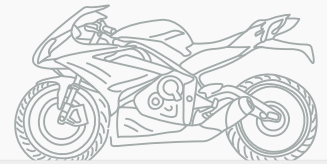
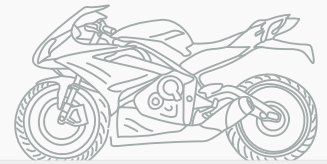


S.NO.	TITLE	DESCRIPTION	POLICY / CLAUSE
1	Product Name	Kiwi Two Wheeler Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN171RPMT0003V01202627	
3	Structure	Indemnity & Benefit Both	
4	Interests Insured	- Loss or Damage to the Vehicle (Own Damage) - Liability to third parties - Personal Accident cover for Owner- Driver (If opted)	B. Section 1 B. Section 2 B. Section 3
5	Sum Insured / Motor Insured Declared Value Scope	- Please refer your Policy Schedule for detailed Information of Sum Insured under the Policy - For Loss of or Own Damage to the Vehicle Insured – As per IDV agreed by customer and Mentioned in the Policy - Schedule 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 - Motor - Insured Declared Value (IDV) Scope: The IDV of your vehicle and any accessories is set based on the manufacturer's listed selling price of your vehicle's brand and model at the start of the policy or upon renewal. This value adjusts each year according to the depreciation rates specified in the policy wording. - During your policy period, the IDV serves as the Market Value for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss claims without further depreciation. Your vehicle will be declared a CTL if the total cost of retrieval or repair exceeds 75% of the IDV, in line with your policy's terms and conditions.	Section 1(5)
6	Policy Coverage	A. Base Cover(s): Section 1: Loss or Damage to the Vehicle (Own Damage) Section 2: Liability to Third Parties Section 3: Personal Accident Cover for Owner- Driver (if opted) B. Optional Cover(s): - Zero Depreciation - Cover Return to Invoice - Consumables Cover Owner - Driver Accident Cover Booster - Passenger Accident Cover Booster - Towing Booster - Engine Secure - Rim & Tyre Secure - InstaCash - Roadside Assistance - Accident OPD Cover - Accident Hospital Cover - HospiCash - EV-Battery Secure - EV Charger Secure - EV Charger-Liability Cover - EV Charger-Home Secure - Legal Assist - Rider Gear Cover - Screen Secure - Shine Secure - On-Road Robbery Cover - Income Secure - Service Voucher - Extension of Geographical Area (IMT 1) - Discount for membership of recognised automobile associations (IMT 8) - Discount for specially designed/modified vehicle for the blind, handicapped and mentally challenged persons (IMT 12) - Use of Vehicle within Your own premises (IMT 13) - 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) - Cover for imported vehicles without customs duty (IMT 19) - Reduction in the limit of Liability for Property damage (IMT 20) - Voluntary Deductible (IMT 22A) - Electrical /Electronic fittings (Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle) (IMT 24) - Fire and/or Theft risks only (IMT 26) - Liability and Fire and/or Theft (IMT 27) - 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) - Reliability Trials and Rallies (IMT 31) - Loss of Accessories (IMT 33)	- Section C(1) - Section C(2) - Section C(3) - Section C(4) - Section C(5) - Section C(6) - Section C(7) - Section C(8) - Section C(9) - Section C(10) - Section C(11) - Section C(12) - Section C(13) - Section C(14) - Section C(15) - Section C(16) - Section C(17) - Section C(18) - Section C(19) - Section C(20) - Section C(21) - Section C(22) - Section C(23) - Section C(24) - Section C(25) - Section C(26) - Section C(27) - Section C(28) - Section C(29) - Section C(30) - Section C(31) - Section C(32) - Section C(33) - Section C(34) - Section C(35) - Section C(36) - Section C(37) - Section C(38) - Section C(39)



