

Policy Wording:

Smart Drive Motor Warranty Insurance

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Bharti AXA General Insurance Company Limited (hereinafter after called the "Company") for the Insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of events occurring during the Period of Insurance, subject always to the following terms, conditions, exclusions and limitations to indemnify the Insured in excess of the amount of Deductible as applicable and subject always to the Sum Insured against such loss as herein provided.

COVERAGE

The Company will indemnify the Insured during the Policy Period against the repair or replacement costs in respect of the Insured Vehicle caused by a Breakdown or failure of a mechanical or electrical part arising out of manufacturing defect, provided that the liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured as stated in the Schedule subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits.

1. Breakdown means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner.
2. Commercial Vehicle means Goods Carrying Vehicle, Passenger Carrying Vehicle, Miscellaneous and Special types of vehicles. Commercial vehicle will also include Agriculture Tractors, Ambulances, Garbage Vans and Specific usage build vehicle.
3. Deductible means the amount shown in the Schedule which shall be borne by the Insured in respect of each and every claim made under the Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
4. Insured means the owner of the vehicle.

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UIN of Product:

CIN: U66030KA2007PLC043362

Corporate Office address: Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

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5. Insured Vehicle means the motor vehicles which is the subject matter of Insurance under this Policy and the details of which appears specifically on the Schedule and shall include Private Cars, Two Wheelers and Commercial Vehicles.
6. Kilometers or Hours means the distance run by the vehicle indicated in the odometer or hours logged by the Insured Vehicle as indicated in the Hour meter.
7. Manufacturer's Warranty Period means the months or Kilometers/Hours, whichever is earlier as applicable, for which Manufacturer's Warranty for the Insured Vehicle shall be effective.
8. Policy means the proposal, the Schedule, the Policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the Policy Period.
9. Policy Period means the period commencing from the risk inception date and hour as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule or the completion of the Kilometers or Hours as specified in the Schedule whichever is earlier. This product is offered for a tenure ranging from one month to maximum of three years.
10. Pre-Owned Vehicle means any used/ pre owned vehicle where the current owner is not the first owner.
11. Sum Insured means the amount stated in the Schedule and shall be the maximum liability of the Company during the Policy Period.
12. Plan A: This plan shall be available only for the vehicles for which the manufacturer's warranty is in force and the cover shall incept after the expiry of the Manufacturer Warranty Period. Under this Plan, the Sum Insured will be the Ex-showroom price of the vehicle. These vehicles are classified as 'New Vehicles'. First Hand Vehicles with unexpired manufacturer warranty fall under this classification.
13. Plan B: This plan shall be available for vehicles where manufacturer warranty has lapsed as well as Pre-Owned vehicles. The cover shall commence as per the Policy Tenure defined in Policy Schedule. Under this Plan, the Sum Insured will be the value of the vehicle at the time of purchase of this product. These vehicles are collectively classified as 'Pre-Owned Vehicles'. Both First Hand Vehicles with lapsed manufacturer warranty and Pre-Owned Vehicles fall under this classification.



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GENERAL CONDITIONS

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy.

2. Reasonable Care

The Insured shall:

- a. take all reasonable steps to safeguard the Insured Vehicle against any insured event.
- b. take all reasonable steps to prevent a claim from arising under this Policy.

3. Duties and Obligations after Occurrence of an Insured Event

Unless specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a. the Insured shall immediately and in any event within 3 days give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- b. the Insured shall not abandon the Insured Vehicle nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c. the Insured shall within 7 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and
- d. the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e. the Insured shall allow the Company and its representatives and appointees to inspect the Insured Vehicle or any other material items, as per 'the Right to Inspect' Clause.

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4. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy. In the event of an admissible claim, the insurer has the discretion of repairing or replacing any parts found to be defective with complete assembly or child parts wherever available.

5. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other Policy of indemnity or Insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

6. Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

7. Fraud



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If the Insured or any claimant under this Policy shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

8. Substitution

This Policy does not permit any substitution of vehicle.

9. Cancellation

- a. This Policy may be cancelled by or on behalf of the Company by giving the Insured at least 15 days written notice and in such event the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the date upon which this Insurance is cancelled.
- b. This Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. The Company will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%.

