

## PRIVATE CAR PACKAGE SMART GARAGE POLICY CUSTOMER INFORMATION SHEET

**This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.**

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number																		
1	Product Name	Private Car Package Smart Garage Policy	NA																		
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMT0155V01202526	NA																		
3	Structure	Indemnity Benefit Payment	NA																		
4	Interests Insured	Private Car insured	NA																		
5	Sum Insured / Motor Insured Declared Value Scope	<p>&lt;&lt;INR XXXX&gt;&gt;</p> <p>(SI as per Policy Schedule)</p> <p><b>Section I – Loss of Or Damage To The Vehicle Insured:</b>            The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.            The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. In accordance with the policy's terms and conditions, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.  <b>Illustration - IDV Calculation</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">A</td> <td style="width: 60%;">Ex-showroom price (as on date of purchase)</td> <td style="width: 35%; text-align: right;">₹ 1,00,000</td> </tr> <tr> <td>B</td> <td>Age of vehicle</td> <td style="text-align: center;">1 year</td> </tr> <tr> <td>C</td> <td>Year of Registration</td> <td style="text-align: center;">January 2024</td> </tr> <tr> <td>D</td> <td>Proposed policy inception date/month</td> <td style="text-align: center;">February 2025</td> </tr> <tr> <td>E</td> <td>Depreciation as per scale (Vehicle is &gt;1 year and &lt; 2years)</td> <td style="text-align: center;">20%</td> </tr> <tr> <td>F</td> <td>IDV Calculation (A – (A*E))</td> <td style="text-align: right;">₹ 80,000</td> </tr> </table> <p><b>Section III - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule):</b> Benefit payment up to ₹15 Lakhs basis below scale.</p>	A	Ex-showroom price (as on date of purchase)	₹ 1,00,000	B	Age of vehicle	1 year	C	Year of Registration	January 2024	D	Proposed policy inception date/month	February 2025	E	Depreciation as per scale (Vehicle is >1 year and < 2years)	20%	F	IDV Calculation (A – (A*E))	₹ 80,000	NA
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		S. No.	Nature of injury	Scale of Compensation																						
		1	Death	100%																						
		2	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%																						
		3	Loss of one limb or sight of one eye	50%																						
		4	Permanent Total Disablement from injuries other than named above	100%																						
6	Policy Coverage	1. Loss or damage to your Vehicle due to <ul style="list-style-type: none"> <li>• Social perils like Burglary, House-breaking or theft, Riot, Strike, Terrorism, Malicious activity</li> <li>• Natural perils like Storm, cyclone, Flood, inundation, hurricane, tempest, hailstorm, frost, Earthquake (Fire and Shock), Rockslide, landslide</li> <li>• Accident</li> <li>• Fire, Explosion, self-ignition or lightening</li> <li>• While in transit by road, rail or inland waterway, air lift, elevator</li> </ul> 2. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident 3. Compulsory Personal Accident (CPA) Cover for Owner-Driver			Section I Section II Section III																					
7	Add-on Cover	<table border="1"> <thead> <tr> <th>Name of Add-on</th> </tr> </thead> <tbody> <tr><td>Additional Towing Charges</td></tr> <tr><td>Consumable Cover</td></tr> <tr><td>Increased Property damage liability benefit</td></tr> <tr><td>Loss of Driving license / Registration certificate</td></tr> <tr><td>Loan Protector</td></tr> <tr><td>Hospital Cash Cover</td></tr> <tr><td>Return to Invoice</td></tr> <tr><td>Protection of NCB</td></tr> <tr><td>Tyre Protection</td></tr> <tr><td>Roadside Assistance</td></tr> <tr><td>Daily Cash Benefit / Inconvenience Allowance</td></tr> <tr><td>Loss of Personal Belongings</td></tr> <tr><td>Zero Depreciation Cover</td></tr> <tr><td>Personal Accident Plan</td></tr> <tr><td>Engine &amp; Gear Box Protector</td></tr> <tr><td>Wall charger and associated components/accessories</td></tr> <tr><td>App Protection cover</td></tr> <tr><td>Battery Guard</td></tr> <tr><td>Key and Locks Replacement Cover</td></tr> <tr><td>Emergency Medical Expenses</td></tr> </tbody> </table>			Name of Add-on	Additional Towing Charges	Consumable Cover	Increased Property damage liability benefit	Loss of Driving license / Registration certificate	Loan Protector	Hospital Cash Cover	Return to Invoice	Protection of NCB	Tyre Protection	Roadside Assistance	Daily Cash Benefit / Inconvenience Allowance	Loss of Personal Belongings	Zero Depreciation Cover	Personal Accident Plan	Engine & Gear Box Protector	Wall charger and associated components/accessories	App Protection cover	Battery Guard	Key and Locks Replacement Cover	Emergency Medical Expenses	NA
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8	Loss Participation	<p><b>Compulsory deductible</b> is a mandatory deductible applicable in every claim.</p> <p><b>Voluntary deductible</b> is the extra amount you choose to pay yourself when you make a claim, on top of the compulsory deductible. By picking a voluntary deductible, the insurance premium gets reduced.</p> <p><b>Deductible Illustration:</b></p> <table border="1" data-bbox="403 607 1091 860"> <thead> <tr> <th>Description</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Insurance liability Amount (A)</td> <td>10,000</td> </tr> <tr> <td>Compulsory Excess(B)</td> <td>1000</td> </tr> <tr> <td>Voluntary Excess(C)</td> <td>5000</td> </tr> <tr> <td>Payable Insurance amount (D= A-B-C)</td> <td>4,000</td> </tr> </tbody> </table>	Description	Amount (INR)	Insurance liability Amount (A)	10,000	Compulsory Excess(B)	1000	Voluntary Excess(C)	5000	Payable Insurance amount (D= A-B-C)	4,000	Deductible
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9	Exclusions	<p>The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> <li>1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographic area;</li> <li>2. any claim arising out of any contractual liability;</li> <li>3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is             <ol style="list-style-type: none"> <li>a) being used otherwise than in accordance with the 'Limitations as to Use'</li> <li>or</li> <li>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.</li> </ol> </li> <li>4. (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any consequential loss. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radio activity 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.</li> <li>5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> <li>6. 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</li> </ol>	General Exceptions										

