



Prospectus

Motor Liability Only Policy

UIN : IRDAN150RP0034V01201213

Annexure I - Prospectus
Liability Only Insurance Policy

Introduction

The Policy covers any motor vehicle including but not limited to private car, goods carrying/ passenger vehicle, motor cycle (including a side car) registered under Motor Vehicles Act 1988, when used in a public place.

Coverage

The Policy covers the following contingencies:

1. Insured's legal liability, as per Motor Vehicles Act, arising out of accident caused by or arising out of the use of the vehicle anywhere in India.
2. Such liability as above in respect of injury (fatal or non fatal) to any third party and damage to any third party property.

Basis of indemnity:

The Policy pays as follows:

1. Subject to limit of liability laid down in the Motor Vehicles Act, the Policy pays the Insured's legal liability for death / disability for third party.
2. Loss or damage to third party property; liability for claimant's cost is also met.
3. All costs and expenses incurred with the Company's written consent

Exclusions

1. Contractual liability.
2. When vehicle is used outside the geographical area; when used contrary to limitation as to use; driven by a person other than the driver stated in Driver's clause
3. War perils, nuclear perils and drunken driving

Rating

Rating will be as per the rates defined by IRDA.

For more details on the above policy, please visit our office nearest to you. Our executives will be pleased to furnish further details.