

### Special Conditions

- The claim of Total loss/Constructive Total Loss (CTL) or Total Theft of the vehicle should be admissible under Own Damage Section of the policy.
- Insured should be the first registered owner of the vehicle.
- GAP Value SI = Current Ex showroom price + Registration Charges (if opted) + Road Tax (if opted) - Insured Declared Value.



### Engine Safe Cover (UIN: IRDAN150A0004V01201617)

It covers the consequential damage to the internal child parts of the engine of the Insured Vehicle arising out of water ingress/leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means.

- ingression of water in the engine or
- leakage of lubricating oil from the engine/assembly arising out of accidental damage

Company shall indemnify the Insured towards the following repairs/replacements arising out of (a) & (b) above:

- Repair or replacement of internal parts of gear box such as gears or shafts, bearings, gear oil and gaskets.
- Repair or replacement of engine block and internal child parts of engine including lubricating oils/ consumables used in the assembly but excluding fuel.
- Labour cost incurred towards overhauling the damaged engine/gear box
- Engine compression tests and other machining charges.

### Conditions

- Claims under this add-on are subject to the conditions set forth under the Commercial Vehicle Package Policy.
- Claims under this add-on shall be admissible if:
  - There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
  - There is evidence of under carriage damage to engine and/or gear box leading to oil leakage, resulting into damage to internal parts of the engine and/or gear box
  - The loss or damage is not payable under Motor Insurance Policy.
- In case of transfer of ownership of the Insured Vehicle, the cover under this add-on ceases.
- Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than Three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case.
- Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingression.
- Maximum two claims shall be admissible under this add on during the policy year.

### Exclusions

Company will not be liable to indemnify insured for the following:

- Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- Any consequential loss apart from the damage to the internal child parts of the engine due to water ingression/leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.
- Cost of engine oil and consumables in case of flushing of engine.
- Loss or Damage including corrosion of engine due to delay in intimating company or delay in retrieval of the Insured Vehicle from the water logged area.
- Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.

### Insured's Obligations

- Insured should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.
- Insured should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place.
- Insured should intimate company to obtain help.



### Daily Allowance Benefit (UIN: IRDAN150A0005V01201617)

Company will pay the Insured daily allowance for covered days as mentioned in the schedule, if insured vehicle is damaged by a covered peril mentioned in section-I of the Policy. In case of Total Loss, Total Theft or Constructive Total Loss, Company shall pay the daily allowance for 60 days or for coverage days as mentioned in the schedule, whichever is higher.

**Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

### Conditions

- The time taken by garage for damages not admissible under section I of Policy will be excluded for calculation of Daily Allowance.
- Maximum two claims shall be admissible under this add on during the policy year.
- For computation of days for Daily Allowance entitlement, the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered for daily allowance entitlement

### Exclusions

- Any repair taking time less than the franchise/deductible mentioned on the schedule
- Any Claim not valid or admissible under Section I
- Vehicle not repaired at garage authorized by Company



### EMI Protection (UIN: IRDAN150A0006V01201617)

Company will pay the Insured the amount, maximum up to the Amount & Number of EMIs (Equated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided

- The damages are covered under Section I (Own Damage) of the policy.
- The vehicle is repaired at a garage authorized by the company.

The Cover is available to opt for 1, 2 or 3 EMIs

### Conditions

- Maximum two claims shall be admissible under this add on during the policy year.
- For computation of 'completed period of 30 days', the start date will be taken as the day following the day on which the insured vehicle is given to garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered.
- The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated.
- Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.



### Additional Towing Expense Reimbursement (UIN: IRDAN150A0007V01201617)

Company will reimburse the additional expenses, subject to the maximum amount & coverage mentioned in the policy schedule, towards cost of towing, protection & removal of the insured vehicle to the nearest repairer in case of the insured vehicle being disabled by the reason of loss or damage covered under this policy provided. That intimation of such loss is given to the company before towing the vehicle from loss location. Maximum two claims shall be admissible under this add on during the policy year.

The quantum of reimbursement under this add-on shall be as below:

Vehicle Category	Min & Max Coverage
Goods Carrying Vehicles - 3 wheelers	Rs 1,000 - Rs 5,000
Goods Carrying Vehicles - Other than 3 wheelers	Rs 5,000 - Rs 50,000
Passenger Carrying Vehicles - 3 wheelers & 2 wheelers	Rs 1,000 - Rs 5,000
Passenger Carrying Vehicles - Taxi	Rs 5,000 - Rs 25,000
Passenger Carrying Vehicles - Others	Rs 5,000 - Rs 50,000
Miscellaneous - Tractors	Rs 5,000 - Rs 50,000
Miscellaneous - Construction Equip	Rs 5,000 - Rs 50,000
Miscellaneous - Others	Rs 5,000 - Rs 50,000

You can refer the list of Company's authorized garages at [www.libertyinsurance.in](http://www.libertyinsurance.in) OR contact our customer care toll free number.

The details furnished above are indicative & do not constitute the entire terms, conditions and exclusions of the Policy. For further details, please visit the nearest office of the Company OR contact our customer care toll free no. **1800-266-5844**.

Liberty General Insurance Limited, 10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, India. Phone: +91 22 6700 1313, Fax: +91 22 6700 1606, Email: [care@libertyinsurance.in](mailto:care@libertyinsurance.in), Toll Free Number: 18002665844. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license. IRDA Registration No. 150, CIN: U66000MH2010PLC209656, UIN: IRDAN150P0033V01201213, ARN: ADVT/2018/March/02.



## Commercial Vehicle Package Policy



Keeping the wheels of business well oiled

Responsibility is our policy



## Who we are

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group.

