

PRIVATE CAR PACKAGE POLICY

Prospectus

With so many unforgettable memories attached to your car, it is one of your most valuable asset & important possessions. Owning a car has become more affordable these days. It is the service and maintenance of it that has become more expensive and costs the owner in the long run; especially if the car is damaged due to some unavoidable circumstances or in an accident. To continue protecting these moments, Our Raheja QBE Private Car Package Policy is designed keeping in mind all such situations so that your car is protected when you need it the most.

This Policy covers your motor Vehicle used for social, pleasure and domestic purpose as well as professional purpose. This Policy also Provides Protection against liabilities arising out of an unfortunate eventuality.

Why Private Car Package Policy Cover?

The Policy provides cover for the following occurrences

Section 1: Own Damage We will cover the accidental loss or damage to your car caused by any of the following: Fire, explosion, self-ignition or lightning; Burglary housebreaking or theft; Riot and strike; Earthquake (fire and shock damage); Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; Accidental external means; Malicious act; Terrorist activity; Whilst in transit by road, rail, inland waterway, lift, elevator or air; Landslide/ rockslide.

Section 2: Liability to Third Parties We will cover your legal liability arising out of bodily injury to and/or property damage of third parties caused due to an accident involving your car.

Section 3: Personal Accident Cover In the unfortunate event of your (owner-driver) death and/or permanent total disability arising out of an accident while traveling in your car, we will pay the specified Sum Insured to you/ your legal heir

By paying an additional Premium, You can opt for extra covers in case of:

- Loss or Damage to electrical and non-electrical accessories
- Legal Liability to Paid Driver, Cleaner or any Workman
- Personal Accident Cover for the Occupants

Exclusions for Raheja QBE Private Car Package Policy

Your policy does not provide coverage for

- Policy Excess
- Normal Wear & Tear & General Ageing of the Vehicle
- Depreciation or any Consequential Loss
- Mechanical or Electrical breakdown, Failure or Breakage
- Damage to Tyres & tubes unless vehicle is damaged at the same time
- Driving without an Effective Driving License & Driving under the Influence of Alcohol/ Drugs.
- Vehicle being used otherwise then in accordance with limitations of use
- Driven by a person other than the driver stated in driver's clause
- Damage due to war, mutiny or nuclear risk.

Any claims arising out of or attributable to any of the following is not covered, please refer policy terms & conditions for a detailed list of exclusions.

Other Important Features

- Discount Available on renewal of policy for Claims free experience during policy period.
- Discount available for Higher Voluntary Excess
- Discount for Approved Anti Theft Devices
- Discount for membership of approved Automobile Associations
- NCB (No Claim Bonus) available on renewal of policy for Claims free experience during policy period

What to Do in Event of a Claim?

- Please provide medical assistance to injured persons if required
- Take all reasonable steps to ensure safety of vehicle
- Inform incident to Public Authorities when required.
- Call Raheja QBE Call Centre on Toll Free No: 1800-102-7723 OR
- Notify loss by email to claims@rahejaqbe.com OR
- Report claim on Raheja QBE's Website www.rahejaqbe.com OR
- Send Letter or Fax to Raheja QBE office
- If there is any Third Party Death, injury or damage to property, please inform us immediately even though your car may not be damaged in the incident
- RQBE will depute a competent and qualified IRDA licensed surveyor to attend to the loss.
- Please provide necessary assistance to the surveyor or company officials for finalization of loss.
- Please furnish required documents and any clarifications that may be sought.

Duty of Disclosure:

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions asked.

Dispute Resolution:

Raheja QBE will take all steps to meet your expectations from this policy. However it is possible, that there could be a complaint relating to any of the following:

- Any partial or total repudiation of claims by the insurance companies
- Dispute on the legal construction of the policy wordings in case such dispute relates to claims
- Delay in settlement of claims
- Non-issuance of any insurance document to customers after receipt of premium
- Dispute with regard to premium paid or payable in terms of the policy

For resolution of such complaints RQBE has developed a Grievance Redressal mechanism.

At your request, the Dispute will be considered afresh by the Grievance Redressal Committee of RQBE. If you are not satisfied with the decision of the Grievance Redressal Committee you may refer your case to the Insurance Ombudsman*. Please call RQBE offices to ascertain if you are eligible for such a reference.

This Prospectus is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy attached with this statement represents the legal contract between yourself and Raheja QBE General Insurance Co. Ltd and should be seen for complete details. If You need any clarification on coverage please call Your nearest Raheja QBE office or call our Customer Service Centre on Toll Free No: 1800-102-7723 or your insurance advisor.

Insurance is the subject matter of solicitation.