



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for Private Car

PROSPECTUS/ SALES LITERATURE

Add-ons Name	UIN
Waiver of Compulsory Deductible for Bundled cover for Private Car	IRDAN106RP0010V01201819/A0013V01202425
Waiver of Compulsory Deductible for Private Car Act & Comprehensive Policies	IRDAN106RP0005V01200001/A0014V01202425
Waiver of Compulsory Deductible for Stand-Alone Motor OD for Private Car	IRDAN106RP0002V01201920/A0015V01202425

Waiver of Compulsory Deductible Add-ons is available with the following base products:

1. Private Car Act & Comprehensive Policies
2. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars
3. Stand-Alone Motor Own Damage for Private Car

What is covered: -

In the event of Damage to the Insured Vehicle(s) arising out of any peril covered under the policy to which this add-on is attached, the Compulsory Deductible (as mentioned in Your Policy Schedule) shall be waived, if You repair Your vehicle in any of Our Preferred Garages.

Note : For the list of preferred garages in any city, kindly refer to our website (<https://www.iffcotokio.co.in/>)

Special Conditions :-

Compulsory deductible shall be applicable in case of the following circumstances:

- a) If the repair of Your Vehicle is not undertaken at Our Preferred Garage following a Damage arising out of any peril covered under the Policy.
- b) You have already reported two partial loss claims under the Own Damage section of the policy to which this add-on is attached. In other words, compulsory deductible shall be applicable from the third 'Own Damage' claim reported within the Policy period.

What is not covered :-

We will not be liable for:

- a) Waiver of Compulsory deductible if the repair of Your Vehicle is not undertaken at Our Preferred Garage following a Damage arising out of any peril covered under the Policy.

- a) Waiver of Compulsory deductible after you have reported first two Own Damage claims preferred on Us within the Policy Period.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

Illustration –

Scenario 1			Scenario 2 (with Add-on Waiver of Compulsory Deductible)		
Step No.	Particulars	Amount (in Rs)	Step No.	Particulars	Amount (in Rs)
1	IDV	5,00,000	1	IDV	5,00,000
2	Estimated claim amount	50,000	2	Estimated claim amount	50,000
3a	Compulsory deductible	1,000	3a	Compulsory deductible	Nil
4	Claim amount after deductible	49,000	4	Claim amount after deductible	50,000

Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Grievance Registration: Follow the above-mentioned link and fill the details to register the grievance.

Toll free: 1800-103-5499

Email: chiefgrievanceofficer@iffcotokio.co.in

Address : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company’s branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in.

For updated details of grievance officer, kindly refer the link:

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The contact details of the Insurance Ombudsman offices have been provided in the below link:

- <https://www.cioins.co.in/Ombudsman>

Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number at <https://bimabharosa.irdai.gov.in/Home/Home>.

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy ,nor shall any person taking out or renewing a policy accept any rebate ,except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions, conditions and cancellation, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.