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** MOTOR TRADE ROAD TRANSIT RISK PACKAGE POLICY	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0008V01202223 (Add-on (as mentioned in your policy schedule))	Policy Schedule
3	**Structure** Indemnity	Policy Schedule
4	**Interests Insured** ▪ Motor Own Damage ▪ Motor Third Party	Policy Schedule
5	**Sum Insured / Motor Insured Declared Value Scope** Sum Insured ▪ Motor Own Damage – Your Sum Insured (IDV): (as mentioned in your policy schedule) ▪ Motor Third party – Your Sum Insured is as per the MV Act **Motor - Insured Declared Value (IDV) Scope** The Insured Declared Value (IDV) of your vehicle and any accessories (if applicable) is fixed on the manufacturer's listed selling price of the vehicle brand and model at the start of the policy or at renewal. It will adjust according to the depreciation grid (in policy wordings) for each one-year block within the policy period. Throughout the policy period, the IDV is treated as the Market Value without further depreciation for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss claims. The insured vehicle will be considered a CTL if the aggregate cost of retrieval and/or repair, as per the policy's terms and conditions, exceeds 75% of the IDV. Illustration: At the time of renewal, IDV will be determined after deducting depreciation as per the grid mentioned in policy wordings.	Chapter 1, Section I,3

6	**Policy Coverage:** ▪ Motor Own Damage – Covers damage to your vehicle from (as mentioned in your policy schedule) to (as mentioned in your policy schedule) ▪ Motor Third party – Covers damage or injury to others and their property, with optional add-ons from (as mentioned in your policy schedule) to (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, Section I, 2
7	**Add-on Covers:** Not Applicable	Not Applicable
8	**Loss Participation:** (as mentioned in your policy schedule) **Compulsory Deductible**: Your compulsory deductible, listed in your policy schedule. • ₹ 50 for two-wheelers • ₹ 500 for other class of vehicle	Chapter 3.22
9	**Exclusions:** To help you understand what isn't covered by your policy, here's a quick overview of the exclusions: 1. Your policy coverage does not extend to any accidental loss, damage, or liability outside the specified geographical areas 2. Any claim arising out of any contractual liability 3. We do not cover any accidental loss, damage, or liability incurred while the insured vehicle is: (a) Used outside of the 'Limitations as to Use' (b) Driven by, or in the charge of, anyone not listed as an authorized driver. 4. We do not cover: (a) Any accidental loss, damage to property, or any resulting expenses or consequential losses. (b) Any liability caused by or arising from ionizing radiation or contamination by radioactivity from nuclear fuel or nuclear waste, including any self-sustaining process of nuclear fission. 5. We do not cover any accidental loss, damage, or liability caused by nuclear weapons material. The Company is not liable for any claims arising from war, invasion, acts of foreign enemies, civil war, rebellion, or similar events.	Chapter 2.1

	Additionally, except under Section II - I coverage does not apply if the driver, with your knowledge and consent, was under the influence of alcohol or drugs. If you make a claim, you'll need to show that the loss or damage was unrelated to these events for it to be considered valid. 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):** **Limitations of Usage:** The policy covers your vehicle for all purposes using it for hire, carrying goods (except personal luggage), organized racing or speed tests, and motor trade activities.	Chapter 4
	Driver's Clause: The policy covers any driver, including you, as long as you have a valid driving license at the time of the accident and are not disqualified from holding one, or if you have a learner's license that follows Rule 3 of the Central Motor Vehicles Rules, 1989.	Chapter 5
	Important Notice: If your vehicle is used outside the terms of this policy, you won't be covered. Any payments made by the company to comply with the Motor Vehicle Act, 1988 will need to be repaid by you. For more details, see the "Avoidance of Certain Terms and Right of Recovery" clause in your policy schedule.	Chapter 1. Section II.3
	Warranty: You must have a valid Pollution Under Control (PUC) certificate and/or Vehicle Fitness Certificate at the start of the policy and ensure they stay up to date throughout the policy period. This keeps your coverage smooth and uninterrupted.	Chapter 7
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 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 Own Damage (OD) Partial Loss: Based on the repair invoice minus deductibles and depreciation, if applicable (if add on coverage not opted). ▪ Motor OD Total Loss /CTL/Cash loss: Based on IDV minus the salvage & deductibles, if applicable. You can choose to keep the wreck and accept a 'cash loss' settlement. ▪ Motor Theft Claim: Based on IDV minus deductibles. ▪ Motor TP Claim: As decided by the court.	Policy Schedule

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Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

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 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. **Your Responsibilities in a Third-Party Claim:** In a third-party claim, get the victim medical help, notify us, and file an FIR. For support, contact the state Nodal Officer in your state- https://www.icicilombard.com/docs/default-source/default-document-library/motor-third-party-claims--statewise-nodal-officer- details.pdf **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 policy wordings. **Your Policy Renewal Date: Current policy end date**	Chapter 6

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 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 Schedule

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.*

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