POLICY WORDINGS

MOTOR COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER)

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 ACKO GENERAL INSURANCE LIMITED (hereinafter 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 the covered peril occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

<table>
<thead>
<tr>
<th>Nature of injury</th>
<th>Scale of Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Death</td>
<td>100%</td>
</tr>
<tr>
<td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>(iii) Loss of one limb or sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>(iv) Permanent total disablement from injuries other than named above</td>
<td>100%</td>
</tr>
</tbody>
</table>

Provided always that

• Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as mentioned in the Schedule during any one period of insurance.

• No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

• Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle insured herein;

(b) the owner-driver is the insured named in this policy;

(c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:
1. Any accidental death or disability caused sustained or incurred outside the geographical area;
2. Any accidental death or disability caused sustained or incurred whilst the vehicle insured herein is
   (a) being used otherwise than in accordance with the ‘Limitations as to Use’ or
   (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other
       than a Driver as stated in the Driver’s Clause.
3. Any accidental death or disability 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. For the purpose of this exception, combustion shall include any
   self-sustaining process of nuclear fission.
4. Any accidental death or disability directly or indirectly caused by or contributed to by or arising from
   nuclear weapons material.
5. Any accidental death or disability 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 death
   or disability 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.

CONDITIONS
This Policy and the Schedule shall be read together and any word or expression to which a specific meaning
has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may
appear.
1. Notice shall be given in writing to the Company immediately upon the occurrence of the covered peril in
   the event of any claim and thereafter the insured shall give all such information and assistance as the
   Company shall require. Every letter claim written summons and/or process or copy thereof shall be
   forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing
   to the Company immediately the insured shall have knowledge of any impending prosecution, inquest
   or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.
2. Cover under this Policy will extend to all the vehicles owned by the owner-driver and would be valid
   when the owner-driver drives any of the vehicles owned by him/her.
3. A policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure
   of material facts or noncooperation of the insured by sending to the insured fifteen days notice of
   cancellation by recorded delivery to the insured's last known address and the insurer will refund to the
   insured the pro-rata premium for the balance period of the policy. The Company may cancel the policy
   by sending seven days’ notice by recorded delivery to the insured at insured’s last known address and
   in such event will return to the insured the premium paid less the pro rata portion thereof for the period
   the Policy has been in force or the policy may be cancelled at any time by the insured on seven days’
   notice by recorded delivery and provided no claim has arisen during the currency of the policy, the
   insured shall be entitled to a return of premium less premium at the Company’s Short Period rates for
   the period the Policy has been in force. The Company’s Short Period rates are on a pro rata basis and
   applicable for the period the Policy has been in force.
4. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being
   otherwise admitted), such difference shall independent of all other questions be referred to the decision
   of a sole arbitrator to be appointed in writing by the parties to the dispute 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 two arbitrators one to be appointed by each of the parties to the dispute
   / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding
   arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the
   Arbitration and Conciliation Act, 1996.
   It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as
   hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this
   policy.
   It is hereby expressly stipulated and declared that it shall be 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.

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 twelve 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.

5. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

**Grievance Redressal:**

For resolution of any query or grievance, insured may contact the company on contact number 1860 266 2256 or may write an e-mail at hello@acko.com. In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at the following address:

Grievance Redressal Officer
Acko General Insurance Limited
3rd Floor, F wing
Lotus corporate park,
Goregaon East, Mumbai 400063
grievance@acko.com

In the event of unsatisfactory response from the Grievance Officer, he/she may, register a complaint in the Integrated Grievance Management System of the IRDAI.

Where the grievance is not resolved, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. The details of the Insurance Ombudsman are available below:

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in. (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg.,P.I.D No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: bimalokpal.bengaluru@ecoi.co.in. (State of Karnataka.)

BHOPAL - Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Bhopal(M.P.)-462 003. Tel.: 0755-2769201/9202 Fax: 0755-2769203 Email: bimalokpal.bhopal@ecoi.co.in (States of Madhya Pradesh and Chattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar-751 009. Tel.: 0674-2596456/2596455 Fax: 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in (State of Orissa.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, 21, Malviya Nagar, Chandigarh-160017. Tel.: 0172-2706468/2706196 Fax: 0172-2708274 Email: bimalokpal.chandigarh@ecoi.co.in (States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.)

CHENNAI - Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.: 044-24333668 /24335284 Fax : 044-2433664 Email: bimalokpal.chennai@ecoi.co.in (State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry.)

GUWAHATI - Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, S.S. Road, Guwahati - 781 001 Tel.: 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@ecoi.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lane Opp. Saleem Function Palace, AC Guards, Lakdi- Ka-Pool, Hyderabad-500 004. Tel: 040-67504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@ecoi.co.in (States of Andhra Pradesh, Telangana, and Union Territory of Yanam – a part of the Union Territory of Pondicherry)

JAIPUR - Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, Jaipur – 302005 Tel: 0141-2740363 Email: bimalokpal.jaipur@ecoi.co.in (State of Rajasthan)

ERNAKULAM - 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 (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry)

KOLKATA - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R. Avenue, Kolkata-700 072. Tel: 033-22124339/22124340 Fax: 033-22124341 Email: bimalokpal.kolkata@ecoi.co.in (States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands)

LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 -2231331/2231330 Fax: 0522-2231310 Email: bimalokpal.lucknow@ecoi.co.in (Following districts of Uttar Pradesh : Laiitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Braigarh, Barabanki, Rae Bareli, Fazilka, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharaajgan, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel: 022-26106960/26106552 Fax: 022-26106502 Email: bimalokpal.mumbai@ecoi.co.in (State of Goa and Mumbai Metropolitan Region excluding Navi Mumbai and Thane)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayanpeth, Pune – 411 030. Tel: 020-41312555 Email: bimalokpal.pune@ecoi.co.in (State of Maharashtra including Navi Mumbai and Thane and excluding Mumbai Metropolitan Region)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar – 201301. Tel: 0120-2514250/52/53 Email: bimalokpal.noida@ecoi.co.in (State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bhijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Bodh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur)

PATNA - Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna – 800 006. Tel No: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in (Bihar, Jharkhand)

The updated details of Insurance Ombudsman offices are also available at the Office of the Executive Council of Insurers www.ecoi.co.in or on the Company’s website at www.acko.com