

## EXTENDED WARRANTY INSURANCE– MOTOR PROSPECTUS

Prepare now, save later....

Owning a vehicle is expensive enough. With an extended warranty insurance policy for your car, you no longer have to expose yourself to the risk of potentially crippling vehicle repair expenses.

Generali Central Insurance Company Limited Extended Warranty Insurance gives motorists extended peace of mind. It helps you maintain the lifetime value of your car by covering mechanical breakdown and repair costs post the expiry of the manufacturer's warranty.

Depending upon the make /model, age of the vehicle, engine capacity and vehicle usage, we can provide you with the insurance at most affordable rates.

### Exclusions

This Policy does not cover any loss damage to liability or costs directly or indirectly caused by or contributed to or arising from or consequence of:

1. To any parts and components not listed under the heading of Parts Covered.
2. Whilst the Vehicle is used for racing, competitions, rallies, motor sporting events or of a purpose for which it is not licensed.
3. Any alterations or modifications not approved by the Manufacturer or the use of fitting of any parts or accessories that do not conform with the manufacturer's specifications or modification of a component from the manufacturer's specification.
4. Damage resulting from accident, fire, or other casualty, loading beyond the specified Vehicle weight rating or losses that would be covered under a Motor Insurance Policy.
5. Not serviced in accordance with the Service Requirement of the manufacturer, abuse or the continued use of the Vehicle after a fault has become evident.
6. Slight irregularities not recognized as affecting quality or function of the Vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations.
7. Gradual reduction in operation performance commensurate with age and kilometres covered by the Vehicle, normal wear and tear or deterioration.
8. Claims where the fault causing the Mechanical Breakdown was evident prior to the expiry of the Manufacturer's normal Warranty.
9. Consequential loss of any kind.
10. Liabilities to third parties.
11. War and kindred risks.
12. nuclear or radiation risks
13. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. manufacturer's recall in any way connected with the use or operation of any computer, computer system, computer software, programme or process of any electronic system as a

consequence of (a) date change to the year 2000 or any other date change and/or (b) any change or modification of or to such computer, computer software, programme or process or any electronic system in relation to any such date change

15. The excess stated in the Schedule for each and every claim.

### **Cancellation**

#### **Cancellation of policy by the Insurer:**

The Company may at any time cancel the Policy and wherever applicable, the certificate of insurance, on the ground of established fraud and no refund of premium will be made. In case of each such cancellation, the Company shall serve a written notice to the Insured and, wherever applicable, to the Beneficiary, of at least seven (7) calendar days.

#### **Cancellation of policy by the Insured:**

The Insured can cancel the insurance cover at any time during the Policy Period by serving a written notice to the Company, with or without citing the cause/reason.

#### **Refund of premium will apply in the following manner:**

1. If the cancellation request made in Manufacturing Warranty period i.e before starting of Extended Warranty period then full premium will be refunded.
2. If the cancellation request made in any time during Extended Warranty Period and no claim has been made till the date of cancellation request,  
Proportionate premium will be refunded for the unexpired period.

**Disclaimer:** For detailed information on this product including terms and conditions etc., please refer to the policy document and consult your advisor or visit our website at <https://generalcentralinsurance.com> before concluding a sale. Insurance is the subject matter of solicitation.

### **Redressal of Grievance**

In case of any grievance the insured person may contact the company through

Website: <https://generalcentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: [gccicare@generalcentral.com](mailto:gccicare@generalcentral.com)

Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited  
Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [GCIGRO@generalcentral.com](mailto:GCIGRO@generalcentral.com) or call at: 7900197777



For updated details of grievance officer, kindly refer the link [generalicentralinsurance.com/customer-service/grievance-redressal](https://generalicentralinsurance.com/customer-service/grievance-redressal)

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

### **Generali Central Insurance Company Limited**

Regn. No.: 132

Address: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai – 400083

CIN: U66030MH2006PLC165287

E-mail: [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com)

Customer Service: 1800-220-233 | 1860-500-3333 | 022-67837800

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800