S.NO.	TITLE	DESCRIPTION	POLICY / CLAUSE
7	Add-on Cover	Not Applicable	
8	Loss Participation	Compulsory Deductible: This is the minimum deductible amount that you need to pay while making a claim: INR 100 - Voluntary Deductible applicable to Section 1- Loss of or Damage to the Vehicle Insured (applicable only if opted) Deductible <%> of each claim, as mentioned in Policy Schedule. InstaCash (Optional Cover): Deductible of <> Days. HospiCash (Optional Cover): Deductible of <> Days.	- Section F (4) - Section C(33) - Section C(9) - Section C(13)
9	Exclusions	- Any accidental loss, damage, or liability that happens outside the geographical area listed in your Policy Schedule. - Any claims resulting from agreements or contracts you have signed (contractual liability). - Any accidental loss, damage, or liability that occurs while the insured vehicle is: a. Being used in a way that violates the "Limitations as to Use" section; or b. Being driven by any person not listed in the "Driver's Clause." - Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss - We will not pay for loss of or damage to any externally fitted non-electrical accessories unless same is opted by you by payment of additional premium) and recorded in the policy schedule - Any liability caused by ionisation, nuclear radiation, radioactivity, or nuclear waste. - Any accidental loss, damage, or liability caused by nuclear weapons. - 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. Refer the Policy wordings for the detailed list of exclusions	Section E
10	Special Conditions and Warranties (if any)	- 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. - 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. - 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. - 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. - At any stage after an event leading to a claim under Section II, the Company may choose to pay the full amount of its liability under that section and discontinue handling any defence, settlement, or legal proceedings thereafter. - The Company may, at its discretion repair, restore, or replace the insured vehicle or its parts/accessories; or settle the claim in cash. - 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: - - Death certificate in respect of the insured - Proof of title to the vehicle - Original Policy - The Insured shall take all reasonable steps to protect the insured vehicle from loss or damage and ensure it is properly maintained in efficient condition. - 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 loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense. - 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. - We will refund proportionate premium for unexpired policy period, if the term of the policy is up to 1 year and there is no claim(s) made in the policy period. - We will refund premium for the unexpired policy period, in respect of policy with the term more than 1 year and the risk coverage for such policy years has not commenced. - If the "Own Damage Cover" under your policy is cancelled during the policy period, then your policy shall be governed by the standard terms and conditions of "Act Only" policy for the Third Party cover during the remaining period of the policy.	Section F

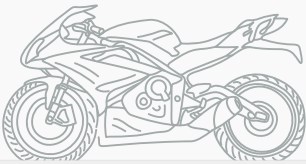


S.NO.	TITLE	DESCRIPTION	POLICY / CLAUSE
10	Special Conditions and Warranties (if any)	14. Statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law can NOT be cancelled, except in case of double insurance or total loss. In such cases a policy can be cancelled only 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. 15. 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.	• Section F
11	Admissibility of Claim	• Notice of claim must be given immediately after an actual or potential loss occurs, or as soon as within reasonable time.. • In case of theft, the insured must inform both the Police and the insurer within 48 hours and obtain an FIR or written acknowledgement from the Police. • Keep the following details ready when contacting the call centre: 1. Your Contact Numbers 2. Policy Number 3. Name of Insured 4. Date & Time of loss 5. Location of loss 6. Nature of Loss 7. Place & Contact Details of the person at the loss location Note: You may be asked for additional documents / information at the time of claim like: 1. Drivers' License copy / DL Number 2. FIR in case of theft / TP Liability claim 3. Police Final report. 4. Bills / Cash Memos for the repair of the vehicle in case of reimbursement claims. The above list is indicative and additional documents/information may be sought for verification of facts related to your claim , if required Other: 1. In the event the claim is not settled within timelines prescribed by IRDAI, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of intimation till the date of actual payment. 2. Failure to furnish evidence within the time required shall not invalidate nor reduce any claim if, You can satisfy Us that it was not reasonably possible for You to give the proof within such time. 3. In case of Total Loss and/or Theft claim, applicable subsidy amount availed as per government policy will be reduced from IDV for claim settlement. 4. Sample Calculation for a Partial Loss OD claim without any optional Covers: I. Gross assessed Liability by the Surveyor: ₹20000.00 II. Less: Depreciation (In case applicable): ₹3000.00 III. Net assessed Liability (I -II): ₹17000.00 IV. Less: Compulsory Deductible: ₹2000.00 V. Payable claim amount: ₹15000.00 5. Sample Calculation for a Total loss settlement on Cash Loss basis (without any optional cover) I. IDV of the vehicle: ₹200000.00 II. Less: Assessed value of Salvage based on competitive quotes / submitted by Insured: ₹50000.00 III. Less : Compulsory Deductible: ₹2000.00 IV. Payable Claim Amount: ₹148000.00 Please note that these are sample calculations ,and actual calculations may differ on a claim to claims basis.	• Section F (13)
12	Policy Servicing - Claim Intimation and Processing	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: • Toll Free Number – 1800-268-4444 • Email - claims@kiwiinsurance.com • Website – www.kiwiinsurance.com Which will be promptly attended by the Claim Handlers depending upon the geographical area where the damaged vehicle is located / insured event has happened. 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. Turn Around Time (TAT) for claims settlement: The decision on the OD claim shall be made within seven days of receipt of the surveyor's report if applicable or within 15 days from the loss intimation. Escalation Matrix when TAT is not satisfied: Please write to the Grievance Officer in case TAT given above is breached.	• Section F (13)



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
13	Grievance Redressal and Policyholders Protection	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 If You are not satisfied with our resolution from above, then You may escalate the matter to the grievance officer at GRO@kiwiinsurance.com For updated details of grievance officer, kindly refer the link:https://www.kiwiinsurance.com/grievance-redressal/ Grievance may also be lodged at IRDAI Integrated Grievance Management System- www.igms.irda.gov.in 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.	• Section F (15)
14	Obligations of the Policyholder	• 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.

<Signature of the Policyholder>

<Name of Policyholder>

Place: <<XYZ>>

Date: <<XYZ>>

Note:

- All product related documents are available at www.kiwiinsurance.com
- 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.