

## MOTOR COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER)

### PROSPECTUS

#### Why take Motor Compulsory Personal Accident (Owner-Driver) Policy?

Buying a Motor Compulsory Personal Accident for owner-driver ensures that you and your nominee / legal heir are financially safeguard against any accident that results in bodily injury or death sustained by owner-driver of the Motor vehicle.

#### Why take Acko Insurance?

Acko General Insurance provides the following benefits to its customers:

- Easy buying Process: Buy an insurance policy any-time, anywhere, directly from the official website.
- Guidance from Trained Professionals: Get unbiased insurance related advice from Acko's trained professionals.
- Quick Claim Settlement: When a claim is filed, Acko tries to settle it in a quick and hassle free manner.

#### What is covered?

##### Personal Accident Cover For Owner-Driver

The Company undertakes 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 the vehicle insured or whilst travelling 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%
(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%

#### What is not covered?

It is important to understand the major exclusions of your policy to avoid any unpleasant surprises during claims.

- 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 (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- any accidental death or disability caused sustained or incurred outside the geographical area;
- any accidental death or disability caused sustained or incurred whilst the vehicle insured herein is
  - (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.
- Any accidental death or disability directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.

- Any accidental death or disability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any accidental death or disability directly or indirectly or proximately or remotely occasioned by contributed to 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 consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental death or disability 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.

### Cancellation Policy

The policy may be cancelled at any time by the insured provided no claim has arisen during the completed tenure of the policy, the insured shall be entitled to a return of premium on pro rata basis for the remaining period of the Policy for that tenure.

### How to claim?

Process for claiming under the policy:

- Step 1: Call us on 1860 266 2256 to intimate us about your claim, along with the details of your policy or you can write us a mail on [hello@acko.com](mailto:hello@acko.com) or you can mail the duly filled claim form to us on our Registered Address mentioned on our Website. Our advisors will help you in case of any claim related query.
- Step 2: Submit necessary documents such as Driving License, RC Copy, Post-Mortem report and Police FIR Copy.

### Prohibition on rebates

Section 41 of the Insurance Act 1938 stipulates 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 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 prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

### Contact us

You can reach to us through any of the following methods:

- Call us on our toll free number 1860 266 2256
- Write to us at [hello@acko.com](mailto:hello@acko.com)
- Visit our website [www.acko.com](http://www.acko.com)