

## **GOODS CARRYING VEHICLE PACKAGE POLICY**

### **Why Goods Carrying Vehicle Package Policy?**

This package policy is designed to cater to the complete insurance requirements of your automobile. It protects your financial investment in your automobile if it is damaged due to an accident

### **What the Policy covers?**

Raheja QBE's Goods Carrying Vehicle Package Policy extends coverage to the vehicle against the following:

1. Fire explosion self ignition or lightning
2. Burglary housebreaking or theft;
3. Riot and strike
4. Earthquake (fire and shock damage)
5. Flood typhoon hurricane storm tempest inundation  
cyclone hailstorm frost
6. Accidental external means
7. Malicious act
8. Terrorist activity
9. Whilst in transit by road rail inland-waterway lift  
elevator or air
10. Landslide rockslide

The policy also covers you against your Legal Liability to Third Parties for Death or Bodily Injury as required by the Motor Vehicle Act. Third Party Property Damage caused by an accident involving your vehicle is also covered up to a limit of Rs. 750,000. Personal Accident cover is also provided to the Owner Driver of the vehicle.

### **What the Policy does not cover?**

This policy does not provide coverage for the following:

1. Policy Excess - This is the first amount of any claim that you have to bear
2. Depreciation, Wear & Tear
3. Consequential Loss
4. Mechanical or Electrical breakdown
5. Damage to Tyres unless vehicle is damaged at the same time
6. Driving without an Effective Driving License
7. Driving under the Influence of Alcohol/Drugs

For complete list of exclusions sections please refer to our Policy document.

### **What can be covered by paying additional premium?**

The policy can be extended by paying additional premium. Some of the important extensions are:

1. Loss of accessories.
2. Personal Accident cover to you or any named person (other than employees)
3. Personal Accident cover to Paid Driver/Conductor/Cleaner
4. Legal liability to paid Driver/Conductor/Cleaner
5. Legal liability to non-fare paying passenger

### **What to do in the event of a claim?**

1. Initiate Loss minimization measures.
2. Call Raheja QBE Call Centre on Toll Free No: 1800 102 7723 (9 am to 8 pm, Monday to Saturday)
3. Please provide necessary assistance to surveyor or company officials for finalization of loss.
4. Ensure first-aid/medical help for the injured persons.
5. Inform incident to Public Authorities.
6. Notify loss by email to [customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com)
7. Raheja QBE will depute an IRDA licensed surveyor to attend to the loss
8. Please furnish required documents and any clarifications that may be sought.

### **Duty of Disclosure:**

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions asked.

### **Dispute Resolution:**

Raheja QBE will take all steps to meet your expectations from this policy. However it is possible, that there could be a complaint relating to any of the following:

1. Any partial or total repudiation of claims by the insurance companies
2. Dispute on the legal construction of the policy wordings in case such dispute relates to claims
3. Delay in settlement of claims
4. Non-issuance of any insurance document to customers after receipt of premium
5. Dispute with regard to premium paid or payable in terms of the policy

For resolution of such complaints RQBE has developed a Grievance Redressal mechanism.

At your request, the Dispute will be considered afresh by the Grievance Redressal Committee of RQBE. If you are not satisfied with the decision of the Grievance Redressal Committee you may refer your case to the Insurance Ombudsman.

### **Product Information Statement:**

This Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy attached with this statement represents the legal contract between yourself and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If you need any clarification on coverage please call your nearest RQBE office or your insurance advisor.

### **Important Note:**

The details furnished above are only a summary of product features and do not describe the entire terms, conditions and exclusions of the Policy. For further details or clarifications on the Policy, contact RQBE officials or your insurance advisor. We shall be pleased to furnish further details.