		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.																																					
10.	Special Conditions and Warranties (if any)	All the damages existing on the vehicle prior to the inception of the policy are not covered.	NA																																				
11.	Admissibility of Claim	<p>The admissibility of a claim depends on below factors:</p> <ul style="list-style-type: none"> <li>• Policy Coverage: The incident must be covered under the insurance policy.</li> <li>• Prompt Intimation: The claim must be reported promptly.</li> <li>• Full Disclosure: All relevant information related to the claim must be shared.</li> <li>• Document Submission: All required documents related to the claim must be submitted.</li> <li>• Policy Terms and Conditions: The claim must comply with the terms and conditions of the policy.</li> </ul> <p>The claims which fall under the exclusion, special conditions and warranties, misrepresentation of facts and fraud will not be admissible.</p> <p><b>Reporting of loss:</b> The loss shall be reported immediately [Example: Reporting of loss occurrence; Duty of care &amp; loss minimization; Exclusion of Willful Negligence]</p> <p><b>Sample claim calculation with Zero depreciation add on cover</b></p> <table border="1"> <thead> <tr> <th>Description</th> <th>Assessed Amount</th> <th>Depreciation</th> <th>Payable amount</th> </tr> </thead> <tbody> <tr> <td>Part amount</td> <td>15000</td> <td>0</td> <td>15000</td> </tr> <tr> <td>Labour amount</td> <td>8000</td> <td>0</td> <td>8000</td> </tr> <tr> <td colspan="3">Total</td> <td>23000</td> </tr> <tr> <td colspan="3">Compulsory deductible</td> <td>1000</td> </tr> <tr> <td colspan="3">Voluntary Deductible</td> <td>5000</td> </tr> <tr> <td colspan="3">Net Payable</td> <td>17000</td> </tr> </tbody> </table> <p>Note: Amount in INR</p> <p><b>Sample claim calculation without Zero depreciation add on cover</b></p> <table border="1"> <thead> <tr> <th>Description</th> <th>Assessed Amount</th> <th>Depreciation</th> <th>Payable amount</th> </tr> </thead> <tbody> <tr> <td>Part amount</td> <td>15000</td> <td>7500</td> <td>7500</td> </tr> </tbody> </table>	Description	Assessed Amount	Depreciation	Payable amount	Part amount	15000	0	15000	Labour amount	8000	0	8000	Total			23000	Compulsory deductible			1000	Voluntary Deductible			5000	Net Payable			17000	Description	Assessed Amount	Depreciation	Payable amount	Part amount	15000	7500	7500	NA
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		Total			15500	
		Compulsory deductible			1000	
		Voluntary Deductible			5000	
		Net Payable			9500	
		Note: Amount in INR <b>Depreciation of 50% considered on parts</b>				
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>Website: <a href="https://generalicentralinsurance.com">https://generalicentralinsurance.com</a></li> <li>Claim Form: <a href="https://generalicentralinsurance.com/customer-service/downloads">https://generalicentralinsurance.com/customer-service/downloads</a></li> <li>Email: <a href="mailto:GCicare@generalicentral.com">GCicare@generalicentral.com</a></li> <li>Details of designated company officials to be contacted in time of claim –            &lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details            For example –  <i>Branch Manager</i>  <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i>  <i>Phone: +91 079-25464166 &gt;&gt;&gt;</i></li> </ul> <p>&lt;&lt;&lt;Direct Policy –            Grievance Redressal Officer,            Ph: +91-79001 97777            Email:<a href="mailto:gcicare@generalicentral.com">gcicare@generalicentral.com</a> &amp; <a href="mailto:GCIGRO@generalicentral.com">GCIGRO@generalicentral.com</a> ,            Address: Generali Central Insurance Company Limited Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083&gt;&gt;&gt;</p> <ul style="list-style-type: none"> <li>Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim  <b>Cashless claim process (Accident claim)</b> <ul style="list-style-type: none"> <li><b>Claim Intimation:</b> Claim can be intimated through any of the mode mentioned above. A claim number will be generated and sent on the registered mobile number for reference and tracking</li> <li><b>Assignment of Surveyor:</b> Surveyor will be assigned for the registered accident claim.</li> <li><b>Documents:</b> The claim documents to be submitted to the surveyor</li> <li><b>Claim Assessment:</b> The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition</li> <li><b>Vehicle Repair:</b> The vehicle will be repaired by the workshop</li> </ul> </li> </ul>				NA

