



Universal Sompo General Insurance Co. Ltd.

(A joint venture between Allahabad Bank, Sompo Japan Insurance Inc., Indian Overseas Bank, Karnataka Bank and Dabur Investments)
Register & Corporate office: - Unit no 401 4th floor, Sangam Complex, 127, AndheriKurla Road, Andheri (East), Mumbai-400059.
Tel: 022 2921180/ FAX: 022 29211844. Website: www.universalsompo.com

ROAD SIDE ASSISTANCE “FREEDOM”

FOR PRIVATE CARS ONLY

A. TERRITORIAL SCOPE

The Territorial or Geographical scope of this Scheme shall be within the Republic of India. The scope of the services shall cover all UNIVERSAL SOMPO Customers within the Republic of India, except Islands, Jammu & Kashmir, Meghalaya, Manipur, Tripura, Arunachal Pradesh, Nagaland and Mizoram.

Assistance shall be provided in all areas accessible by requisite service or recovery vehicles through a proper road, including parking lots, city streets, motorways, national, regional Highways and local roads, as long as the location is not inaccessible to the assistance vehicles. This service shall be provided whenever the vehicle in question is immobilized and cannot be driven on its own power. However, this service shall not be provided to an immobilized vehicle if it is already at a workshop or a garage.

B. SERVICE COVERAGE TO THE ELIGIBLE VEHICLES

THESE COVERAGES APPLY FROM KM 0. Understanding by KM 0 is that the client vehicle is covered from the moment client starts or tries to start the vehicle, thus the client is always covered. This service shall be provided only to Immobilized Eligible Vehicles which have been covered under the Scheme.

In case distance to be covered for providing service is greater than distance limit specified under coverage of that service benefit We shall provide the service subject to customer agreeing to pay, on spot, directly to the service provider for extra distance, as per rate table given hereinafter.



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C. BENEFITS APPLICABLE UNDER BASICPROGRAM

Universal Sampo Roadside Assistance Program - Automatic Inclusion			
SN	Featured Benefits	Type of Service	Basic Program
	Coverage radius in Kms (From breakdown location)		50 Km
1	Breakdown support over phone	On-site Assistance	Yes
2	On site preliminary support		Yes
3	Fuel delivery (only petrol or diesel)		Yes
4	Cost of Fuel		No
5	Flat Tyre Support		Yes
6	Lost/Locked Key		Yes
7	Empty of fuel tank due to wrong fueling		Yes
8	Battery Jumpstart		Yes
9	Transportation of covered vehicle	Towing Assistance	Upto 50 Km
11	Relay of urgent messages	Communication	Yes
12	Toll free		Existing Number

DESCRIPTION OF BENEFITS

1. “On site” Minor Repairs of the Covered Vehicle.

In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of thirty minutes, We shall proceed with on-site repair of the breakdown. Neither supply of parts or replacement elements, nor materials in general are included in this coverage.

Additional Charges to the Customer if applicable: Free within distance covered in our scope of service across India.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.



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2. Fuel delivery.

If the Covered Vehicle runs out of fuel We shall deliver up to 5 liters of fuel (petrol or diesel only).

Additional Charges to the Customer if applicable: The cost of fuel shall be directly paid on-spot by customer directly to the service provider.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.

3. Flat Tyre Support.

If the Covered Vehicle has a punctured or burst tyre, we shall take care of changing it with the spare tyre carried in the customer's vehicle. In a case where spare tyre cannot be used we shall either tow the vehicle to nearest tyre repair shop or accompany the customer to nearest tyre repair shop and back to vehicle.

Additional Charges to the Customer if applicable: The customer shall have to pay directly to the tyre repair shop for repairing the puncture. We shall not be liable for the quality or workmanship of such repairs.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.

4. Locked/ Lost Keys.

In case the keys of the covered vehicle are locked-in, we shall help the customer as much as possible to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior written consent approval of the customer and shall be to their account and shall not be able to claim under policy as own damage. In case the keys are lost we shall tow the vehicle to a nearest safe place. The customer shall have to arrange for a duplicate set on their own cost and efforts. We shall surely help, if possible, them to find an appropriate solution. To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents.

Additional Charges to the Customer if applicable: The customer shall have to arrange for a duplicate



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set on their own cost and efforts.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.

5. Emptying of the Fuel Tank.

If fuel tank of the Covered Vehicle is filled with the wrong fuel, We shall bear the cost of emptying it, using a technician approved by us. In case this service is not feasible, the vehicle shall be towed to the nearest garage

Additional Charges to the Customer if applicable: Free within distance covered in our scope of service across India.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.

6. Battery Jumpstart.

If the Covered Vehicle does not start due to the battery being discharged, we shall arrange to jumpstart the battery.

Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

Additional Charges to the Customer if applicable: Free within distance covered in our scope of service across India.

The coverage limit for this service shall be within 50Kms radius of place of breakdown to nearest applicable service provider.

7. Transportation of the Covered Vehicle.

In the event that Covered Vehicle is immobilized due to the breakdown or accident and "On site" repair is not possible, We shall arrange and bear the transportation expenses of the Covered Vehicle to the nearest workshop or garage up to maximum of 50 kms. These services shall be provided using equipment deemed most suitable by us.



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In case of transfer distance is greater than distance limit specified in the benefit table, we shall provide the service subject to customer agreeing to pay, on spot, directly to the service provider for extra distance.

Additional Charges to the Customer if applicable: Free within distance covered in our scope of service across India.

8. Relay of Urgent Messages

We shall take charge of relaying unlimited urgent messages of the clients, relating to any of the events covered by any services under this Scheme.

D. GENERAL EXCLUSIONS

- a) Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
- b) In any case, if the client / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle will be disqualified or will not be eligible for the service for minimum one year.
- c) Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - 1) The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
 - 2) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- d) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
- e) Any customer history where customer has twice on prior occasions misused or abused the services.
- f) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- g) Those accidents or breakdowns that are produced when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
- h) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- i) Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
- j) Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
- k) Any public vehicle like ambulances, taxis, police vehicles and/or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
- l) Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
- m) Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.



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- n) Any animals carried in the Covered Vehicle.
- o) Events not covered under the program :
 - 1) Boot cannot be opened
 - 2) Non-functional horn. If the horn is activated incessantly, the Services will be provided
 - 3) Faulty fuel gauge
 - 4) Non-functional Speedometer
 - 5) Non-functional sunroof operation
 - 6) Non-functional Air-conditioning.
 - 7) Non-functional demisters .
 - 8) Vehicle headlights not functional during day time.
 - 9) Non-functional Seat adjustor but the vehicle can be driven safely
 - 10) Illumination warning lamp of ABS, airbag warning or traction control or any such non-safety related lights/service warnings lights which do not render the vehicle immobilized.
 - 11) In the event of passenger doors not opening or seatbelts not functioning and there are no passengers except the driver
 - 12) Damaged door glasses or non-functional windows when there are no security or weather risks.
 - 13) Broken rear-view mirror not obstructing driver's view.
 - 14) Damaged or faulty fuel cap but vehicle has sufficient fuel to reach the nearest authorized dealer
 - 15) Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.
 - 16) Electronic Vehicle security system are faulty but do not render it immobilized and the alarm is not hooting continuously.