

**CUSTOMER INFORMATION SHEET**  
**LONG TERM TWO WHEELER INSURANCE-LIABILITY ONLY**

S. No	Title	Description															
<b>1</b>	<b>Product Name</b>	<b>“Liability Only Long Term Two Wheeler Insurance Policy”</b>															
<b>2</b>	<b>What am I covered for</b>	<p><b>A. Liability to Third Party:</b> Provides Protection against -</p> <p>Any legal liability arising out of the use of the vehicle, towards third parties arising on bodily injury to / on death of a person and any damage caused to third party property.</p> <ol style="list-style-type: none"> <li><b>1)</b> death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act.</li> <li><b>2)</b> damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured upto the specified limit.</li> </ol> <p><b>B. Personal Accident Cover for Owner Driver:</b> Provides cover against -</p> <p>Bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured for Rs. 15,00,000; provided owner holds valid driving license. Compensation will be paid as per the following scale:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th align="center"><b>Benefit</b></th> <th align="center"><b>Scale of Compensation</b></th> </tr> </thead> <tbody> <tr> <td align="center"><b>i</b></td> <td>Death</td> <td align="center">100%</td> </tr> <tr> <td align="center"><b>ii</b></td> <td>Loss of two limbs or sight of two eyes or one limb and sight of one eye.</td> <td align="center">100%</td> </tr> <tr> <td align="center"><b>iii</b></td> <td>Loss of one limb or sight of one eye</td> <td align="center">50%</td> </tr> <tr> <td align="center"><b>iv</b></td> <td>Permanent total disablement from injuries other than named above.</td> <td align="center">100%</td> </tr> </tbody> </table>		<b>Benefit</b>	<b>Scale of Compensation</b>	<b>i</b>	Death	100%	<b>ii</b>	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%	<b>iii</b>	Loss of one limb or sight of one eye	50%	<b>iv</b>	Permanent total disablement from injuries other than named above.	100%
	<b>Benefit</b>	<b>Scale of Compensation</b>															
<b>i</b>	Death	100%															
<b>ii</b>	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%															
<b>iii</b>	Loss of one limb or sight of one eye	50%															
<b>iv</b>	Permanent total disablement from injuries other than named above.	100%															
<b>3</b>	<b>General Exclusions</b>	<p><b>The Company shall not be liable -</b></p> <ol style="list-style-type: none"> <li><b>1.</b> If the vehicle insured herein is used otherwise than in accordance with the 'Limitations as to Use' provision.</li> <li><b>2.</b> If vehicle is driven by any person other than a Driver as stated in the Driver's Clause.</li> <li><b>3.</b> In respect of any claim arising out of any contractual liability.</li> <li><b>4.</b> In respect of an employee during the course of employment except so far as is necessary to meet the requirements of the Motor Vehicles Act.</li> <li><b>5.</b> 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) except so far as is necessary to meet the requirements of the Motor Vehicles Act.</li> <li><b>6.</b> War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether</li> </ol>															

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*

		<p>before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power, nuclear weapons material.</p> <p><b>(Note: The above is a partial listing of the policy exclusions. Please refer to the policy document for the full listing)</b></p>
<b>4</b>	<b>Renewal Conditions</b>	<p>The Policy can be renewed on or before the end of the Policy Period subject to realization of renewal premium. However, we shall not be bound to give notice that such renewal is due. Also, we may exercise option of not renewing the policy on grounds of fraud, misrepresentation, non-cooperation, moral hazard or suppression of any material fact either at the time of taking the Policy or any time during the currency of the policy. Policy coverage, premium, and terms and conditions of the policy may change on renewal.</p>
<b>5</b>	<b>Cancellation</b>	<p>It is not permissible to cancel the policy except in case of total loss. In case of cancellation of policy under total loss, premium for full unexpired year will be refunded</p>
<b>6</b>	<b>Claims</b>	<p><b><u>Claim Registration</u></b></p> <p>Notify or submit a claim by following way;</p> <ul style="list-style-type: none"> <li>• By calling Toll Free # 0000000000 OR</li> <li>• By sending SMS as claims on 0000000 OR</li> <li>• By sending an E Mail to claims@dhflinsurance.com OR</li> <li>• Through Customer Portal on website OR</li> <li>• Using Mobile App OR</li> <li>• Directly walk into branch</li> </ul> <p><b>For Liability cases:</b> Claim payment will be settled as awarded by court or as agreed between the Company and Third Party.</p> <p><b>Personal Accident:</b> Claims will be settled post receipt of necessary documents as per table of benefits.</p> <p>We will require following documents to process your claim. You may provide the same to enable us to promptly settle your claim.</p> <p><b><u>Documentation for Liability claims</u></b></p> <ul style="list-style-type: none"> <li>• Policy Copy</li> <li>• Copy of Registration Book</li> <li>• Copy of Motor Driving License of the person driving the vehicle at the time of accident</li> <li>• Police Panchanama /FIR</li> </ul> <p><b><u>Documents for Personal Accident Claims</u></b></p> <ul style="list-style-type: none"> <li>• Policy copy</li> <li>• Certificate of from government hospital doctor confirming the nature and degree of disability</li> <li>• Discharge summary of the treating hospital clearly indicating the Hospital Registration No.</li> <li>• Diagnostic reports</li> </ul>

**DHFL General Insurance Limited**  
(A Wholly Owned Subsidiary Of WGC)



<b>9</b>	<b>Insured's Rights</b>	Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal on grounds of fraud, misrepresentation, non-disclosure and non-cooperation.
<b>10</b>	<b>Insured's Obligations</b>	The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy.
<p><b>Legal Disclaimer Note:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>		

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*

Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4<sup>th</sup> Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099

Phone: 022 – 71155900

Liability Only Long Term Two Wheeler Insurance Policy (CIS)

IRDAI Reg No.: 155

CIN: U66000MH2016PLC283275

Web: [www.dhflinsurance.com](http://www.dhflinsurance.com)

PRODUCT UIN: <<IR DAN155RP0020V01201718 >>

GSTIN: 27AAFCD7985H1Z4

Email: [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com)