Policy Period	Cancellation before risk start date	Cancelled before 10% of the Policy Period	Cancelled before 25% of the Policy Period	Cancelled between 25% to 100% of the Policy Period
1 Year	100% Refund	25% Retained, 75% refunded	25% Retained, 75% refunded	Refund will be on Pro-Rata basis: Example 1: In case of cancellation after 40% of policy tenure completion, Refunded Amount = 60% of the premium charged and Retained amount = 40% of the premium charged Example 2: In case of cancellation after 90% of policy tenure completion, Refunded Amount = 10% of the premium charged and Retained amount = 90% of the premium charged
2 Year	100% Refund	25% Retained, 75% refunded	25% Retained, 75% refunded	
3 Year	100% Refund	25% Retained, 75% refunded	25% Retained, 75% refunded	

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This cancellation clause will also be applicable in case where the policy period is of less than a year (eg: 2/3/4 months etc.) i.e if the policy is cancelled before 1/4th of the policy period, 25% of the premium will be retained by the Insurance Company. If the cancellation occurs after 1/4th of the policy period, Premium will be refunded on Pro-rata basis.

- c. No refund of premium shall be due on cancellation if a claim has been made under this Policy.
- d. In case of double Insurance,

When two policies are in existence on the same vehicle with identical cover, one of the policies may be cancelled. Where one of the policies commences at a date later than the other policy, the policy commencing later is to be cancelled by the insurer concerned.

If a vehicle is insured at any time with two different offices of the same insurer, 100% refund of premium of one policy may be allowed by cancelling the later of the two policies. However, if the two policies are issued by two different insurers, the policy commencing later is to be cancelled by the insurer concerned and pro-rata refund of premium thereon is to be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the insurer in writing, the earlier dated policy is required to be cancelled, then refund of premium is to be allowed after retaining premium at short period scale for the period the policy was in force prior to cancellation.

In all such eventualities, the minimum specific premium is to be retained.

In either case, no refund of premium can be allowed for such cancellation if any claim has arisen on either of the policies during the period when both the policies were in operation, but prior to cancellation of one of the policies.

10. Dispute Resolution

- a. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall independently of all other question be referred to the decision of a sole

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arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.

- b. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted liability under or in respect of this Policy.
- c. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- d. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- e. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

11. Transfer of Ownership

On the sale of the vehicle during the Policy Period, the Motor Vehicle warranty Policy shall be transferred to the subsequent owner at the request of the original Insured for the remaining period and subject to the terms, conditions and exclusions as specified in the Policy.

12. Notices

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- a. Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule
- b. Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule

13. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

14. Entire Contract

This Policy constitutes the complete contract of Insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

15. Territorial Limits

This Policy covers Insured events arising during the Policy Period within India. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

16. Renewal Notice

The Company shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

GENERAL EXCLUSIONS



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The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- **Applicable to all types of vehicles**

1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers/ Hours as specified in the Schedule, whichever is earlier.
2. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer.
3. Any damage that results from hard driving, race, rally, pace-making, speed testing, reliability trials or is being driven by any person not holding a valid licence to drive the Insured Vehicle.
4. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others
5. Any damage that results from use of non-genuine parts, non-genuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer.
6. Any accessories, attachments or modification not authorised by the manufacturer as original accessories, attachment or manufacturer approved modification and changes.
7. Any damage that results from vehicle performance modifications or alterations of any nature &/or physical construction of the insured asset not approved by the manufacturer.
8. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Insured Vehicle.
9. Any damage that results from storage or transportation.
10. The loss under the Policy that is not in force at the time of claim due to any reason whatsoever.
11. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.
12. Continued use of the Insured Vehicle in spite of knowing that the defect exists, will make warranty void.



