PROSPECTUS – PRIVATE CAR PACKAGE POLICY
UIN - IRDAN115RP0017V01200102

Scope of cover

Add-on Cover

War Risk Cover
UIN: IRDAN115RP0017V01200102/A0130V01202526

In consideration of the payment of an additional premium by the Insured as mentioned in policy schedule, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the insured vehicle against 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.

Provided always that:

- The claim being admissible under Section I of the underlying Policy in respect of the Insured Vehicle.
- The liability of the company hereunder shall not exceed the Insured' Declared Value (IDV) of the vehicle.
- The insured shall take reasonable precautions to prevent damage and shall comply with all statutory obligations;
- The insured shall abide by all guidelines, advisories, precautions, rules & regulations, conditions prescribed by the government (central, state or local authority) before, during or after the event of war, invasion, military action as stated above.
- The company reserves the right to conduct investigations, inspections, or assessments before settling claims.
- This Add-on is subject to the other terms, conditions, limitations and exclusions of the underlying policy.

Exclusions:

The company will not be liable:

- For any damage to the vehicle occurring due to use of nuclear weapon (involving any technology or type of nuclear weapon) or 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, discharge of pollutants/ contaminants.
- For any claims arising from, based upon, or attributable to a wrongful act or circumstance known to the Insured Person, or that the Insured Person reasonably should have known, prior to the inception date of this policy
- Confiscation or Nationalization: Losses due to the confiscation, nationalization, or requisition of property by any government or public authority before, during or after the war.
- Voluntary Participation: Losses occurring to the vehicle due to voluntary participation in the war by the insured or providing the vehicle voluntarily for participation in War.
- Policy Cancellations & endorsements as applicable would be guided as per the base policy terms & conditions

Cancellation

The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation. In such case of cancelation, the insurer will refund proportional 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. In case the term of the policy is more than 12 months, the insurer will 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. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

Grievance Clause

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: https://irdai.gov.in/, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman.

NOTE

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy document, available on request.

2. Terms and conditions applicable of the base product are applicable in respective add-on as well.

3. If the above add-on is opted, the following exclusion mentioned in the base policy stands deleted

"*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*"