



# 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 4<sup>th</sup> floor, Sangam Complex, 127, AndheriKurla Road, Andheri (East), Mumbai-400059. Tel: 022 2921180/ FAX: 022 29211844. Website: www.universalsompo.com

## Add-on covers available in Private Car Package Policy.

### 1. Nil Depreciation Cover

UIN: IRDA/NL/F&U/USGI/Motor/Add-on/I

#### Scope of Cover:

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim Own Damage Section.

In the case of an accident leading to a partial loss depreciation on cost of Parts as mentioned In the Policy shall be waived as per the Depreciation Waiver Plan option chosen by you Subject to your having paid the additional premium for the add on cover

**Plan A:** there will be **No depreciation** charged on the cost of the parts to be necessarily replaced.

**Plan B: 75% waiver** of currently applicable depreciation for Rubber /Nylon/Plastic parts/ Tyres/ Tubes/Battery/Air bags/Fiber glass parts

**Plan C: 50% waiver** of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/ Tubes/Battery/Air bags/Fiber glass parts.

#### Conditions:

1. The add on as per Plan A, Plan B is available subject to the vehicle not being older than 60 Months counting from the date of invoice or date of registration of the vehicle, whichever is earlier.
2. The add on as per Plan C is available for vehicles over 5 year old subject to the vehicle not Being older than 84 months counting from the date of invoice or date of registration of the Vehicle, whichever is earlier.
4. Applicable only for repairs undertaken at designated authorized garages of manufacturers
5. The add on is not available for Obsolete vehicles

**Deductible:** Compulsory excess and Voluntary excess shall prevail as per provisions of erstwhile Indian

Motor Tariff as mentioned in the Motor Policy Wordings



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## 2. Return to Invoice

### Scope of Cover:

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to pay the "difference amount" between the "On Road Price" and Insured Declared Value in the event of a Total Theft or Total Loss/ Constructive Total Loss of the vehicle. The "On Road Price" is defined as Manufacturers' Selling Price of the vehicle+ Road Tax + Other Charges incurred for the class/make model of the vehicle .The "On Road Price" can be established by the invoice of original purchase issued by the dealer and the documents in support of Other charges paid under the head Road Tax , Registration Charges , Fitness Certificate and Permit charges only.

### Conditions:

You are the registered owner of the motor vehicle

1. Claim is deemed to be Constructive Total Loss if aggregate cost of repairs and retrieval exceeds 75% of the IDV .
2. The addon is available subject to the vehicle not being older than 60 months counting from the date of invoice or the date of registration of the vehicle whichever is earlier
3. The financiers' "No Objection" shall be available for above
4. The Add on shall prevail only if the Total Loss /Constructive Total Loss claim is admissible under the Policy
5. Not available for Imported vehicles i.e. fully built up units imported from overseas
6. The new vehicle replacing the covered vehicle should be insured with USGIC

**Specific Exclusions:** No coverage under this add on is available if stolen vehicle is recovered within 90 days of theft

1. Cost of accessories (electrical/ electronic /non electrical) installed by You and or installed bi-fuel kits not insured at inception of the policy
2. This shall not include any facilitation charges paid to any intermediary/ dealer for getting the vehicle registered.
3. Models declared obsolete (out of production) shall not be provided the Add on

## 3. Daily Cash Allowance

**UIN: IRDA/NL/F&U/USGI/Motor/Add-On/I**

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage .The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims

Conditions:



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1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only

## **Exclusions:**

Benefit for period of delay in taking delivery by the insured

## **Deductible :**

(a)3 days in case of accidental repairs (b) 1 day in case of theft of vehicle

Allowance per day		
IDV	Metros	Non Metro
Upto Rs 5 lacs	750	500
Premium	300	200
Above Rs 5 lacs but less than Rs 10 lacs	1000	750
Premium	350	300
Above Rs 10 lacs	1500	1000
Premium	550	350

On above rates Service Tax will be charged.

## **4. Accidental Hospitalisation Clause for Family UIN: IRDA/NL/F&U/USGI/Motor/Add-on/I**

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will reimburse the inpatient hospitalisation expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members .

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000



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3. Family shall mean –self , spouse and upto 2 dependent children of age not greater than 25 years
4. Age limit for family members 65 years
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for , only excess expenses(not paid under the other Policy) can be covered herein .The Payment is irrespective or independent of the liability under the main Motor Package Policy .

