

Policy No. : 132/02/11/0326/MTP/2410005352

MS SAMATA MOHANNAIK
**MAJESTIC, Bangalore,
BANGALORE, BANGALORE,
KARNATAKA, INDIA,**
Pincode : 560004
Telephone(Mob,Off) : 98***68**
Email Id : la***ya@gmail.com**
**Intermediary Name : QUICKINSURE INSURANCE
BROKERS PVT. LTD.-60050808
FPV**

To renew SMS, REN to 9222211100

Download the **FG Insure App** for
seamless policy management.


Get the app



Dear MS SAMATA MOHANNAIK

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **132/02/11/0326/MTP/2410005352**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavor to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. we would request you to peruse the policy and satisfy yourself that it requirement fully.

Note: We request you to read The Customer Information Sheet is a part of this policy document. It tells you about the basic features in your policy and provides necessary information on it. Please read its contents for easy and quick understanding of your policy and send us your acknowledgement for it, by clicking on

<https://fgnluat.fggeneral.in/CustomerDeclaration/CustomerCareWeb/index?policyno=132/02/11/0326/MTP/2410005352&Source=BANCS105>

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹ 50/- + Goods and Service Tax.

****NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under DigiLocker . Download and install the App **DigiLocker** from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>



Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.
Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

Off Code-16, Future Generali India Insurance Co Ltd, Unit Nos. 907 to
911, 9th Floor, City Tower Building, Street No.-17, Boat Club Road,
Sassoon Road Branch, PUNE,
MAHARASHTRA, INDIA,
Pin Code : 411001

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

INSURED DETAILS			
Policy Number	: 132/02/11/0326/MTP/2410005352	Address of Service Provider	: Off Code-16,Future Generali India Insurance Co Ltd,Unit Nos. 907 to 911,9th Floor, City Tower Building,Street No.-17, Boat Club Road,Sassoon Road Branch,, PUNE, MAHARASHTRA, INDIA,Pin Code :411001
Invoice Number	: 272402I000103391		
Reverse Charge	: No	Area Code	: PUNE
Name of Insured/Proposer	: MS SAMATA MOHANNAIK	FGI State Code	: 27
Address	: MAJESTIC, Bangalore, BANGALORE, KARNATAKA, INDIA, Pincode : 560004	FGI GSTIN Number	: 27AABCF0191R2Z8
		FGI PAN Number	: AABCF0191R
Place of Supply (State Code)	: 29	Intermediary Name / Code	: QUICKINSURE INSURANCE BROKERS PVT. LTD.-60050808
GSTIN / UIN Number	: 0	Date of Issue / Invoice Date	: 14/02/2025
PAN Number	:		
Period of Insurance	: From 00:00 hours of 19/03/2025 To Midnight of 18/03/2026	HSN	: 997134
		Nature of Service	: Motor Insurance

Received with thanks from MS SAMATA MOHANNAIK a sum of Rs. 7,700.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX (%)	PREMIUM(₹)
Gross Premium		6,525.83
Add : IGST	18%	1,174.65
Total (Rounded to the nearest rupee)		7,700.00

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 14/02/2025 .





Future Secure Private Car Package Policy

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

Policy Servicing Office : Off Code-16,Future Generali India Insurance Co Ltd,Unit Nos. 907 to 911,9th Floor, City Tower Building,Street No.-17, Boat Club Road,Sassoon Road Branch,, PUNE, MAHARASHTRA, INDIA,Pin	
Policy No. : 132/02/11/0326/MTP/2410005352	Period of Insurance : From 00:00 hours of 19/03/2025 To Midnight of 18/03/2026
Name of Insured/Proposer : MS SAMATA MOHANNAIK	Covernote No. : Dated: Zone: A
Address : MAJESTIC, Bangalore, BANGALORE, KARNATAKA, INDIA, Pincode : 560004	Intermediary Name/Code : QUICKINSURE INSURANCE BROKERS PVT. LTD.-60050808
GSTIN Number : 0	Telephone(Mob,Hom) : 7028124554 , 9800000000
	Email ID : NIKUNJ.SOMANI@FUTUREGENERALI.IN , SERVICE@QUICKINSURE.CO.IN
	FGI GSTIN Number : 27AABCF0191R2Z8

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL-13-CR-1515, DELHI	HONDA CITY 1.5 EXI AT	ENGINEUMN2838388	CHASIS19870918288	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	1493	SALOON	5	7,700.00

DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : India

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

Not with standing anything mentioned herein to the contrary it is agreed and declared that the cover under this policy does not extend to those parts mentioned as damaged /scratched/ dented noted in the photographs/inspection report number dated

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/> 3) For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal> 4) In case of premium payment by cheque, in the event of dishonor of cheque for any reason whatever cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.


Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).

LIMITS OF LIABILITY



Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property-₹ . 750000/- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory DeductibleUnder Sec I -₹ . NA



Policy No : 132/02/11/0326/MTP/2410005352			Period Of Insurance : From 00:00 hours of 19/03/2025 To Midnight of 18/03/2026			
INSURED'S DECLARED VALUE						
IDV	For Vehicle - ₹	For Elec Accessories - ₹	For Non Elec Accessories - ₹	For Trailer - ₹	For CNG - ₹	Total ₹
Year 1 IDV	4,21,001.00	.00	.00	.00	.00	4,21,001.00
Year 2 IDV	.00	.00	.00	.00	.00	.00
Year 3 IDV	.00	.00	.00	.00	.00	.00
SCHEDULE OF PREMIUM						
A-OWN DAMAGE ₹			B-LIABILITY ₹			
Basic Premium on Vehicle Less : No Claim Discount (25%) Add : Add-on Premium			Basic Premium including Premium for TPPD			
4,146.44 1036.61			3,416.00			
Total Own Damage Premium (A) (rounded off)			Total Liability Premium (B)			
3,110.00			3,416.00			
			Total Annual Premium (A+B)			
			6,526.00			
			Total Premium for the Policy Period			
			6,526.00			
			Goods and Service Tax			
			1,174.65			
			Total Premium (rounded off)			
			7,701.00			
Class of Vehicle: Private Car			Subject to Endorsement Nos.			
<p>I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.</p> <p style="text-align: right;">For FUTURE GENERALI INDIA INSURANCE CO. LTD.</p> <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div> <p>Receipt No : Z2236532</p> <p>Date of Issue : 14/02/2025</p> <p>Place of Issuance : Mumbai*</p> <p>*Address as mentioned below</p> </div> <div style="text-align: right;">  (Authorized Signatory) </div> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 14/02/2025 .</p> </div>						
For registration of your Motor Claims SMS MOTORCLAIM to 9222211100(Standard SMS charges applicable)						
Stamp Duty of Rs. 0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. (NO.LOA/ENF-2/CSD/93/2024 (Validity Period Dt. 23/09/2024 To Dt. 31/03/2025)/OW NO. 4483, Dated 09/09/2024.).GRN NO MH007769635202425E ,DATE 04/09/2024 ,BANK OF MAHARASHTRA ,and DEFACE NO 0004410748202425 ,DEFACE DATE 09/09/2024						
Product UIN : IRDAN132RP0001V06201213						
Hypothecation Agreement with:- NIL						
SPECIAL CONDITIONS – NIL						
ADDITIONAL EXCESS – NIL						
The nominee for Compulsory PA to owner driver cover is 1) ABHINAV SINGH, Age: 32, Relationship: OTHERS, Share Percentage: 100%.						

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived – :

- “ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- “ Coronavirus (COVID-19) including any mutation or variation thereof; or
- “ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Dear MS SAMATA MOHANNAIK,

We wish to inform you that the Insurance policy number **132/02/11/0326/MTP/2410005352** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this transcript or the policy start date whichever is earlier, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

Future Secure Private Car Package Policy - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	MS SAMATA MOHANNAIK
2	Registration address of the Insured	MAJESTIC, Bangalore, BANGALORE, BANGALORE, KARNATAKA, INDIA, Pincode : 560004
3	Communication address of the Insured	MAJESTIC, Bangalore, BANGALORE, BANGALORE, KARNATAKA, INDIA, Pincode : 560004
4	Residence Telephone no	
5	Mobile no	98*****68
6	Email id	la*****ya@gmail.com
Policy Details		
7	Policy Number	132/02/11/0326/MTP/2410005352
8	Risk start time and date	19/03/2025 00:00
9	Risk end date	18/03/2026
10	Renewal NCB %	25%
Vehicle Details		
11	Make and Model of vehicle insured	HONDA CITY 1.5 EXI AT
12	Registration No	DL-13-CR-1515
13	Engine No	ENGINEUMN2838388
14	Chassis No	CHASIS19870918288
15	Cubic Capacity	1493
16	Year of Manufacturing	2020
17	RTO where vehicle is/will be registered	DELHI
18	Seating Capacity	5
19	Date of Registration / Purchase	18/03/2020
20	Usage of the vehicle	PV-Private Car
21	Fuel Type	PETROL
22	Hypothecation/Lease/Hire Purchase	Not Opted
23	Bank Name	-
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy. (*Not applicable for New Vehicle)	YES
Previous Insurance Details		
25	Previous Insurer Name	C-10 BAJAJ ALLIANZ GENERAL INS
26	Expiring Policy No	BAJAJPOLICY6377888
27	Expiring Policy Expiry Date	18/03/2025
28	No Claim Bonus % under expiring policy	20%
29	Is there any claim in expiring policy	N



