

## EDELWEISS COMMERCIAL VEHICLE LIABILITY ONLY POLICY



### Customer Information Sheet

Sr. No.	Title	Sales Literature	Refer to Policy Clause Number										
	Product Name	Edelweiss Commercial Vehicle Liability Only Policy											
1	What am I (customer) covered for?	<p>1. Liability to third parties The Company will pay the Insured in the event of an accident</p> <ul style="list-style-type: none"> <li>i. Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward)</li> <li>ii. Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured</li> </ul> <p>2. Personal accident cover for owner-driver The Company will pay compensation, as per the scale given below, for bodily injury/death sustained by the owner-driver of the vehicle</p> <ul style="list-style-type: none"> <li>i. in direct connection with the vehicle Insured or</li> <li>ii. whilst driving or mounting into/dismounting from the vehicle Insured or</li> <li>iii. whilst travelling in it as a co-driver</li> </ul> <p>Caused by violent, accidental, external and visible means which independent of any other cause, shall within six calendar months of such injury result in:</p> <table border="1"> <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> <p><b>The total liability of the Insured shall not exceed ₹15 Lakhs during any one Policy period.</b> This cover is subject to</p> <ul style="list-style-type: none"> <li>i. The owner-driver is the registered owner of the vehicle Insured there in</li> <li>ii. The owner-driver is the Insured named in this Policy</li> <li>iii. The owner-driver holds an effective driving license</li> </ul>	Nature of injury	Scale of compensation	i Death	100%	ii Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii Loss of one limb or sight of one eye	50%	iv Permanent total disablement from injuries other than named above.	100%	<p>Section I</p> <p>Section II</p>
Nature of injury	Scale of compensation												
i Death	100%												
ii Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%												
iii Loss of one limb or sight of one eye	50%												
iv Permanent total disablement from injuries other than named above.	100%												
2	Coverage Conditions	<p>1. In the event of claim, if the vehicle is Insured with 2 separate insurance companies, then the Company will pay rateable portion of any compensation cost or expense.</p> <p>2. In the event of the death of the Insured the Policy remains valid for a period of three months from the date of death of the Insured or till the Policy expires (whichever is earlier). During this period, legal heirs(s) of the Insured to whom the custody and use of the vehicle passes may apply to have this Policy transferred in the name(s) of the heir(s) or obtain new insurance Policy for the Insured vehicle. The application to transfer or Issuance of new Policy should be accompanied by:</p> <ul style="list-style-type: none"> <li>i. Death certificate in respect of the Insured</li> <li>ii. Proof of title to the vehicle</li> <li>iii. Original Policy</li> </ul> <p>3. The due observance and fulfilment 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.</p>											



Sr. No.	Title	Sales Literature	Refer to Policy Clause Number
3	Important General Regulations	<p><b>1. Change of Vehicle/Sale of Vehicle</b> A vehicle Insured under a Policy can be substituted by another vehicle of the same class for the balance period of the Policy subject to adjustment of premium, if any, on pro-rata basis from the date of substitution. Where the vehicle so substituted is not a total loss, evidence in support of continuation of insurance on the substituted vehicle is required to be submitted to the insurer before such substitution can be carried out</p> <p><b>2. Cancellation and Issuance of fresh Certificate of Insurance</b> Any changes in the Policy during its currency, affecting the information shown on the Certificate of Insurance, the Certificate of Insurance is required to be returned to the Insurer for cancellation and a fresh Certificate incorporating the changes is to be issued. Remittance of ₹50/- is required to be made to the insurer for each issuance of fresh Certificate of Insurance.  The Policy can be cancelled by the Insured at any time by sending a seven day's notice and shall be refunded on Company's short period scale, if no claim under the Policy has been made. If the Company cancels the Policy by sending a seven day's notice on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation, refund will be made on pro-rata basis.</p> <p><b>3. Third Party Property Damage (TPPD) Cover</b> Limit of cover for Third Party Property Damage (other than for goods carried in the Insured vehicle) under Liability Only policies and under Section II Commercial Vehicle Policy is ₹7.50 Lakhs. However, the Insured can at the inception of the Policy, opt to restrict to the TPPD cover to the statutory limit of ₹6,000/- as provided in the M. V. Act. In such an event, the base TP premium applicable will be reduced by ₹50/- for Two-Wheelers, and ₹100/- for other vehicles.</p>	
4	Exclusions	<p>1. Any liability caused outside geographical area as mentioned in the Policy.</p> <p>2. Any claim arising due to contractual liability.</p> <p>3. Any liability or expenses arising from nuclear weapons, war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war, civil war, or 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.</p> <p>4. Any liability caused sustained or incurred whilst the vehicle Insured herein is i. being used otherwise than in accordance with the 'Limitation as to Use' or ii. 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.</p> <p>Other exclusions as listed in the Policy wordings</p>	
5	Our Details in Website	<p><b>For detailed terms and conditions, queries and grievances, please refer to our website: <a href="http://www.edelweissinsurance.com">www.edelweissinsurance.com</a></b></p> <p>Toll Free: 180012000 Product UIN : IRDAN159P0003V01201718 Company Address: Edelweiss General Insurance Company Limited, 5th Floor, Tower 3, Kohinoor City Mall, Kohinoor City, Kiroi Road, Kurla (West), Mumbai – 400070</p>	