

# Kshema Private Car Liability Only Policy

## Policy Wordings

### **Section I Operative Clause**

WHEREAS You the Insured named in the Schedule chose this **Kshema Private Car Liability Only Policy** and have applied to us, **Kshema General Insurance Limited** for insurance cover as stated in the policy. You further gave us the information about yourself through written Proposal form and/or Digital Proposal on the platform of Kshema mobile Application and based on your confirmation that the information submitted is true and correct and having received the premium paid by you, we promise to provide you insurance as stated in the Policy Schedule subject to the terms, conditions, provisions and exclusions set out in this Policy or as contained in any endorsement that may be issued.

Proposal, Policy wording, Policy schedule, Declarations and any Endorsements thereto shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout unless specified otherwise.

Throughout this policy, the words "You", "Your", "Yourself" refer to the named insured shown in the policy schedule. The words "We", "Us", "Our" and "Company" refer to Kshema General Insurance Limited.

### **NOW THIS POLICY STATES:**

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

### **Section II Scope of Cover**

#### **1. Liabilities to Third Parties**

Subject to the limits of liability as laid down in the Schedule hereto we will pay you in the event of an accident caused by or arising out of the use of the vehicle against all sums which you become legally liable to pay in respect of:

- Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, we will not be liable where such death or injury arises out of and in the course of the employment of such person by you.
- Damage to property other than property belonging to you or held in trust or in the custody or in your control.

2. We will pay all costs and expenses incurred with its written consent.

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3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, we will pay any driver who is driving the vehicle on your order or with your permission provided that such driver shall as though he/she was the insured observe, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy we will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company at its own option
  - Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy; and
  - Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

**Avoidance of Certain Terms and Right of Recovery**

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But you have to repay us all the sums paid by us in which we would not have been liable to pay but for the said provisions.

**Application of Limits of Indemnity**

In the event of any accident involving indemnity to more than one Person/Property any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all Persons/Property indemnified and such indemnity shall apply in priority to the insured.

**II. PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, we undertake to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from your vehicle or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSATION
i. Death	100% of CSI
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii. Loss of one limb or sight of one eye	50% of CSI

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iv. Permanent total disablement from injuries other than named above resulted in 100 % disability.	100% of CSI
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Provided always that.

- 1) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakhs during any one period of insurance.
- 2) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
  - (a) intentional self-injury or suicide or attempted suicide or physical defect or infirmity or
  - (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

This cover is subject to

- a) the owner-driver is the registered owner of the vehicle insured herein.
- b) the owner-driver is the insured named in this policy.
- c) the owner-driver holds a valid and effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

**Section III Exclusions**

1. We will not be liable in respect of any claim arising whilst the vehicle insured herein.
  - Being used otherwise than in accordance with the 'Limitations as to Use' or
  - Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
2. We will not be liable in respect of any claim arising out of any contractual liability.
3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, we will not be liable in respect of death arising out of and in the course of employment of a person in your employment or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.
4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, we will not be liable in respect of death or bodily injury to any being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.
5. We will not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, you have to prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or

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contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

6. We will not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

**Section IV Conditions**

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to us, immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to us, immediately on receipt by you. Notice shall also be given in writing to us, immediately You, shall have knowledge of any impending prosecution, inquest, or fatal inquiry in respect of any accident which may give rise to a claim under this Policy.
2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of You, without the written consent of us, which shall be entitled if it so desires, to take over and conduct in the name of yours, the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and You shall give all such information and assistance as we may require. If we make any payment in settlement of any claim and such payment includes any amount not covered by this Policy, You shall repay to Us the amount not so covered.
3. You have to take all reasonable steps to maintain the Your vehicle in efficient condition and we will have at all times free and full access to examine Your vehicle or any part thereof or any driver or employee of Yours.
4. Cancellation Clause:
  - I. You can cancel the policy at any time during the term, by informing us. In case you cancel the policy, you are not required to give reasons for the cancellation.

We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.

- II. Under no circumstances will the Company cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.
- III. We will –
  - a) Refund proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
  - b) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
  - c) In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances. In case of policy term is more than 1 year, the premium for the year where risk has commenced will not be refunded and the premium for unexpired period shall be refunded in full.

