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** PRIVATE CAR PACKAGE POLICY	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 & Fixed Benefit	Policy Schedule
4	**Interests Insured** ▪ Motor Own Damage ▪ Motor Own Damage without Theft ▪ Motor Third Party ▪ Motor Personal Accident (if opted by you and as mentioned in your policy schedule)	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 Own Damage without Theft – Your Sum Insured (IDV): (as mentioned in your policy schedule) ▪ Motor Third party – Your Sum Insured is as per the MV Act ▪ Motor Personal Accident – Your Sum Insured (if opted by you and as mentioned in your policy schedule) **Motor - Insured Declared Value (IDV) Scope** The IDV of your vehicle and any accessories is set based on the manufacturer's listed selling price of your vehicle's brand and model at the start of the policy or upon renewal. This value adjusts each year according to the depreciation rates specified in your policy. During your policy period, the IDV serves as the Market Value for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss claims without further depreciation. Your vehicle will be declared a CTL if the total cost of retrieval or repair exceeds 75% of the IDV, in line with your policy's terms and conditions.	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 Own Damage without Theft – Your Sum Insured (IDV): (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) ▪ Motor Personal Accident (if opted by you)– Covers you 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:** Opted by you (as mentioned in your policy schedule) are as follow:	Chapter 7
	Zero Depreciation: Covers the full cost of applicable parts without depreciation during repairs.	7.1
	Consumable Items: Covers cost for consumable items e.g. nut/bolt/screw etc. in repairs.	7.2
	Garage Cash: You will receive a daily allowance (as opted), for vehicle repairs, subject to a minimum number of days (as specified in your policy schedule) that the vehicle remains in the garage.	7.3
	NCB Protect: Your No Claim Bonus (NCB) eligibility remains protected, as per the plan you've chosen, even if you make a claim.	7.4
	Return to Invoice: Covers the gap between the insured amount and the vehicle's invoice declared value and the new vehicle purchase price plus road tax, insurance cost & registration charges.	7.5
	Engine Protect Plus: Covers engine repair/replacement costs due to consequential damages.	7.6
	Roadside Assistance: 24X7 on-road assistance if your vehicle is immobilised due to breakdown or accident.	7.7
	Key Protect: Covers the cost of replacing lost or stolen keys, up to opted sum insured.	7.8
	Loss of personal belonging : Reimbursement for loss of personal belongings from the insured vehicle due to covered perils.	7.9
	Tyre Protect: Covers the repair/replacement cost of damaged tires.	7.10
	EMI Protect: Covers monthly EMI payments if vehicle is under repair	7.11
	Emergency Medical Expenses: Covers hospitalization expenses for vehicle passengers, along with daily hospital cash and other opted benefits.	7.12
	Motor Floater: One Policy for all your vehicles.	7.13
	Telematics: Pay as you use - coverage is based on the number of kilometres you choose.	7.14

	Battery Protect Cover: Covers the cost of battery repair or replacement due to consequential damages	7.15
	Smart Saver: Offers premium discounts based on opted reduction commitment max up to Rs. 5000.	7.16
	Smart Saver Plus: Assured repair time if your vehicle is reported to an IL Preferred Partner Garage, else alternate travel arrangement is provided.	7.17
	IL Smart Assist: Comprehensive list of services (as specified in your policy schedule) to support at the every distress situation of the customer.	7.18
	War Risk Cover: Covers accidental loss damage arising from 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.	7.19
	Cyber Risk Cover: Covers damage to or liability arising out of or in connection with a cyber incident which arises directly from or is connected to the Insured Vehicle's systems or integrated connected devices.	7.20
	IDV Booster: Covers enhancement of the Insured Declared Value (IDV) of the Insured Vehicle, over and above the IDV determined under the Policy.	7.21
	Motor Sahayak: Covers accident related assistance, RTO documentation support, and reimbursement of eligible defence expenses, including support for bail application proceedings, Traffic Challan Regularization and insured vehicle release procedures, as per policy terms and conditions.	7.22
	To know detail coverages, terms and conditions, exclusions of add on covers please refer policy schedule and policy wordings.	
8	**<u>Loss Participation</u>**(as mentioned in your policy schedule) **Compulsory Deductible:** Your compulsory deductible, listed in your policy schedule, depends on your vehicle's engine size or kilowatt (KW) rating: • ₹1000 for private cars and three-wheelers with engines up to 1500 cc or EVs under 65 KW. • ₹2000 for private cars and three-wheelers with engines over 1500 cc or EVs above 65 KW. **Voluntary Deductible:** If you've chosen a voluntary deductible, the amount is shown in your policy schedule. Please check the table in your policy for the details: **VOLUNTARY DEDUCTIBLE DISCOUNT** Amount / % Four-Wheeler - Own Damage Premium / Discount Up to ₹ 2500/- / 20% / ₹ 750/- ₹ 5000/- / 25% / ₹ 1500/- ₹ 7500/- / 30% / ₹ 2000/- ₹ 15000/- / 35% / ₹ 2500/-	Chapter 3.22 Chapter 3.23
9	**<u>Exclusions:</u>** To help you understand what isn't covered by your policy, here's a quick overview of the exclusions: Your policy coverage does not extend to any accidental loss, damage, or liability outside the specified geographical areas or arising from contractual obligations. Additionally, there's no coverage if the	Chapter 2.1

	vehicle is used beyond its intended purpose, driven by someone not listed as a driver or without a valid license, or if the vehicle isn't permanently registered. Minor scratches, consequential losses, and any damage related to nuclear radiation, contamination, or nuclear weapons are also not covered. Losses from war, invasion, civil unrest, or military events are excluded unless it is proven that our claim isn't related to these situations. For more detailed exclusions, please refer to your policy wordings here: 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.2
	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 8
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 addon 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 (Not applicable for Section I (B): Loss of Own Damage to the vehicle insured (OD without Theft) ▪ **Motor TP Claim:** As decided by the court ▪ **Motor PA Claim** (if opted by you and as mentioned in your policy schedule)**:** Paid as per Sum Insured for death or injury.	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 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 **How to File a Motor Personal Accident Claim** (if opted by you and as mentioned in your policy schedule)**:** 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 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.	Chapter 9 & 10

	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/	
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.*