



## Prospectus

### Liability Only Policy- Commercial Vehicles (Passenger Carrying Vehicle)

**Note:** This document is only a summary of the features of the policy. Actual benefits available are mentioned in the policy and are subject to its terms, conditions & exclusions.

This policy is designed to cover compulsory Third Party Liability as required by Motor Vehicle Act.

#### Scope of Cover

This Policy protects against 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 (up to 7.5 lacs).

#### Additional covers at extra cost

##### 1. Personal Accident Cover

"Personal Accident Cover" covering Accidental Death and Permanent Total Disablement for Rs 15 Lacs for individual owners of the vehicle whilst driving the vehicle. This benefit is not available for Company owned vehicles.

This cover is available only:

- If the vehicle is owned by an individual and
- individual have a valid driving license.

*Since a General Personal Accident Policy covers against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total & Partial) for CSI of at least Rs 15 lacs, there is no need for a separate PA Cover to be taken*

##### 2. Additional Legal liabilities for:

- Paid driver/conductor/cleaner employed in operation of vehicle
- Employees travelling in/driving the vehicle other than paid driver
- Non-fare paying passengers

##### 3. Bifuel-Kit

Any Legal Liability arising out of the use of CNG-LPG bifuel kit

##### 4. Personal Accident Cover for:

- a. Paid Driver/ Conductor/ Cleaner up to maximum of Rs 2 lacs.



## Raheja QBE General Insurance Co Limited

Kindly approach Raheja QBE through

- Call us at our Toll-Free no-1800-102-7723 (9 am to 8 pm, Monday to Saturday)
- Website-  
[www.rahejaqbe.com](http://www.rahejaqbe.com)
- Email us at -  
[customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com)
- Your Insurance Representative

## Exclusions

1. Vehicle being used otherwise than in accordance with "Limitation as to Use" as stated in the policy schedule.
2. Vehicle being driven by or is for the purpose of being driven by or in the charge of any person other than a driver as stated in the Driver's clause mentioned in the policy schedule.
3. A claim arising out of contractual liability.
4. 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.
5. 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.
6. Any claim 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.
7. Any claim contributed to/ by or traceable to or arising out of or in connection with nuclear weapons material.

## What to Do in Event of a Claim?

- Please provide medical assistance to injured persons if required
- Take all reasonable steps to ensure safety of vehicle
- Inform incident to Public Authorities when required.
- Call Raheja QBE Call Centre on Toll Free No: 1800-102-7723 (9 am to 8 pm, Monday to Saturday) OR
- Notify loss by email to [customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com) OR
- If there is any Third Party Death, injury or damage to property, please inform us immediately even though your car may not be damaged in the incident
- Please furnish required documents and any clarifications that may be sought.

## Note:

This Prospectus 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 on risk factors, terms & conditions applicable. If You need any clarification on coverage please call Your nearest Raheja QBE office or call our Customer Service Centre on Toll Free No: 1800-102-7723 (9 am to 8 pm, Monday to Saturday) or your insurance advisor.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION. IRDAI Registration number 144