FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

Date : 17/07/2025

To renew SMS, REN to 9222211100

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Policy No. : VE097106
SHAILESH SHRIDHARRAO JOSHI
A/P SAMTA COLONY MAJALGAON,
TQ MAJLAGAON,
BEED,
Beed,
Maharashtra, Pincode : 431131
Telephone(Mob) : 8805270002
Email Id : SPARKPOLICY@GMAIL.COM
Intermediary Name : Probus Insurance Broker Limited - BRR PPV

Dear SHAILESH SHRIDHARRAO JOSHI

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VE097106**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Note: We request you to read the Customer Information Sheet (CIS) available towards the end of the document. It provides you the necessary information about your policy and its benefits. Please send us your acknowledgment confirming receipt for the CIS and that you've read it as well, by clicking on this link
https://online.fggeneral.in/CustomerDeclaration/CustomerCareWeb/index?policyno=VE097106&Source=PASIA

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit **https://digitallocker.gov.in/**

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:
Future Generali India Insurance Company Limited
4th Floor, Windfall
Sahar Plaza Complex
Andheri Kurla Road, J.B.Nagar
Andheri (East), Mumbai
Maharashtra, 400059

For Future Generali India Insurance Co. Ltd.

(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.
Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

Signature Not Verified

Digitally signed by DS FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED 01
Date: 2025.07.17 16:23:33 IST
Reason:
Location: Mumbai

Tax Invoice

INSURED DETAILS			
Policy Number	: VE097106	**Address of Service Provider**	: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode - 400059
Invoice Number	: 202527PNT0117027		
Reverse Charge	: No	**Area Code**	: Andheri Branch Office
Name of Insured/Proposer	: SHAILESH SHRIDHARRAO JOSHI	**FGI State Code**	: 27
Address	: A/P SAMTA COLONY MAJALGAON, TQ MAJLAGAON, BEED, Beed, Maharashtra, Pincode- 431131	**FGI GSTIN Number** **FGI PAN Number**	: 27AABCF0191R2Z8 : AABCF0191R
Place of Supply(State Code)	: 27	**Intermediary Name \ Code**	: Probus Insurance Broker Limited \ 60047581
GSTIN / UIN Number	: -	**Date of Issue / Invoice Date**	: 17/07/2025
Period of Insurance	: From 00:00 hours of 18/07/2025 To Midnight of 17/07/2026	**HSN**	: 997134
		Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 2,919.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		2,474.00
Add : CGST	9%	222.66
Add : SGST	9%	222.66
Add : Cess		-
Total (Rounded to nearest rupee)		2,919.00

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

(Authorised Signatory)

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 17/07/2025

Future Secure Private Car (Liability Only)

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

Policy Servicing Office : Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode- 400059., Tel_No: -

Policy No.	: VE097106	**Period of Insurance**	: From 00:00 hrs of 18/07/2025 To Midnight of 17/07/2026.
Insured	: SHAILESH SHRIDHARRAO JOSHI		
CKYC_No.	:		
Address	: A/P SAMTA COLONY MAJALGAON, TQ MAJLAGAON, BEED, Beed, Maharashtra, 431131	**Covernote No**	: - Dated: Zone: B
		Intermediary Name/Code	: Probus Insurance Broker Limited / 60047581
		Telephone(Hom)	: 7304332968
		Email ID	: care@probusinsurance.com
GSTIN Number	: -	**FGI GSTIN Number**	: 27AABCF0191R2Z8

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
MH23AD0946 BEED	MARUTI SUZ ALTOLXI BS-IV	F8DN5000308	MA3EUA61S00212401	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2013	796	Saloon	5	2,919.00

DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holding an effective Learner’s License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed “AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY”. For legal interpretation English version will be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings.
2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/
3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal
4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not.

Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory DeductibleUnder Sec I - NA

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

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ADDITIONAL EXCESS – NIL
The nominee for Compulsory PA to owner driver cover is 01) LEGAL HEIR, aged :24 Years, Relationship : Child, Nomination % : 100%

Policy No : VE097106	Period Of Insurance : From 00:00 hrs of 18/07/2025 To Midnight of 17/07/2026

INSURED'S DECLARED VALUE

For Vehicle -₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories-₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
-	-	-	-	-	

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Total Own Damage Premium (A) (rounded off)		0
B-LIABILITY		
Basic Premium including Premium for TPPD	2,094.00	
Add : Compulsory PA to Owner-Driver Rs. 15 lacs	330.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,474.00
Total Annual Premium (A+B)		2,474.00
Total Premium for the Policy Period		2,474.00
Goods and Service Tax		445.32
Total Premium (rounded off)		2,919.00

Class of Vehicle: Private Car	Subject to Endorsement Nos. 28 ,15 ,

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

POS Name / Pan No : **INNUSMAHIBUBSHAIKH INNUSMAHIBUBSHAIKH / DOKPS2675E**

Receipt No : X2825537
Date of Issue : 17/07/2025
Place of Issuance : Mumbai*

*Address as mentioned below

(Authorized Signatory)

Note:This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 17/07/2025

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs.0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act,1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office,Fort, MUMBAI-400001.,vide this Order No.(NO.LOA/ENF-2/CSD/44/2025/(Validity Period Dt. 23-04-2025 To Dt. 31-03-2027)/OW No. 1355, Dated 16-04-2025.) GRN NO. MH000303213202526E, Dated 07-04-2025, Bank Of Maharashtra And DEFACE NO. 0000408586202526, 16-04-2025.