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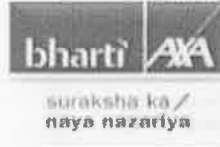
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13. Loss arising out of Accident caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil, commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils etc.
14. Cost of roadside assistance and /or towing/transportation.
15. Fraudulent act committed by the vehicle owner or driver or the dealer.
16. Theft of vehicles and/or parts or accessories.
17. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
18. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.
19. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
20. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration/reconditioning of diesel equipment including nozzles, injector and fuel pumps etc.
21. Parts subjected to normal wear and tear, ageing, corrosion, including spark plugs, glow plugs, axle/drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension ball joints/tie rod, tie rod end, drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter, oil filters, rubber seals, brake pads, brake linings, brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator, bulbs, fuses, belts, all type of hoses, tyres, oil seals, batteries, glasses, lenses, all mountings, oxygen sensors, drive chains, air cleaner elements, motor brushes and bushes, step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturer's maintenance schedule.
22. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed/replaced consequent to repair /replacement of a part falling under a warranty claim.
23. Perforation of sheet metal parts and rusting of catalytic converter and silencer.



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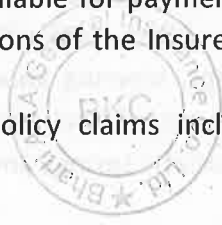
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24. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.
25. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
26. Any loss or damage arising due to poor workmanship.
27. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages.
28. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer.
29. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
30. For damages which have a casual connection with
 - a. interferences made to the speedometer/odometer/hour meter, or if there was a change to the corresponding mileage which was not indicated
 - b. the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed
31. Caused through cyber risks, loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
32. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Vehicle Warranty Insurance Policy. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.
33. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to



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- a. additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city
- b. expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.

34. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.

35. Radio, Music player, Player changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.

36. Any kind of damage to a covered part on account of any faulty part which is not covered as part of policy schedule.

• **Additional Exclusion applicable for Commercial Vehicles**

1. Repair arising from improper starting, warm up or shut down.
2. Failure of the machine, its implements or attachments caused by improper field application or over loading.
3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
4. Cost of initial set up or installation of any optional equipment or attachments to a unit.
5. Following parts are excluded due to what so ever reasons
 - a. Glow plug, vacuum pump, air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals & hoses.
 - b. Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers.

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6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning).
7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alternators, Tyres and Battery.
8. Loss or Damage caused by
 - a. using a higher axle and trailer weight over and above manufacturer's specifications
 - b. using a repair part that is itself recognisably in need of repair
 - c. Which were deliberately caused or due to gross negligence or were due to fraudulence
9. Interior and exterior linings, covers, absorbers and upholstery.
10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside.
12. Any part excluded under manufacturers as well as proprietary /suppliers warranty.

● **Additional Exclusions applicable for Plan B**

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty Policy or under plan A or under any other warranty programme.
2. Interior and exterior linings, covers, absorbers and upholstery.
3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
4. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
5. Following parts are excluded due to whatsoever reason : catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector.

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Corporate Office address: Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axagi.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com





6. Any rubber & plastic accessories

BASIS OF CLAIM SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

- a. Where the defective component of the Insured Vehicle can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Vehicle to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.
- b. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Vehicle in the Schedule.
- c. The Company shall be entitled to retain any defective part replaced under the Policy.
- d. The liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured of the Insured Vehicle at the time of occurrence subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.
- e. The amount payable in case of total as well as a partial loss shall be in excess of the applicable Deductible.

CUSTOMER CARE CELL:

Bharti AXA General Insurance Company Limited
Spectrum Towers, 3rd floor, Malad Link Road, Malad (West), Mumbai- 400064
Toll Free Number: 1800 103 2292
Email ID: customer.service@bharti-axa.com

CLAIM PROCEDURE:

The Claimant will need to furnish the following details/documents to the satisfaction of the Company:

- a) Completed and signed claim form
- b) Regular Service and maintenance history records



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- c) Reading on Speedometer/Odometer/Hour meter
- d) Any other documents or information as may be required by the Company

GRIEVANCES REDRESSAL PROCEDURE:

The afore-mentioned documents should be received by us within ninety days of event giving rise to claim. The Company may at its discretion condone the delay beyond 90 days if the claimant proves to the satisfaction of the Company that the delay was for reasons beyond his control.

The Company is committed to extend the best possible services to its customers. However, If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via:

- Website: www.bharti-axagi.co.in
- Email: customer.service@bharti-axa.com
- Phone: 022-61188888
- Courier: Any of the Company's Branch office or corporate office

Policyholder/Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.

