard.com, • IL TakeCare App or • Send "Hi" to RIA on WhatsApp @7738282666. Alternatively, you can inform our network garages - https://www.icicilombard.com/cashless-garages The customer shall submit all the claim related documents along with claim form at the time of claim intimation. **File an FIR:** Only in case of malicious damage, key loss, or a major accident. **Garage Visit:** Report your vehicle to the nearest network garage, find list here https://www.icicilombard.com/cashless-garages **Surveyor Appointment:** Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim. **Submit Documents:** Upload your documents on our website, WhatsApp, ILTakecare App or send it to the assigned CSM. For list of required documents, please visit: https://eclaim.icicilombard.com/mobilefront/#/home **Repair Approval:** Repair estimate will be assessed and approved by CSM/ Surveyor. **Payments:** For Cashless Claim - Approved amount will be paid directly to the garage. Any balance amount will be paid by you (the insured).	Chapter 6

	For Reimbursement Claim: Approved amount will be paid to the insured's account as per bank details provided by the insured. **How to File a Motor Personal Accident Claim:** • If you've been in an accident with your insured vehicle, call us at 1800 2666 for claims related to accidental death or permanent total disability. • Post verification of incident and all documents in place as per policy terms – Claim will be paid to Insured/Nominee account details. **Cancellation Clause-** The insurer can cancel the policy only on the grounds of established fraud, mis-representation, non-disclosure of material facts, or non-co-operation of the insured by giving minimum notice of 7 days to the retail 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.	
12	**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
13	**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 key details like a valid driver's license, PUC certificate, vehicle registration, and any past claims. For the complete list of disclosures, please check your policy wording.	Policy Number

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.*