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5. 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, we will not be liable to pay or contribute more than its ratable proportion of any compensation, cost, or expense.
6. The due observance and fulfilment of the terms, conditions, and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of us to make any payment under this Policy.
7. 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 the said 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 the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to us accordingly within the aforesaid period. 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.
  - d) Driving license of Insured and driver
  - e) Fitness and PUC
  - f) FIR Copy with Postmortem report and Inquest

In Case of Third Party claims:

- (a) FIR Copy with police documents and medical documents
- (b) Driving License of driver at the time of accident
- (c) Fitness and PUC

**Section V Grievance Redressal Clause**

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows:

1. For resolution of any query or grievance, You may contact the Policy issuing office or email Us at [customer.support@kshema.co](mailto:customer.support@kshema.co) or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4<sup>th</sup> Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016.
2. If You are not satisfied with the resolution provided, you may escalate to our Nodal Desk E-mail [gro@kshema.co](mailto:gro@kshema.co) or raise the grievance through our website at <https://kshema.co/grievance-redressal/>
3. In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI. Through Bima Bharosa You can register Your complaint online and track its status. For registration, please visit Website <https://bimabharosa.irdai.gov.in/>
4. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at <https://www.cioins.co.in>.

Insurance Ombudsman Offices in India:

The contact details of the **Insurance Ombudsman** offices are as below.



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S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman,	Jurisdiction	Telephone No.	Email
1.	AHEM DABAD	Shri Collu Vikas Rao	Insurance Ombudsman	Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001.	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	079 - 25501 201/02	<a href="mailto:io.ahmedabad@cioins.co.in">io.ahmedabad@cioins.co.in</a>
2.	BENGALURU	Ms Neerja Kapur	Insurance Ombudsman	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078.	Karnataka	080 - 26652 048 / 26652 049	<a href="mailto:io.bengaluru@cioins.co.in">io.bengaluru@cioins.co.in</a>
3.	BHOPAL	Shri Ajay Kumar	Insurance Ombudsman	1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011.	Madhya Pradesh, Chhattisgarh.	0755 - 27692 01 / 27692 02 / 27692 03	<a href="mailto:io.bhopal@cioins.co.in">io.bhopal@cioins.co.in</a>
4.	BHUBANESWAR	Shri. Bimbadhar Pradhan	Insurance Ombudsman	62, Forest park, Bhubaneswar – 751 009.	Odisha	0674 - 25964 61 / 2596 455/2 59642 9/259 6003	<a href="mailto:io.bhubaneswar@cioins.co.in">io.bhubaneswar@cioins.co.in</a>
5.	CHANDIGARH	Ms Alka Jha	Insurance Ombudsman	Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	0172- 27064 68	<a href="mailto:io.chandigarh@cioins.co.in">io.chandigarh@cioins.co.in</a>

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6.	CHENNAI	Shri. K.Vinaya k Rao	Insurance Ombudsman	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).	044 - 24333 668 / 24333 678	<a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a>
7.	DELHI	Ms Sunita Sharma	Insurance Ombudsman	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	011 - 46013 992/2 32135 04/23 23248 1	<a href="mailto:oio.delhi@cioins.co.in">oio.delhi@cioins.co.in</a>
8.	GUWAHATI	Shri. Ajay Kumar Sharma	Insurance Ombudsman	Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	0361 - 26322 04 / 26022 05 / 26313 07	<a href="mailto:oio.guwahati@cioins.co.in">oio.guwahati@cioins.co.in</a>
9.	HYDERABAD	Ms G Shobha Reddy	Insurance Ombudsman	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	040 - 23312 122 / 23376 991 / 23376 599 / 23328 709 / 23325 325	<a href="mailto:oio.hyderabad@cioins.co.in">oio.hyderabad@cioins.co.in</a>
10.	JAIPUR	Shri Satyajeet Rajan	Insurance Ombudsman	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan	0141 – 27403 63	<a href="mailto:oio.jaipur@cioins.co.in">oio.jaipur@cioins.co.in</a>
11.	KOCHI	Shri Pradeep Kumar Jain	Insurance Ombudsman	10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	0484 – 23587 59	<a href="mailto:oio.kochi@cioins.co.in">oio.kochi@cioins.co.in</a>