## WHAT WE EXCLUDE

1. Hospitalisation/Domiciliary Hospitalisation expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.
2. Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).
3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids.
5. Dental treatment or surgery of any kind Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self injury and use of intoxicating drugs/alcohols.
6. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation
7. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
8. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material.
9. Any expense on treatment of Insured Person as outpatient only in a Hospital.
10. Any expense on Naturopathy, non allopathic treatment and/or any treatments not approved by Indian Medical council
11. Any expense related to Injury suffered whilst engaged in adventurous sports.
12. External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamatic condition, etc.
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment

## 5. Key replacement

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company provides for coverage of cost of procuring new set of lock and key from manufacturers only. Sum Insured choices Rs. 25,000/- for cars with IDV upto Rs 5 lac and Rs 50,000 for cars with IDV more than Rs 5 lacs .



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## Conditions :

- Subject to submission of bills of purchase
- A Police report filed after a break in is a must to support the contention/claim under this section should be immediately filed as is essential for case of break in.
- For the claims on account of loss of keys/ locked out ,it is important to call our call centre and lodge the claim immediately giving full detail

## 6. Road side Assistance

In consideration of the payment of additional premium for this add on cover, it is hereby understood & agreed that, we shall provide the Insured Vehicle with below mentioned services.

### 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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FOR PRIVATE CARS ONLY				
S. No.	Scope of Service	Call Coordination/ Access	Cost to customer	Additional Chargeable to the customer if applicable
1	<b>Emergency Towing Assistance (Break-down)</b>			
	In the event if the insured vehicle breaks down and becomes immobilized while on the road, we will arrange assistance in making arrangement for the vehicle to be towed to the nearest authorized	Included	Towing Free up to 50 KMs	Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
2	<b>Emergency Towing Assistance (Accident)</b>			
	In the event of insured vehicle meets with an accident and is immobilized while on the road, we will arrange assistance for the user by arranging for the vehicle towing service to tow the vehicle to the nearest authorized / designated garage of repairs.	Included	Towing Free up to 50 KMs	Additional will be charged @ Rs.25 per KM. In case Flat Bed Truck is used, Rs.80/- per Km will be charged
3	<b>Repair on the spot ( Includes Battery Failures )</b>			
	In the event of insured vehicle breaks down due to any mechanical / electrical fault and immediate repair on the spot is deemed possible, we will arrange for assistance for the user by arranging for a vehicle technician to reach the breakdown location.	Included	Included	Free within distance covered in our scope of services across India



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4	<b>Flat Tyre Service (puncture)</b>			
	In the event of insured vehicle being immobilized due to flat tyre (puncture), we will arrange for assistance by organizing for a vehicle technician to replace the flat tyre with a spare Stepney tyre at the location of breakdown.	Included	Included	Chargeable as per actuals.
5	<b>Emergency Fuel Delivery</b>			
	In the event of insured vehicle running out of fuel, we will arrange for assistance for the user by organizing for a vehicle technician to supply emergency fuel (up to 5 litres on chargeable basis) at the location of breakdown.	Included	up to 5 litres on chargeable basis	NIL
6	<b>Vehicle Key Service</b>			
	In the event the insured car is immobilized due to vehicle keys locked inside / misplaced, we will arrange for assistance by organizing for a vehicle technician to open the car without keys at the location of the event or will organize the spare key from the insured's place within the same city to the location of the event.	Included	Included	Free upto distance covered in our scope of services across India
7	<b>Pick up of Vehicle in case of Driver Disability</b>			
	If the driver suffers a disability and cannot continue the journey, we will arrange assistance for the insured by picking the vehicle from the location of such event and transport it to the desired location by road on its own power .	Included	Free up to 50 KM distance	Additional will be charged @ Rs.100/- per hour of use



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8	<b>Cab Service</b>			
	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing a cab as an alternate mode of transport.	Included	Chargeable	Chargeable @ Rs.500/- for 5 hours. Beyond will be charged @ Rs.100/-hour / Rs.8/- per KM
9	<b>Accommodation</b>			
	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing for an accommodation (star rated at the nearest point possible, subject to availability)	Included	Chargeable	Accommodation@ Actuals
10	<b>Shipment of Spares</b>			
	In the event if the insured vehicle needs critical spares to be repaired on the spot, we will arrange assistance for the user in shipment of spare parts to the location of event.	Included	Chargeable	Spares cost @ Actual

## Terms and Conditions

This is a customized emergency breakdown assistance program to help you in case of vehicle having a breakdown no matter where you are (i.e. at home, on the roadside, on a highway, in a parking lot) as long as you are not already at a workshop. This program is not a regular service or maintenance program and does not substitute the need of regular maintenance carried out in the authorised workshops. This program is governed by certain terms and conditions and is available only to those who have paid the Premium for the services as an Add on cover.