IDV Details		
30	Vehicle IDV on Renewal	₹ 421,001.00
31	Electrical Accessories IDV	₹ 0.00
32	Non Electrical Accessories IDV	₹ 0.00
33	CNG IDV	₹ .00
34	Trailer IDV	₹ 0.00
35	Add on Plan	Not Opted
Third Party Coverages Opted		
36	Basic Premium including Premium for TPPD	Opted
37	Add:-Trailers	Not Opted
38	Less : Limit of Liability under sec II-1(ii)- ₹ 100000	Not Opted
39	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
40	Add : Geographical Area Extn	Not Opted
41	Add : Compulsory PA to Owner- Driver ₹ 15 lacs	Not Opted
42	Add : PA to persons other than Owner/Driver (No. of persons 0) PA Limit ₹ 0.00 per person.	Not Opted
43	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0.00 per person.	Not Opted
44	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
45	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 0)	Not Opted
46	Add : Legal Liability to (No. of persons 0)	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible - ₹ 0	Not Opted
63	Add : Add-on Premium	
Nominee Details		
64	Nominee Name	Abhinav Singh
65	Nominee Relationship with Insured	Others
66	Nominee Age in Years	32
67	Nominee %	100

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our Help Line numbers & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the below address within a period of 15 days from date of receipt of this transcript or the policy start date whichever is earlier.



ENDORSEMENTS
(Attached to and forming part of policy)

CUSTOMER INFORMATION SHEET

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

terms and conditions.											
SI No.	Title	Description(Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number								
1	Product Name	FUTURE SECURE PRIVATE CAR PACKAGE POLICY	NA								
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0001V06201213	NA								
3	Structure	Indemnity Benefit Payment	NA								
4	Interests Insured	Private Car Insured	NA								
5	Sum Insured / Motor Insured Declared Value Scope	INR 421001	NA								
6	Policy Coverage	1.Loss or damage to your Vehicle due to • Social perils like Burglary, House-breaking or theft, Riot, Strike, Terrorism, Malicious activity • Natural perils like Storm, cyclone, Flood, inundation, hurricane, tempest, hailstorm, frost, Earthquake (Fire and Shock), Rockslide, landslide • Accident external means • Fire, Explosion, self-ignition or lightening • While in transit by road, rail or inland waterway, air lift, elevator 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	NA	NA								
8	Loss Participation	Compulsory deductible is a mandatory deductible applicable in every claim Voluntary deductible 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. Compulsory Deductible – INR 1000 Voluntary Deductible - 0 Deductible Illustration <table><tr><td>Description</td><td>Amount</td></tr><tr><td>Insurance liability Amount (A)</td><td>10000</td></tr><tr><td>Compulsory Excess(B)</td><td>1000</td></tr><tr><td>Voluntary Excess(C)</td><td>5000</td></tr></table>	Description	Amount	Insurance liability Amount (A)	10000	Compulsory Excess(B)	1000	Voluntary Excess(C)	5000	Deductible
Description	Amount										
Insurance liability Amount (A)	10000										
Compulsory Excess(B)	1000										
Voluntary Excess(C)	5000										

		<table><tr><td>Payable Insurance amount (D= A-B-C)</td><td>4000</td></tr></table>	Payable Insurance amount (D= A-B-C)	4000	
Payable Insurance amount (D= A-B-C)	4000				
9	Exclusions	<p>The Company shall not be liable under this Policy in respect of</p> <p>1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographic area;</p> <p>2. Any claim arising out of any contractual liability;</p> <p>3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is</p> <p>a) Being used otherwise than in accordance with the 'Limitations as to Use'</p> <p>or</p> <p>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.</p> <p>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.</p> <p>5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>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 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.</p> <p>Refer policy wordings for complete details on exclusion</p>	General Exceptions		

