

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.

SI No	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES	Policy Schedule
2	Unique Identification Number (UIN) allotted by IRDAI IRDAN115RP0034V02201819(Add-on (as mentioned in your policy schedule))	Policy Schedule
3	Structure Fixed Benefit	Policy Schedule
4	Interests Insured Motor Personal Accident of Owner-Driver	Policy Schedule
5	Sum Insured / Motor Insured Declared Value Scope Sum Insured Motor Personal Accident – Your Sum Insured is as mentioned on policy schedule	Policy Schedule
6	Policy Coverage Motor Personal Accident – Your Sum Insured is (as opted by you and as mentioned in your policy schedule) 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	Exclusions: - No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to - intentional self-injury, suicide or attempted suicide, physical defect or infirmity or - an accident happening whilst such person is under the influence of intoxicating liquor, drugs or any other substance abuse.	Chapter 2.1

	2. When the vehicle is used in any kind of rallies as defined in Indian Motor Tariff. 3. Any bodily injury/ death sustained by the owner-driver of the vehicle outside the Indian Territory. 4. Any claim arising out of any contractual liability. 5. Any bodily injury/ death sustained by the owner-driver of the vehicle whilst the vehicle is driven or while mounting into/ dismounting from or traveling in the said vehicle, 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 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. 6. Any bodily injury/ death sustained by the owner-driver of the vehicle directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 7. Any bodily injury/ death sustained by the owner-driver of the vehicle 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. 8. Any bodily injury/ death sustained by the owner-driver of the vehicle directly or indirectly caused by or contributed to by or arising from breach of law 9. Add on specific 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 the coverages, exclusions and conditions outlined in your CIS, policy wording and schedule, so ensure you take care of your vehicle, minimize any potential losses, and notify us of a claim within 30 days for smooth processing. Claims are subject to the Motor Vehicle	Policy Schedule

	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 PA Claim: Paid as per Sum Insured for death or injury	
12	<u>Policy Servicing - Claim Intimation and Processing</u> 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. How to File a Motor Personal Accident Claim: In the case of an accidental death or permanent disability, call 1800 2666. Send the required documents to your Claims Manager; once verified, we will handle the payment to the garage, with any balance covered by you. Cancellation Clause: You can cancel your policy anytime by notifying us. We can cancel only for established fraud with 7 days' notice. If no claims were made, we will refund the unused premium. For further details, please refer to your <u>policy wordings</u>. Renewal Date: Current policy end date	Chapter 4
13	<u>Grievance Redressal and Policyholders Protection</u> 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 5 & 6

14	<u>Obligations of the Policyholder</u> 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, correct no-claim bonus and any past claims or accidents. 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.