

CUSTOMER INFORMATION SHEET

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

S.No.	Title	Description	Policy/ Clause
1	Product Name	Kiwi Motor - Liability Only Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN171RPMT0002V01202627	
3	Structure	Indemnity & Benefit Both	
4	Interests Insured	<ul style="list-style-type: none"> Liability to third party arising out of use of the insured vehicle Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted) 	B. Section 1 B. Section 2

5	Sum Insured / Motor Insured Declared Value Scope	<ul style="list-style-type: none"> • Please refer your Policy Schedule for detailed Information of Sum Insured under the Policy • For Liability to Third Parties: As per applicable laws and Regulations. • For Personal Accident Cover for Owner-Driver (If opted) – As mentioned in the Policy Schedule • For optional covers (If opted) – As mentioned in the policy schedule and applicable to the coverage 	<p>B Section 1</p> <p>B Section 2</p> <p>B Section 3</p>
6	Policy Coverage	<p>A. Base Cover(s):</p> <p>Section 1: Liability to Third Parties</p> <p>Section 2: Personal Accident Cover for Owner-driver (if opted)</p> <p>B. Optional Cover(s):</p> <ul style="list-style-type: none"> • Owner Driver Accident Cover Booster • Passenger Accident Cover Booster • Accident OPD Cover • Accident Hospital Cover • HospiCash • Legal Assist • Roadside Assistance • Extension of Geographical Area (IMT 1) • Vehicles laid up (Lay-up period declared) (IMT 11A) • Vehicles laid up (Lay-up period not declared) (IMT 11B) • Termination of the undeclared period of vehicle laid up (IMT 11C) • Use of Vehicle within Your own premises (IMT 13) • Use of Vehicle Confined to sites (Applicable to Goods Carrying Vehicles) (IMT 14) • Personal Accident cover to You or any named person other than paid driver or cleaner (IMT 15) • Personal Accident to Unnamed Passengers other than You and the Paid driver and Cleaner (IMT 16) • Personal Accident cover to paid drivers and cleaners (IMT 17) • Personal Accident to Unnamed Hirer/Pillion (IMT 18) • Reduction in the limit of Liability for Property damage (IMT 20) • Legal Liability to paid driver and/or conductor and/or cleaner employed in connection with the operation of the insured vehicle (For all Classes of vehicles.) (IMT 28) • Trailers (IMT 30) 	<p>Section C (1)</p> <p>Section C (2)</p> <p>Section C (3)</p> <p>Section C (4)</p> <p>Section C (5)</p> <p>Section C (6)</p> <p>Section C (7)</p> <p>Section C (8)</p> <p>Section C (9)</p> <p>Section C (10)</p> <p>Section C (11)</p> <p>Section C (12)</p> <p>Section C (13)</p> <p>Section C (14)</p> <p>Section C (15)</p> <p>Section C (16)</p> <p>Section C (17)</p> <p>Section C (18)</p> <p>Section C (19)</p> <p>Section C (20)</p>

6	Policy Coverage	<p>21. Reliability Trials and Rallies (IMT 31)</p> <p>22. Accidents to Soldiers, Sailors, Airmen employed as drivers (IMT 32)</p> <p>23. Commercial/Private Use Extension (IMT 34)</p> <p>24. Hired Vehicles – Driven by Hirer (IMT 35)</p> <p>25. Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act, 1855 (Commercial Vehicles only) (IMT 37)</p> <p>26. Legal Liability to Non Fare Paying Passengers who are not employees of the Insured (Commercial Vehicles only) (IMT 37A)</p> <p>27. Legal Liability to Fare Paying Passengers (IMT 38)</p> <p>28. Legal Liability to persons employed in connection with the operation and/or maintaining and/or Loading and/or Unloading of Motor Vehicles. (For Goods Vehicle) (IMT 39)</p> <p>29. Legal Liability under the Workmen"s Compensation Act, 1923 in respect of the carriage of more than six employees (Excluding the Driver) in goods carrying vehicles (IMT 39A)</p> <p>30. Legal Liability to paid driver and/or Conductor and/or cleaner employed in connection with the operation of Motor vehicle. (For buses, taxis and motorized three/four wheelers under commercial vehicles tariff) (IMT 40)</p> <p>31. Private Carriers (IMT 42)</p> <p>32. Indemnity to Hirer (IMT 45)</p> <p>33. Legal Liability to Passengers (Special Vehicles) (IMT 46)</p> <p>34. Mobile Cranes/Drilling Rigs/ Mobile Plants/Excavators/ Navies/ Shovels/ Grabs/Rippers (IMT 47)</p> <p>35. Extended Cover for Agricultural Trailers (IMT 48)</p> <p>36. Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988) (IMT 49)</p> <p>37. Mobile Shops /Canteens and Mobile Surgeries/ Dispensaries (IMT 51)</p> <p>38. Exclusion of damage while in use as a Tool of Trade (IMT 52)</p> <p>39. Mobile Plant-Inclusion of Liability to the Public Working Risk Where Tool of Trade is used only for work performed in or upon the Vehicle or Trailer (IMT 54)</p> <p>40. Mobile Plant - Inclusion of Liability to the Public Working Risk (All Other Cases) (IMT 55)</p>	<p>Section C (21)</p> <p>Section C (22)</p> <p>Section C (23)</p> <p>Section C (24)</p> <p>Section C (25)</p> <p>Section C (26)</p> <p>Section C (27)</p> <p>Section C (28)</p> <p>Section C (29)</p> <p>Section C (30)</p> <p>Section C (31)</p> <p>Section C (32)</p> <p>Section C (33)</p> <p>Section C (34)</p> <p>Section C (35)</p> <p>Section C (36)</p> <p>Section C (37)</p> <p>Section C (38)</p> <p>Section C (39)</p> <p>Section C (40)</p>
---	-----------------	---	---