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## **Covered vehicle and period of cover**

The vehicle is covered under Universal Sampo Roadside Assistance program from the date of inception till expiry date of its motor policy as mentioned in the insurance Policy certificate.

## **General Exclusions**

1. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
2. 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.
3. Vehicle is involved in Motor Racing, Rallies, speed or duration tests, practice tests or operated in off-road operations.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  - a. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
  - b. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the Sanction of cancellation or withdrawal of them.
5. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
6. Any customer history where customer has twice on prior occasions misused or abused the services.
7. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
8. 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 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.
9. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
10. 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 in the country where the Covered Vehicle is found.
11. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
12. Assistance is required during wars, riots, uprising, mass political demonstrations, strikes, acts of terrorism, earthquake, floods etc.



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13. 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.
14. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
15. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
16. Any animals carried in the Covered Vehicle.
17. The following vehicles are not covered:
  - i. Those used for hire or reward, except if expressly included above.
  - ii. Those used for the transportation of goods.
  - iii. Those with more or less than 4 wheels.
  - iv. Those not powered exclusively by an internal combustion engine.
  - v. Those with an authorized maximum weight exceeding 3,500 Kg.
  - vi. Those with dimensions greater than:
    1. 2.5 meters in height
    2. 2.5 meters in width
    3. 5.1 meters in length

## **Events not covered under the program :**

- 1) Non-functional horn. If the horn is activated incessantly, the Services will be provided
- 2) Faulty gauges and meters
- 3) Non-functional Air-conditioning.
- 4) Boot cannot be opened
- 5) Front and / or rear demisters are not working
- 6) Damaged door glasses
- 7) Broken rear-view mirror or rear windshield
- 8) Non-functional sunroof operation
- 9) Sunroof cannot be closed but weather conditions are fair and car is not exposed to any security risk.
- 10) Windows cannot be opened or closed.
- 11) Faulty seat adjuster
- 12) Passenger seat belts are faulty but there is no passenger in the car
- 13) Vehicle headlights not functional
- 14) 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.
- 15) Electronic Vehicle security system is faulty but does not render it immobilized and the alarm is not hooting continuously
- 16) ABS light lamp glow ON
- 17) Vehicle runs out of windscreen wiper fluid.
- 18) Front wipers are faulty but weather condition is fair.
- 19) Rear windscreen wiper is faulty.



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- 20) Damaged or faulty fuel caps.
- 21) Any noises or unusual sound which does not render the vehicle immobilized.
- 22) Other faults in the vehicle which do not render it immobilized but need repairs at the authorized workshop

## **Adverse weather conditions**

It shall be our endeavor to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.

## **7. Cost of Consumables:**

**UIN: USG-MO-A00-00-65-V01-13-14**

In consideration of the payment of an additional premium for the named add on cover, it is hereby understood and agreed that the company hereby extends the Policy to cover expenses incurred by the Insured towards replacement of consumable items, in the event of damage to the Insured vehicle and/or to its insured accessories, arising out of any peril as covered under

Section 1 of the Policy.

For the purpose of this endorsement, Consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However fuel is excluded under the Policy coverage.

## **Special Conditions-**

- a) The vehicle is not older than 5 years counted from date of first registration.
- b) Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.
- c) The coverage is restricted to 1% of the IDV or 5% of total claim amount whichever is less.
- d) The consumables not associated with admissible Own Damage under Section 1 of the policy shall not be covered.
- e) We will entertain coverage of Consumables in **only one claim during the policy period**

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.



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## 8. Secure Towing (Higher Towing and removal Costs) UIN: USG-MO-A00-00-66-V01-13-14

In consideration of the payment of additional premium for this add on cover it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle being disabled by reason of loss or damage covered under this policy and not being able to move on its own power, the Insurer will bear the reasonable cost of removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident as per below limits:

**Private Car** – Up to Rs 15,000/-

### Special Conditions

1. The vehicle is not older than 5 years counted from date of first registration
2. The approval of insurer has to be taken prior to undertaking such towing and availing benefits under this coverage

Subject otherwise to terms, exceptions, conditions and limitations of this Policy.

