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S. No.	Particulars	Description
1	**Name of Insurance Product / Policy**	3 Years - Private Car Liability Policy
2	**Unique Identification Number (UIN)**	IRDAN115RP0002V01201819
3	**Type of Insurance Product / Policy-**	~~Indemnity/ Benefit~~ / Both
4	**Policy Coverage (What the policy covers?)**	**<u>Policy Coverage:</u>** **1. Third-Party Death/ Bodily Injury:** Covers liability for death of or bodily injury to any person, including occupants/ passengers in the vehicle. **2. Third-Party Property Damage:** Covers liability for damage to third-party property. **Excludes damage to:** • Property belonging to the insured. • Property held in trust, custody, or control of the insured **3. Personal Accident Cover for Owner-Driver:** Mandatory cover up to ₹15 lakhs for accidental death or permanent disability of the registered owner-driver while driving the insured car.
5	**Exclusions and limitations (What the policy does not cover)**	**1. Own Vehicle Damage:** Any damage to the insured car (accident, fire, theft, natural calamities) is not covered. **2. Personal Belongings:** Loss or damage to items inside the car (like laptops, phones, etc.) is excluded. **3. Employee Injury/Death:** If an employee of the insured is injured or dies while working, it is not covered (except as required under the Motor Vehicles Act). **4. Property of Insured:** Damage to property belonging to the Insured, or property held in trust/custody/control of the insured, is excluded. **5. Driving Violations:** No coverage if the car is driven without a valid license, under intoxication, or outside permitted use. **6. Hire or Reward:** Passengers carried for hire/reward (like taxi service) are not covered. **7. Illegal Use:** No coverage if the vehicle is used for racing, speed testing, or unlawful purposes.
6	**Documents required for issue of policies**	**<u>Documents required:</u>** 1. Previous Year Policy 2. Registration Certificate (RC copy) 3. KYC documents (Name proof, identity proof and address proof) 4. Proposal Form
7	**Basic documents and verifications required for claim settlement**	**<u>Basic documents and verification:</u>** Some of important documents required to file a car insurance claim include RC, driving license, FIR (if applicable), claim form and repair bills. In case the claim amount is greater than Rs. 1 lakh in addition to the above listed documents AML documents are also required to be collected. Original documents are to be produced for verification.
8	**FAQ**	**FAQ:** **1. What is a 3-Year Private Car Liability Policy?** It's a long-term third-party motor insurance policy that covers liability for death of, bodily injury, or

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		property damage caused to others by the insured car. It runs continuously for 3 years without yearly renewal. **2. Is this policy mandatory?** Yes. As per the Motor Vehicles Act and IRDAI rules, all new cars must have at least a 3-year third-party liability policy at the time of purchase. **3. What does the policy cover?** • Death of or bodily injury to third parties (including occupants/ passengers). • Damage to third-party property. • Personal accident cover for the owner-driver (up to ₹15 lakhs). **4. What is not covered?** • Damage to insured car. • Death of/ bodily injury of insured employees while working for the insured. • Property belonging to the insured or under insured control. • Driving without a valid license or under intoxication. **5. Is this an indemnity or benefit policy?** It is an indemnity policy, because it compensates actual legal liability amounts, not fixed benefits. **6. Can I add own-damage cover?** Yes. You can buy a separate own-damage policy or a package policy (which combines third-party and own-damage cover). **7. What documents are required to issue the policy?** • Vehicle Registration Certificate (RC) • Name, identity & address proof • Driving license • Previous insurance policy (if applicable) **8. What happens after 3 years?** Insured must renew the third-party liability cover again to stay legally compliant. Own-damage cover (if purchased) is usually renewed annually.