7	Add-on Cover	Not Applicable	
8	Loss Participation	Not Applicable	
9	Exclusions	<p>1. Any accidental loss, damage, or liability that happens outside the geographical area listed in your Policy Schedule.</p> <p>2. Any claims resulting from agreements or contracts you have signed (contractual liability).</p> <p>3. Any accidental loss, damage, or liability that occurs while the insured vehicle is:</p> <ul style="list-style-type: none"> • Being used in a way that violates the "Limitations as to Use" section; or • Being driven by any person not listed in the "Driver's Clause." <p>4. Any liability caused by ionisation, nuclear radiation, radioactivity, or nuclear waste.</p> <p>5. Any accidental loss, damage, or liability caused by nuclear weapons.</p> <p>6. Any accidental loss, damage, or liability caused by war, invasion, civil war, rebellion, or similar military actions. If you make a claim during such events, it is your responsibility to prove that the accident was completely unrelated to the conflict. In the absence of a valid proof, we are not liable to make any payment in respect of such a claim.</p> <p>Refer the Policy wordings for the detailed list of exclusions</p>	Section D
10	Special Conditions and Warranties (if any)	<p>1. The insured must inform the Company in writing immediately after any accidental loss or damage. In the event of a claim, the insured must provide all required information and assistance for claim processing. Any letters, notices, summons, or legal documents received must be shared with the Company immediately.</p> <p>2. The insured must also inform the Company in writing as soon as they become aware of any prosecution, inquest, or fatal inquiry related to an incident that may lead to a claim under this Policy.</p> <p>3. In case of theft or any criminal act, the insured must immediately inform the police and cooperate with the Company in all actions required to investigate and pursue the matter.</p>	Section E

4. The insured must not admit liability, make any offer or promise, or settle any claim without prior written consent from the Company. The Company has the right to take over and manage the defence, settlement, or legal proceedings in the name of the insured. The insured must provide full cooperation as required.
5. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During this period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this policy transferred to them or obtain a new insurance policy for the Motor Vehicle.

All such applications should be accompanied by: -

- a. Death certificate in respect of the insured
- b. Proof of title to the vehicle
- c. Original Policy

6. If at the time of occurrence of an event that gives rise to any claim under this policy, there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense.
7. The Company may cancel the Policy on grounds of proven fraud by giving a minimum of 7 days' notice. In such cases, the Policy may be treated as void from inception, and no premium or claims may be payable.
8. Statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law can NOT be cancelled, except in case of double insurance or total loss. In such cases a policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.
9. If the insured vehicle is covered under more than one policy with identical coverage (Double Insurance), then the policy commencing later may be cancelled by you subject to the following:
 - a. Insured by two different offices of the same insurer: 100% refund of premium.
 - b. Insured by two different insurers: Pro-rata refund of premium thereon.

11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Immediate Notice of any Accident to the Company, resulting TP injury/ death/ Property Damage or Injury or death or Owner Driver. 2. Submit Police related document like FIR / Police DD etc., in case there is a Police case. 3. Submit All the Hospital related papers like MLC , Injury report in case of TP Injury or PMR in case of TP death, if available with you 4. Submit Any Court Summon / Notice received by you pertaining to the accident. 5. Submit Driving Licence of the person Driving the vehicle at time of accident / RC / Permit & Fitness (which all are applicable) 6. For owner Driver PA Claim, we will additionally require : <ol style="list-style-type: none"> 1. Permanent Disability Certificate in case of Injury claim. 2. Copy of PMR in case of Death 7. Owner / Driver Claim will be settled in favour of Nominee mentioned in the policy to receive such claim. 	Section E (11)
12	Policy Servicing - Claim Intimation and Processing	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim: You can intimate the claim through calling us, or through our mobile application or website:</p> <ul style="list-style-type: none"> • Toll Free Number – 1800-268-4444 • Email -claims@kiwiinsurance.com • Website – www.kiwiinsurance.com <p>Which will be promptly attended by the Claim Handlers depending upon the geographical area where the damaged vehicle is located / insured event has happened.</p> <p>The Claim Handler will further advise you regarding the process of survey and will be available for assistance throughout your claim settlement process. You can also track the status of your claim by logging into Kiwi’s App.</p> <p>Escalation Matrix when TAT is not satisfied: Please write to the Grievance Officer in case TAT given above is breached.</p>	Section E (11)

13	Grievance Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to our policyholders. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-268-4444 or you may email us at customer.care@kiwiinsurance.com</p> <p>If You are not satisfied with our resolution from above, then You may escalate the matter to the grievance officer at GRO@kiwiinsurance.com</p> <p>For updated details of grievance officer, kindly refer the link:https://www.kiwiinsurance.com/grievance-redressal/</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- www.igms.irda.gov.in</p> <p>If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme The contact details of the Insurance Ombudsman centers are mentioned in Annexure 1 of the policy wordings.</p>	Section E (13)
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 • This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. 	

Declaration by Policy Holder

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

Note:

- All product related documents are available at www.kiwiinsurance.com/downloads
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.