10	Special Conditions and Warranties (if any)	<p>-</p> <p>All the damages existing on the vehicle prior to the inception of the policy are not covered.</p>	NA
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11	Admissibility of Claim	<p>The admissibility of a claim depends on below factors:</p> <ul style="list-style-type: none"> • Policy Coverage: The incident must be covered under the insurance policy. • Prompt Intimation: The claim must be reported promptly. • Full Disclosure: All relevant information related to the claim must be shared. • Document Submission: All required documents related to the claim must be submitted. • Policy Terms and Conditions: The claim must comply with the terms and conditions of the policy. <p>The claims which fall under the exclusion, special conditions and warranties, mis representation of facts and fraud will not be admissible</p> <p>Reporting of loss: The loss shall be reported immediately [Example: Reporting of loss occurrence; Duty of care & loss minimization; Exclusion of Willful Negligence]</p> <ul style="list-style-type: none"> • Include a sample claim calculation process for retail products <p>Sample claim calculation with Zero depreciation add on cover</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>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>Sample claim calculation without Zero depreciation add on cover</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> <tr> <td>Labour Amount</td><td>8000</td><td>0</td><td>8000</td></tr> <tr> <td colspan="3">Total</td><td>15500</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>9500</td></tr> </tbody> </table> <p>Note: Amount in INR</p> <p>Depreciation of 50% considered on parts</p>	Description	Assessed Amount	Depreciation	Payable amount	Part Amount	15000	7500	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	Labour Amount	8000	0	8000	Total			15500	Compulsory deductible			1000	Voluntary deductible			5000	Net Payable			9500	NA
Description	Assessed Amount	Depreciation	Payable amount																																																								
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Net Payable			9500																																																								
12	Policy Servicing - Claim Intimation and Processing		NA																																																								

12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 • Website: https://general.futuregenerali.in/ • Claim Form: https://general.futuregenerali.in/downloads/motor-insurance/future-secure-two-wheeler-package-policy/claim-forms/future-secure-two-wheeler-package-policy-claim-form.pdf • Email: fgcare@futuregenerali.in • Details of designated company officials to be contacted in time of claim – Off Code-16,Future Generali India Insurance Co Ltd,Unit Nos. 907 to 911,9th Floor, City Tower Building,Street No.-17, Boat Club Road,Sassoon Road Branch,, PUNE, MAHARASHTRA, INDIA,Pin Code :411001,Tel No:02066258100 • Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim <p>Cashless claim process (Accident claim)</p> <ul style="list-style-type: none"> • Claim Intimation: 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 • Assignment of Surveyor: Surveyor will be assigned for the registered accident claim. • Documents: The claim documents to be submitted to the surveyor • Claim Assessment: The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition • Vehicle Repair: The vehicle will be repaired by the workshop • Delivery order: 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 • Payment: The claim payment will be done directly to the workshop <p>Reimbursement claim process (Accident claim)</p> <ul style="list-style-type: none"> • Claim Intimation: 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 • Assignment of Surveyor: Surveyor will be assigned for the registered accident claim. • Documents: The claim documents to be submitted to the surveyor • Claim Assessment: The surveyor will assess the loss based on the claim documents submitted and the policy terms and condition • Vehicle Repair: The vehicle will be repaired by the workshop. • Claim settlement: 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 	NA
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TOTAL INSURANCE SOLUTIONS

12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none">• Turn Around Time (TAT) for claims settlement <table><tr><td>Description</td><td>TAT</td></tr><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></table> <ul style="list-style-type: none">• Escalation Matrix when TAT is not satisfied: fgcare@futuregenerali.in	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	NA
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								
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none">• State the brief details of Protection of Policyholder's Interest - https://general.futuregenerali.in/policies• Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in• Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/• Ombudsman - https://www.cioins.co.in/Ombudsman	NA						
14	Obligations of the Policyholder	<ul style="list-style-type: none">• To disclose all information correctly sought by the insurer at time of filling the proposal form• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately• Non-disclosure of material information may affect the claim settlement.	NA						

Declaration by the Policyholder.

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

Place:

(Signature of the Policyholder)

Date:

(Authorized signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note :

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