

7.	Add-on Cover	Not Applicable		
8.	Loss Participation	Not Applicable		Section I
9.	Exclusions	<ol style="list-style-type: none"> 1) The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein a. <ol style="list-style-type: none"> a) Being used otherwise than in accordance with the "Limitation as to Use". 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. 2) The Company shall not be liable in respect of any claim arising out of any contractual liability. 3) Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. 4) Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises. 5) The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed 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 consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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. 6) The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 		Policy Wording - Exclusions
10.	Special Conditions and warranties (if any)	Not Applicable		
11.	Admissibility of claim	<p>Admissibility of claim</p> <ol style="list-style-type: none"> 1) The claim must be in accordance with the terms and conditions of the insurance policy. 2) The policyholder must have paid the premium amount due. 3) The policyholder must inform the insurer about the claim within the specified time frame. 4) The policyholder must provide supporting documents at the time of claim, such as claim form, driving licence, Registration copy, Permit, Fitness, FIR. 5) The insurer may conduct an investigation to assess the claim's validity. <p>Denial of Claim</p> <p>Personal Accident - 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</p> <ol style="list-style-type: none"> (a) Intentional self injury suicide or attempted suicide physical defect or infirmity or (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs. 		
12.	Policy Servicing - Claim Intimation and Processing	<p>Any issues related with respect to policy, kindly call us at 022 4890 3009 (Paid) or E-mail us at rgicl.services@relianceada.com.</p> <p>For any Claim related queries please contact us on -</p> <p>Call centre no: 022 4890 3009 (Paid)</p> <p>Email: rgicl.services@relianceada.com</p>		



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. Reliance General Insurance Company Limited.

An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

"A" Policy for Act Liability Insurance. UIN No.: IRDAN103RP0003V01200102. RGI/MCOM/CO/APFALI/CIS/Ver. 1.0/290824.

13.	Grievance Redressal and Policyholders Protection	<p>While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front-end unit:</p> <ul style="list-style-type: none"> • Call us on phone number: +91 22 4890 3009 or writing email at: rgicl.services@relianceada.com • Visiting any of our nearest branches https://rgi-locator.oppspot.com/?Searchby=branch&sourcesystem=website&phonenumber=&emailid=#/ • Writing to us at : Reliance General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 <p>In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay, you may contact Grievance officer at rgicl.grievances@relianceada.com</p> <p>Details of our Grievance Redressal Officers is available at - https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf</p> <p>Even after this, If you are not satisfied with the response received from our Grievance Officer, you may write to Our Head of Grievance at rgicl.headgrievances@relianceada.com</p> <p>Still, if you are not happy with the response received from the company, You may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure _____ or you may visit https://cioins.co.in/ombudsman</p> <p>Grievances can also be registered at IRDAI's Bima Bharosa Portal (https://bimabharosa.irdai.gov.in/) or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.</p>	
14.	Obligations of the Policyholder	<p>a) Please disclose all the essential information of the risk before buying a Policy.</p> <p>b) In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</p> <p>c) Non-disclosure of material information may affect the claim settlement.</p>	
Declaration by the Policyholder;			
I have read the above and confirm having noted the details.			
Place: _____		_____	
Date: _____		(Signature of the Policyholder)	
Note:			
For more details on risk features, terms and conditions, brochure, documents, please read Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. (https://www.reliancegeneral.co.in/insurance/aboutus/downloadsus/downloads.aspx)			