## 9. Hydrostatic Lock Cover UIN: USG-MO-A00-00-64-V01-13-14

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that the Company agrees to pay for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

Subject otherwise to the terms, conditions, exceptions and limitations of the policy.

Special Conditions applicable

- a) The insured should be the First Registered Owner and vehicle not more than (5) years from the date of start of cover.
- b) Repair or replacement in our Authorised Garages across India.
- c) The insured vehicle should be used only for Private Purpose (as per the terms and conditions of the policy schedule) and in case of Transfer of ownership, cover will cease.
- d) The following cover would be subject to an 'admissible claim' in Section I (with immediate intimation for retrieval of vehicle from water-logged area).
- e) In case of replacement of engine, submission of Invoice within 15 days of date of loss for Endorsement in the Policy.



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## 10. Engine Protector Motor OD Add On UIN: IRDAN134A0004V01201617

In consideration of the payment of additional premium for this add on cover it is hereby understood & agreed to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of :-

- a. Water ingress due to flood/inundation,
- b. Leakage of lubricating oil leading to loss or damage to Engine Parts, Differential Parts, Gear Box Parts of the Insured's vehicle due to external accidental means.

Provided always that:

1. For the purpose of this add-on, „Consequential Damage“ would mean “the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”.
2. Engine Parts, would mean all internal lubricated parts of the engine including pistons, pins and piston rings, camshaft, followers, camshaft bearings, connecting rods and connecting bearings, crankshaft and main bearings, eccentric shaft, engine head and engine block, flywheel and flywheel ring gear, oil pumps, oil strainer, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only) and Cylinder head.
3. Differential Parts, would mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.
4. Gear Box Parts, would mean, Automatic Transmission internal parts: Planetary Gear Sets (Clutch Packs, One way clutch & Bands), Hydraulic System (Oil Pump & Valve Body), Seals & Gaskets, Torque Converter, Governor, Modulator & Throttle Cable, Transmission Fluid, Transmission Oil Pan, Transmission Case. Manual Transmission Internal Parts: Counter Shaft, Main Shaft, Gears, Bearings, Oil seals & Gaskets, Gear Oil, Gear Box Casing.
5. Labour cost incurred by insured to overhaul the damaged engine and gear box.
6. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above. The Loss or damage is not payable under Motor Insurance Policy.
7. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.



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## Exclusions

The Company shall not be liable to make any payment in respect of

- i. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
- ii. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.
- iii. Claims where the repair has been carried out without prior approval of the Company.
- iv. Depreciation of the replaced parts.
- v. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
- vi. Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
- vii. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
- viii. Any claim which is intimated to the Company after 30 days of the happening of loss or damage provided that the Company may, in its sole discretion, condone the delay in notification of claim on merit if the insured provides the Company with the reasons for delay in writing.
- ix. Any claims related to loss or damage due to wear and tear.

## Conditions

1. The first two claims under the Add-On shall be payable.
2. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.

Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of external accidental damage/damages to the engine or respective assembly.

### 11. NCB Protector Motor OD Add On

**UIN: IRDAN134A0006V01201617**

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the Table, under Section I - "Loss or Damage to the Vehicles Insured" of the Motor Private Car Insurance Policy.

NCB Protector Motor Add On can be sold with its existing product, Motor Private Car Insurance Policy.

This add-on cover protects the NCB discount which the policyholder is eligible upon renewal for the next policy year, otherwise which would be lost, in the event of claim/s made in the policy year. Hence, if this cover is purchased then even if the claim/s is/are availed during the policy year, the policy year will be treated as a claim free year; provided that the number of claims availed in the year are not more than two.



# Universal Sompo General Insurance Co. Ltd.

(A joint venture between Allahabad Bank, Sompo Japan Insurance Inc., Indian Overseas Bank, Karnataka Bank and Dabur Investments)  
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Thus, if any claim/s has been filed or availed in the current policy year then the policyholder will still be eligible to receive the NCB discount on the renewal of the current policy provided:

- a. The NCB Protector Add-on cover was opted for in the current policy year along with the base Motor OD cover
- b. Not more than 2 claims have been filed in the previous policy year
- c. NCB discount would be available only if the policy is renewed with the company
- d. NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy.

## Exceptions:

1. NCB is wrongly claimed in a policy – Insured not eligible for NCB
2. Any OD Claim fraudulently made
3. Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

Under this add-on cover, the following will be the rating factor:

- a. Insured Declared Value
- b. Type of Vehicle
- c. NCB Discount Level for the next year at the time of purchase of Policy.