Escalation Level 1

In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through one of the above methods (After 5 days of intimating of your complaint), Policyholder/ Insured/ Insured Person may contact the National Grievance Redressal Officer at :

Write to: Bharti AXA General Insurance, Spectrum Towers, 3rd floor, Malad Link Road, Malad (west), Mumbai- 400064
Call: 022-48815939
Email: NGRO@bharti-axa.com

Escalation Level 2

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed through any of the above methods (After 5 days of approaching National Grievance

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Redressal Officer), Policyholder/ Insured/ Insured Person may contact the Chief Grievance Redressal Officer at:

Email: CGRO@bharti-axa.com

Escalation Level 3

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed by the Company within 14 days, or, If Policyholder/ Insured/Insured Person is not satisfied with Company's redressal of the grievance through one of the above methods, Policyholder/ Insured/ Insured Person may approach the nearest Insurance Ombudsman for resolution of their grievance. The contact details of Ombudsman offices are mentioned below. Policy holder may also obtain copy of IRDAI circular Ref No. F. No. IRDAI/Reg/8/145/2017, notification on Insurance Regulatory and Development Authority (Protection of Policy holders' interests) Regulations, 2017 from any of our offices.

Grievance Redressal Cell of the Consumer Affairs Department of IRDAI

The Insurance Company should resolve the complaint within a reasonable time. In case if it is not resolved within 15 days or if the Insured/Insured Person is unhappy with their resolution you can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI.

- Website: igms.irda.gov.in
- Email: complaints@irda.gov.in
- Toll Free Number 155255 (or) 1800 4254 732

Fill and send the Complaint Registration Form along with any letter or enclosures, if felt necessary, by post or courier to:

General Manager
Consumer Affairs Department- Grievance Redressal Cell,
Insurance Regulatory and Development Authority of India(IRDAI),
Sy.No.115/1,Financial District, Nanakramguda,
Gachibowli, Hyderabad-500032

The Compliant Registration Form is available for download at
<http://www.Policyholder.gov.in/uploads/CEDocuments/complaintform.pdf>



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LIST OF OMBUDSMEN:

Office of the Ombudsman	Areas of Jurisdiction	Name of the Ombudsman and Office Address
Ahmedabad	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Bengaluru	Karnataka	Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Bhopal	Madhya Pradesh & Chhattisgarh	Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Bhubaneshwar	Orissa	Shri/Smt.....

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		Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Chandigarh	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 – 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Chennai	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	Delhi	Shri/Smt..... Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Guwahati	Assam, Meghalaya, Manipur,	Shri Kiriti .B. Saha

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	Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Hyderabad	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry	Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Jaipur	Rajasthan	Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Ernakulam	Kerala, Lakshadweep, Mahe- a part of Pondicherry	Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
Kolkata	West Bengal, Sikkim, Andaman & Nicobar Islands	Shri/Smt..... Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor,

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		4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Lucknow	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Shri/Smt..... Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Mumbai	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
Noida	State of Uttaranchal and the following Districts of Uttar Pradesh:	Shri/Smt..... Office of the Insurance Ombudsman, Bhagwan Sahai Palace

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	Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Patna	Bihar, Jharkhand	Shri/Smt..... Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Pune	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in

Note: Address and contact number of Governing Body of Insurance Council:
Secretary General - Governing Body of Insurance Council
 Jeevan Seva Annexe,
 3rd Floor,
 S.V. Road, Santacruz (W),



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Mumbai - 400 054
 Tel. No.: 022 - 2610 6889, 26106245,
 Fax No.: 022 - 26106949, 2610 6052,
 E-mail ID: inscoun@vsnl.net

<p>Mumbai - 400 054 Tel. No.: 022 - 2610 6889, 26106245, Fax No.: 022 - 26106949, 2610 6052, E-mail ID: inscoun@vsnl.net</p>	<p>Policy No. 1234567890 Policyholder Name: Mr. X Insured Vehicle: Maruti Suzuki Swift</p>	<p>Sum Insured: ₹ 10,00,000 Premium: ₹ 10,000</p>
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