Product UIN : IRDAN132RP0001V06201213

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

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Dear SHAILESH SHRIDHARRAO JOSHI,

We wish to inform you that the Insurance policy number VE097106 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure Private Car (Liability Only) - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	SHAILESH SHRIDHARRAO JOSHI
2	Registration address of the Insured	A/P SAMTA COLONY MAJALGAON, TQ MAJLAGAON, BEED, Beed, Maharashtra, 431131
3	Communication address of the Insured	A/P SAMTA COLONY MAJALGAON, TQ MAJLAGAON, BEED, Beed, Maharashtra, Pincode :- 431131
4	Residence Telephone no	
5	Mobile no	8805270002
6	Email id	SPARKPOLICY@GMAIL.COM
	Policy Details	
7	Policy Number	VE097106
8	Risk start time and date	18/07/2025/00:00
9	Risk end date	17/07/2026
10	Renewal NCB %	0%
	Vehicle Details	
11	Make and Model of vehicle insured	MARUTI SUZ ALTOLXI BS-IV
12	Registration No	MH23AD0946
13	Engine No	F8DN5000308
14	Chassis No	MA3EUA61S00212401
15	Cubic Capacity	796
16	Year of Manufacturing	2013
17	RTO where vehicle is/will be registered	BEED
18	Seating Capacity	5
19	Date of Registration / Purchase	02/05/2013
20	Usage of the vehicle	PV
21	Fuel Type	Petrol
22	Hypothecation/Lease/Hire Purchase	
23	Bank Name	
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle)	Yes
	Previous Insurance Details	
25	Previous Insurer Name	
26	Expiring Policy No	
27	Expiring Policy Expiry Date	
28	No Claim Bonus % under expiring policy	0.00 %
29	Is there any claim in expiring policy	-
	IDV Details	

30	Vehicle IDV on Renewal	₹.-
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. 15 lacs	Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0)PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Not Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Not Opted
Nominee Details		
64	Nominee Name	LEGAL HEIR
65	Nominee Relationship with Insured	Child
66	Nominee Age in Y or M	24Y
67	Nominee %	100
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.

ENDORSEMENTS

(Attached to and forming part of policy)

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars Including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium It rs hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily Injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle Insured 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:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

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 Rs.........*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.

*The capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/-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 Company 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.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

CUSTOMER INFORMATION SHEET

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

SI. No.	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	Future Secure Private Car (Liability Only) (Liability Only)	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0001V06201213	NA
3	Structure	Indemnity Benefit Payment	NA
4	Interests Insured	Private Car Insured	NA
5	Sum Insured / Motor Insured Declared Value Scope	-	NA
6	Policy Coverage	1. Legal Liability to Third parties (TP) for personal injury and property damage resulting from accident 2. Compulsory Personal Accident (CPA) Cover for Owner-Driver	Section I Section II
7	Add-on Cover	No Add-ons available under this product	NA
8	Loss Participation	NA	NA
9	Exclusions	1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein a. being used otherwise than in accordance with the "Limitations as to Use" or b. 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. The Company shall 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, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured 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, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) 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. The Company shall 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	General Exceptions

		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, the Insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or 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. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. **Refer policy wordings for complete details on exclusion**	
10	Special Conditions and Warranties (if any)	NIL	NA
11	Admissibility of Claim	• The broad principle of admissibility / denial of claims – The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals.	NA
12	Policy Servicing - Claim Intimation and Processing	• Toll free / IVRS number: 1800-220-233/1860-500-3333/022-67837800 • Website: https://www.futuregenerali.in • Email: Fgcare@futuregenerali.in • Details of designated company officials to be contacted in time of claim - Branch Manager Address: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode-400059., Tel_No : - • The policy covers only Third-Party liability claims which are directly filed before the MACT (Motor Accident claims Tribunal) and the liability is decided by the tribunals.	NA
13	Grievance Redressal and Policy holders Protection	• State the brief details of Protection of Policyholder's Interest- Policies | Future Generali • Details of Grievance Redressal Officer of the Insurer- Fgcare@futuregenerali.in • Bima Bharosa Portal- https://bimabharosa.irdai.gov.in/ • Ombudsman- https://www.cioins.co.in/Ombudsman	NA
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 • Non-disclosure of material information may affect the claim settlement.	NA

Declaration by the Policy Holder.

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

Place:

Date: (Signature of the Policyholder)

(Authorized Signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note:

i. Website link for documents:- https://general.futuregenerali.in/customer-service/downloads

ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.