

# Insurance Product Information Document (IPID)

## Allianz Motor Insurance Policy

To view the full policy document, please click [here](#) or visit [www.allianz.lk](http://www.allianz.lk).

### 1. Type of Insurance Cover

Allianz Motor Insurance offers comprehensive cover against accidental loss or damage to the vehicle including its accessories and spare parts together with a third-party liability.

*You may refer to the policy document page no: 01 for further information*

### 2. Summary of Insurance Cover

	What is Covered
Coverage for your vehicle	Loss or damage to your vehicle including its accessories and spare parts due to: <ul style="list-style-type: none"> <li>• Collision, overturning or any other accidental external means</li> <li>• Fire, external explosion, self-ignition, or lightning</li> <li>• Malicious acts</li> <li>• Burglary, house breaking, or theft</li> <li>• Flood and other natural perils as specified in the policy</li> <li>• Whilst in transit by road, rail, inland waterway, lift or elevator</li> </ul>
Medical Expenses	Bodily injury to policyholder or occupant resulting from an accident involving the vehicle. <ul style="list-style-type: none"> <li>• Applicable for private use motor cars</li> <li>• Maximum limit Rs. 1500/- per any one accident</li> </ul>
Personal Accident Benefits (Optional Cover)	Compensation for death or total permanent disability to any occupant covered under your policy. <ul style="list-style-type: none"> <li>• Maximum limit Rs. 500,000 per person</li> </ul>
Passenger Risk (legal liability to passengers) (Optional Cover)	Legal liability due to death or bodily injury to any passenger of commercial passenger carrying vehicle. <ul style="list-style-type: none"> <li>• Maximum limit per person Rs.500,000</li> </ul>
Liability to Third Parties	Accidental death or bodily injury to any person. <ul style="list-style-type: none"> <li>• Unlimited</li> </ul>

	<p>Damage to third party properties including claimants costs and expenses.</p> <ul style="list-style-type: none"> <li>Maximum limit Rs. 10,000,000 (Private Motor car) Rs. 5,000,0000 (Route permit omnibus) Rs. 15,000 (All other vehicle classes) Third party property damage cover can be extended up to Rs. 2,000,000 for vehicles other than private motor car and omnibus if required.</li> </ul>
Strike, Riot and Civil Commotion (Optional Cover)	Any accident, loss, damage or liability directly caused by the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not ) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequence of such disturbance.
Terrorism (Optional Cover)	Physical loss of or damage to the vehicle directly relates to or caused by any act (whether on behalf of any organization, body or person or group of persons) calculated or directed to overthrow or influence the government de jure or de facto or any provincial or local authority with force or by means of fear, terrorism or violence.
Towing Charges (Optional Cover)	<p>Reimbursement of Towing Charges</p> <ul style="list-style-type: none"> <li>Maximum limit 100,000</li> </ul>
Special Windscreen Cover (Optional Cover)	If any glass in the windscreen or windows of your vehicle is broken without damaging to other bodywork irrespective of cause of damage, we will pay for the cost of replacement.
Workmen's Compensation Insurance (Optional Cover)	<p>Compensation for employees in terms of the Workmen's Compensation Ordinance.</p> <ul style="list-style-type: none"> <li>Maximum limit Rs. 2,000,000</li> </ul>
Goods in Transit (Optional Cover)	Damage to goods (hazardous or non-hazardous) whilst being carried in the vehicle directly caused by a motor vehicle accident.
Learner Driver/Rider (Optional Cover)	<p>Extension of cover to be applicable while any named person learns to drive the vehicle.</p> <ul style="list-style-type: none"> <li>The policyholder shall have to bear the first Rs. 2,500/- of each and every claim.</li> </ul>

*Please refer to page no. 01 - 11 of the policy document for more details on all benefits under this Policy and other benefits.*

### 3. Key Features, Exclusions, and Terms & Conditions

Key features are as below,

- No Claim Bonus up to 70%
- 24-hour customer service
- Auto Center to repair your vehicle back to mint condition
- Speedy claim settlement / claim payment through Sampath Bank ATM's
- On-site claim assessment and approval
- Direct settlement to the repairer (on customer request)
- Cash in lieu settlement of claims

#### What are the key exclusions of the policy?

- Pre-existing damage to the vehicle (occurred prior to inception of cover)
- Use of the motor vehicle for business purposes other than the business purpose of the policyholder, Races, Rallies, Trials, Exhibitions or speed contests or in connection with same.
- Any loss or damage or liability arising from the use or operation of any computer system, computer software program, malicious code, computer virus or process or any other electronic system to inflict harm on others.
- Any loss, damage or liability occurred outside the land limits of Sri Lanka and for any expenses incurred in respect of diagnosing any fault or any repairs carried out in any country other than in Sri Lanka.
- Carriage of persons or goods for fee or reward and contract of letting or hiring except in the category of Hiring vehicles.
- Damage occurred or caused while the vehicle is being driven by any person other than the policyholder or a person driving with the policyholder's express or implied permission or by any person who is not the holder of a driving license valid to drive such class of vehicle unless he has held and is not disqualified for obtaining such a license.
- Any loss, damage or liability which is not consistent with the description of the accident or damage to or loss of the vehicle as described by you or anyone acting on your behalf.
- Any loss, damage or liability if the vehicle is being used to commit any offence or unlawful act by you or any authorized driver.