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				Ground,M.G.Road, Kochi - 682 011.			
12.	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	West Bengal, Sikkim, Andaman & Nicobar Islands.	033 - 22124 339 / 22124 341	<a href="http://oio.kolkata.cioins.co.in">oio.kolkata.cioins.co.in</a>
13.	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh,	0522 - 40020 82 / 35006 13	<a href="http://oio.lucknow.cioins.co.in">oio.lucknow.cioins.co.in</a>



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					Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.		
14.	MUMBAI	Ms Sarojini S Dikhale	Insurance Ombudsman	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.	022 - 69038 800/2 7/29/3 1/32/3 3	<a href="mailto:cio.mumbai@cioins.co.in">cio.mumbai@cioins.co.in</a>
15.	NOIDA	Shri Bimbadhar Pradhan	Insurance Ombudsman	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301.	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad,	0120-25142 52 / 25142 53	<a href="mailto:oida@cioins.co.in">oida@cioins.co.in</a>

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					Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.		
16.	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	0612- 25470 68	<a href="mailto:oio.patna@cioins.co.in">oio.patna@cioins.co.in</a>
17.	PUNE	Shri Sunil Jain	Insurance Ombudsman	Jeevan Darshan Bldg., 3rd Floor, C.T.S. No's. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	020- 24471 175	<a href="mailto:oio.pune@cioins.co.in">oio.pune@cioins.co.in</a>
18.	THANE	Shri Umesh Sinha	Insurance Ombudsman	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and <b>wards of Mumbai</b> , M/East, M/West, N, S and T."	022- 20812 868/6 9	<a href="mailto:oio.thane@cioins.co.in">oio.thane@cioins.co.in</a>

\*Note: As the above ombudsmen contact details may change from time to time, we suggest you to refer the <https://www.cioins.co.in> for an updated list.

## INDIA MOTOR TARIFF – ENDORSEMENTS

**Kshema Private Car Liability Only Policy****UIN: IRDAN162RPMT0009V01202425****IMT. 1. Extension of Geographical Area**

In consideration of the payment of an additional premium of INR .....it is hereby understood and agreed that

notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the

... /.../..... to the ... /... /..... (both days inclusive) be deemed to include. \*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured/ injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NOTE: \*Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/ Bangladesh as the case may be.

**IMT. 16. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner**

{For vehicles rated as Private cars (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSATION
I. Death	100% of CSI
II. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
III. Loss of one limb or sight of one eye	50% of CSI
IV. Permanent total disablement from injuries other than named above resulting in 100% disability.	100% of CSI

Provided always that:

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of INR \* during any one period of insurance in respect of any such person.
- 2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- 4) Not more than ..... \*\* persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

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## NOTE:

1. \* The Capital Sum Insured (CSI) per passenger is to be inserted.
2. \*\* The registered sitting capacity of the vehicle insured is to be inserted.

**IMT. 17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors**

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

NATURE OF INJURY	SCALE OF COMPENSATION
i. Death	100% of CSI
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii. Loss of one limb or sight of one eye	50% of CSI
iv. Permanent total disablement from injuries other than named above	100% of CSI

Provided always that

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of INR 15,00,000/- \* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

NOTE: \* The Capital Sum Insured (CSI) per person is to be inserted.

**IMT. 20. Reduction in the Limit of Liability for Property Damage**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured. In consideration of this reduction in the limit of liability a reduction in premium of INR ..... \* is hereby made to the insured.

Subject otherwise to the terms conditions limitations and exceptions of the policy.

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In consideration of an additional premium of Rs. .... notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that.

1. This Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees.
  2. The insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.
  3. The insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
  4. In the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.
- Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

NOTE: \*In case of motorized two wheelers (not used for hire or reward) delete this para.

**IMT. 29. Legal Liability to Employees of the Insured other than Paid Driver and/or Conductor and/or Cleaner who may be travelling or driving in the Employer's Car {Private Cars only/ Motorised Two Wheelers (not for hire or reward)}**

In consideration of the payment of an additional premium @ Rs.25/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than .....\* employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

NB. \* To insert the number of employees for which the premium has been paid.