		<ul style="list-style-type: none"> <li>▪ <b>Delivery order:</b> The vehicle delivery confirmation will be provided once the Invoice/ pre-invoice is received based on the surveyor report and policy terms and conditions. The vehicle can be collected by paying the difference amount between the invoice value and the Insurance amount in the delivery order</li> <li>▪ <b>Payment:</b> The claim payment will be done directly to the workshop</li> </ul> <p><b>Reimbursement claim process (Accident claim)</b></p> <ul style="list-style-type: none"> <li>▪ <b>Claim Intimation:</b> Claim can be intimated through any of the mode mentioned above. A claim number will be generated and sent on the registered mobile number for reference and tracking</li> <li>▪ <b>Assignment of Surveyor:</b> Surveyor will be assigned for the registered accident claim.</li> <li>▪ <b>Documents:</b> The claim documents to be submitted to the surveyor</li> <li>▪ <b>Claim Assessment:</b> The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition</li> <li>▪ <b>Vehicle Repair:</b> The vehicle will be repaired by the workshop.</li> <li>▪ <b>Claim settlement:</b> The final claim amount is determined after invoice and payment receipt is received, based on the surveyor’s report and the policy terms and conditions. The claim amount will be paid to the Insured</li> </ul> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement</b></li> </ul> <table border="1" data-bbox="399 1256 1171 1503"> <thead> <tr> <th>Description</th> <th>TAT</th> </tr> </thead> <tbody> <tr> <td>Appointment of Surveyor</td> <td>Within 24 hours from registration of claim</td> </tr> <tr> <td>Claim Settlement</td> <td>Within 7 days from the submission of surveyor report or last document related to the claim whichever is later</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Escalation Matrix when TAT is not satisfied: <a href="https://generalicentralinsurance.com/customer-service/grievance-redressal">generalicentralinsurance.com/customer-service/grievance-redressal</a></li> </ul>	Description	TAT	Appointment of Surveyor	Within 24 hours from registration of claim	Claim Settlement	Within 7 days from the submission of surveyor report or last document related to the claim whichever is later	
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13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - <a href="https://generalicentralinsurance.com/policies">https://generalicentralinsurance.com/policies</a></li> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:gcicare@generalicentral.com">gcicare@generalicentral.com</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.ciains.co.in/Ombudsman">https://www.ciains.co.in/Ombudsman</a></li> </ul>							

14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ul>	NA
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**Declaration by the Policyholder.**

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)  
(Authorized Signatory, where policyholder is a juridical person)  
(Stamp of the legal entity)

**Note:**

- I. Website link for documents: - <https://generalicentralinsurance.com/customer-service/downloads>
- II. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800