*Please refer to page no.01- 14 of the policy document for full details about terms, conditions and exclusions.*

## Terms and Conditions,

- Insurable Interest: The proposer should have a legally recognized relationship with the vehicle proposed for insurance.
- The vehicle should be insured at the current market value (inclusive of all taxes such as VAT and customs duties) to provide the policyholder with comprehensive protection in the event of a claim. If the market value of the vehicle is greater than the sum insured at the time of the accident or loss, the claim shall be reduced by a ratable proportion. Market value of a vehicle means the value of a vehicle of similar make, model, age and condition.
- The policyholder shall take all reasonable precautions to safeguard the vehicle from giving rise to any possible loss or damage and maintain the vehicle in efficient and roadworthy condition.
- The policyholder shall immediately inform us of any change, modification or inclusion of any special feature to the vehicle which materially affects the insurer's liability.
- Comprehensive policies shall be subject to following minimum compulsory excess based on year of manufacture. 10 years (Rs. 1,000), 15 years (Rs. 2,000) & 20 years (Rs. 5,000)

All Hiring vehicles are subject to a separate compulsory excess of Rs.1,000 and Rental vehicles are subject to a compulsory excess of Rs.6,000. Motorcycles are subject to their own damage excess of Rs.3,000.

- If the policy needs to be canceled, a 7-day notice must be given before termination.
- No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanctions prohibition or restriction under United Nations resolutions or trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America.

*Please refer to page no.03 -06 of the policy document for more details about terms and conditions.*

#### **4. Mode of Payment of Premium**

No insurance will be in force until the proposal form has been accepted by the company and premium paid. Cheques should be drawn in favor of Allianz Insurance Lanka Limited and crossed A/C payee only. Online payments can be made by visiting our web page [www.allianz.lk](http://www.allianz.lk)

#### **5. Obligation to Disclose Material Facts**

Policyholders must disclose all material facts truthfully and completely in the proposal form (Ownership of vehicle, usage of vehicle, claims history etc.) at the time of purchasing the policy and during the term of the insurance. A material fact refers to any information that could influence Allianz's decision to accept the risk and determine the terms of coverage.

## Importance of disclosure:

- Ensures accurate underwriting and appropriate coverage.
- Help avoid disputes or complications during claims.

## Failure to disclose material facts may result in:

- Cancellation of the policy from inception.
- Denial of claims, even if unrelated to the undisclosed information.
- Legal action for false declaration under applicable insurance regulations.

## 6. Obligation of the Policyholder When Making a Claim

Policyholders must inform Allianz immediately in the event of an accident or loss. Every letter, claim, writ or summons shall be forwarded to us immediately on receipt by the policyholder.

Failure to notify Allianz in a timely manner may result in delays in claims processing or potential denial of the claim, especially if timely assessment or verification of damages is compromised due to late notification.

## 7. Steps to follow in an event of a claim

In case of a claim, notify Allianz immediately by calling us on our call center number (011 230 3300) forthwith in the event of an accident or loss. Submit all required supporting documents, such as completed Claim Form, Settlement Advice, Discharge Voucher, Letter of Subrogation, Letter of Indemnity and any other document necessary depending on the nature of the claim must be submitted.

Policyholders must fulfill all the requirements in relation to the claim, carry out the repairs and produce the vehicle for inspection within sixty (60) days from the date of accident or loss.

## 8. Complaint & Grievance Handling Procedure

- **Dispute resolution method at company level (internal process)**

If a customer is dissatisfied with the service received at any customer touchpoint or if a product does not meet expectations, there are several ways to file a complaint. Complaints can be submitted by visiting or writing to the Customer Experience Management Unit at Allianz Insurance Corporate Office, any branch office, or the Customer Care Centre at No 323, Union Place, Colombo 2.

Complaints can also be made by calling the Customer Experience/Complaints Management Unit at 0114 788 796 or 0114 788 814, or through the 24-hour hotline for General Insurance at 0112 303 300. Customers can send an email to [info@allianz.lk](mailto:info@allianz.lk) or complete the feedback form on the website at [www.allianz.lk](http://www.allianz.lk).

- **Dispute resolution by the Insurance Ombudsman**

If the customer is not satisfied with the resolution, the complaint may be referred to the Insurance Ombudsman.

Office of Insurance Ombudsman  
No 143A, Vajira Road,  
Colombo 5.  
Telephone – +94 11 250 5542 / +94 11 250 5041  
Email – [info@insuranceombudsman.lk](mailto:info@insuranceombudsman.lk)  
Website – <https://insuranceombudsman.lk/>

- **Dispute resolution by the IRCSL**

Insurance Regulatory Commission of Sri Lanka (IRCSL).

Director Investigations  
Insurance Regulatory Commission of Sri Lanka  
Level 11 East Tower, World Trade Center,  
Colombo 01.

Telephone – 0112396184-9 / 0112335167  
Email – [investigation@ircs.gov.lk](mailto:investigation@ircs.gov.lk) / [info@ircs.gov.lk](mailto:info@ircs.gov.lk)

## 9. Contact Information

For assistance, the following contact options are available:

- 24/7 Customer Care (Sri Lanka): +94 11 230 3300
- Email: [info@allianz.lk](mailto:info@allianz.lk)
- Website: [www.allianz.lk](http://www.allianz.lk)

Head Office:  
Levels 26-27, One Galle Face Tower,  
No. 1A, Centre Road, Galle Face, Colombo 02.

## 10. Importance notice

The IPID is intended to provide a summary of the main cover and additional covers, if applicable and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document. The IPID shall not form a part of the policy/ contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.