

Insurance Product Information Document (IPID)

Allianz Motor Third Party Insurance Policy

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

1. Type of Insurance Cover

Allianz Motor Third Party Insurance covers the legal liability of the insured vehicle owner for damage caused to a third party. This can include injury, death, or property damage.

You may refer to the policy document on page no: 01 - 02 for further information.

2. Summary of Insurance Cover

	What is Covered
Liability to Third Parties	<p>Accidental death or bodily injury to any person.</p> <ul style="list-style-type: none"> • Unlimited <p>Damage to third party properties including claimant's costs and expenses.</p> <ul style="list-style-type: none"> • Maximum limit Rs. 10,000,000 (Private Motor car) Rs. 5,000,0000 (Route permit omnibus) Rs. 15,000 (All other vehicle classes) • Death or bodily injury to any passenger whilst getting in or alighting from or travelling in your fee levying passenger carrying vehicle at the time of the accident. The maximum liability per passenger is limited to Rs. 2,000/-
Learner Driver/Rider (Optional Cover)	<p>Extension of cover to be applicable while any named person learns to drive the vehicle. The policyholder shall have to bear the first Rs. 2,500/- of each and every claim.</p>

Please refer to page no. 01-03 & 13 of the policy document for more details on the coverage offered under this Policy and the optional cover.

3. Exclusions and Terms & Conditions

What does the policy exclude?

- 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, damage or liability if policyholder or anyone drives the vehicle, consuming or having consumed by any means or manner any intoxicating liquor or drugs or any other intoxicating substance at the time of the accident or loss.
- 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.
- Damage to any bridge and/or weighbridge, viaduct, to any road or anything beneath by vibration or by the weight of the vehicle or the load carried by the vehicle.
- Death, injury or damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the loading or unloading activities of the vehicle (other than for private cars and motorcycles).
- Death, injury or damage caused by any tool or attachments forming part of the vehicle.
- 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 occurred outside the land limits of Sri Lanka.
- Death of or bodily injury to any member of the policyholder's household or to a person in his employment arising out of or in the course of such employment.
- Damage to property belonging to or held in trust by or under the custody or control of the policyholder, persons or members of his household or persons acting on his behalf or authorized by him.
- Damage to property caused by sparks or ashes from your vehicle or caused by or arising out of the explosion of a boiler of the vehicle.
- 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- 13 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 to the vehicle proposed for insurance.
- 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.
- 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

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.
- Helps 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 and any other document necessary depending on the nature of the claim must be submitted.

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 or complete the feedback form on the website at 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
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@ircsl.gov.lk / info@ircsl.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
- Website: 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.