We are here to provide personal and commercial insurance products and services to cater to our customer's ever-changing needs. Above all, we are here to continue the 100-year-old journey of responsible insurance.

Enjoy the drive, minus the worries.



## Commercial Vehicle Package Policy

### Inclusions

#### Own Damage to the vehicle insured caused by:

- Accident due to external means
- Earthquake, flood, storm, landslide, rockslide
- Burglary, housebreaking or theft
- Fire, explosion, self-ignition, lightning
- Terrorism, riots, strike or malicious act
- Transit by road, rail, inland waterway, lift.

#### Legal liability for third party injury/ death and third party property damage arising out of the use of the vehicle.

#### Additional Covers

Insured can also opt for additional legal liabilities at an additional premium

- Paid driver/cleaner employed in operation of vehicle.
- Employees travelling in/driving the vehicle other than paid driver
- Non fare paying passengers - As per M.V. Act



## Your Policy also includes

Reimbursement of towing charges upto Rs. 750, Rs. 1500 and Rs. 2500 varies depending on the vehicle type.



## Exclusions

- Consequential loss; depreciation; wear and tear.
- Mechanical and electrical breakdown; failure or breakage
- Vehicle being used otherwise than in accordance with limitation as to use.
- Driven by other than the driver stated in driver's clause.
- Damage to a person driving the vehicle without a valid driving license
- Damage to a person driving the vehicle under the influence of drugs or liquor.
- Loss/damage due to war, mutiny or nuclear risk.
- Damage to tyres unless vehicle is also damaged (when liability is limited to 50% of cost of replacement)
- Damage to lamps, mudguards, bonnet, bumper, paints only unless vehicle is also damaged at the same time



## No claim Bonus

If no claim is made or pending during the preceding year(s) of Insurance, you are eligible for a No Claim Bonus.

Period of Insurance	% of Discount on Own damage Premium
Preceding year	20%
Preceding 2 consecutive years	25%
Preceding 3 consecutive years	35%
Preceding 4 consecutive years	45%
Preceding 5 consecutive years	50%



## Fast, Fair and Hassle free claim procedure

Enjoy hassle free claim settlement process with Liberty. Comprehensive support through our dedicated and experienced claims team aims to deliver fast and fair claim services for settlement of your claims.

#### In the event of an incident giving rise to a claim following are the documentation for hassle free claims settlement.

- Immediate intimation to nearest office
- Duly filled and signed claim form
- Driving license
- Registration copy
- Copy of insurance certificate
- Permit copy
- Fitness certificate
- FIR
- Tax paid receipt



## Optional Add on's

#### Depreciation Cover (UIN: IRDAN150A0014V01201213)

It covers Depreciation amount deducted on the value of parts replaced as a result of admissible claim under Own Damage Section (Section I) of policy.

#### Conditions

- Insured Vehicle should be repaired at any of Company's authorized Garage.

For the purpose of this Cover the expression admissible claim shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

#### Exclusions

It does not cover the claims in which vehicle is not repaired at any of the Company's authorized Garage.



#### Consumables Cover (UIN: IRDAN150A0017V01201213)

It covers expenses incurred towards "those items or substances of specific use which at the time of loss are either totally consumed or rendered unfit for further consumption" arising out of damage to the vehicle insured and/or to its accessories.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.

#### Conditions

- The cover under this add-on will be available only for vehicles upto the maximum age of 5 years.
- For any claim to become payable under this add-on, it should be admitted under "Own Damage Section" of the Policy.
- All such costs to be supported with proper bills/invoices only from Garages authorized by the company
- Such repairs to be undertaken within three (3) days of date of loss.

#### Specific Exclusions

- Repairs/Labour bills from Local Garages against the items mentioned under the scope of cover.
- Expenses under this add on in an event of a Total/Constructive Total Loss
- Labour Cost plus Service Tax in respect to such consumables
- Repairs/Labour bills from Local Garages against insured items.



#### Good Transfer Expense Cover (UIN: IRDAN150A0019V01201213)

It cover expenses incurred by the insured towards unloading of the goods from the insured vehicle and loading them to an alternate vehicle, in case insured vehicle is not in a condition to carry goods post accidental damages which are admissible under Own Damage Section of the policy.

#### Special Conditions

- This cover is applicable only for vehicles registered as Goods Carrying.
- Claim should be admissible under Own Damage Section
- Intimation and approval from the company needs to be taken prior to the unloading and loading of goods.
- The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two (2) days from the date of loss

#### Exclusions

- This cover is applicable to Goods Carrying vehicles only
- Insured needs to take approval from the company prior to unloading and loading of goods



#### Roadside Assistance Cover (UIN: IRDAN150A0003V01201617)

It provides assistance through the authorized vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as under:

- Breakdown Support over phone
- On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement)
- Flat tyre support
- Transfer/Transportation in case of Mechanical & Accidental Breakdown.
- Arrangement of alternate keys in case of Locked/Lost keys
- Arrangement of emergency fuel in case the vehicle runs out of fuel
- Battery Jumpstart (only for Light Commercial Vehicles, Three wheeler PCVs & taxies)
- Emptying of the fuel Tank (only for Light Commercial Vehicles, Three wheeler PCVs & Taxies)
- Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

#### Special Conditions

- All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- These services can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

#### Exclusions

- Vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, Special Carriers etc.
- Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- Vehicle carrying inflammable or hazardous chemicals & petroleum products
- Trivial problems (such as non-functional horn/speedometer/air conditioner, Broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilised.
- Cost of making duplicate keys



#### Gap Value Cover (UIN: IRDAN150A0002V01201617)

It insures the difference between the Insured declared value and the purchase price or current replacement value of the vehicle (whichever is lower). It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.