



Universal Sampo General Insurance Co. Ltd.

(A joint venture between Allahabad Bank, Sampo 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

Add-on covers available with Two wheeler Package Policy.

1. Add on- Nil Depreciation Cover

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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

Available for cases of an accident leading to a partial loss only 3 Plan Options

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-applicable for vehicles above

Condition:-

- 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.
- 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
- Applicable only for repairs undertaken at designated authorized garages of manufacturer
- Obsolete vehicles shall not be provided the add on covers .

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



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2. Return to Invoice

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 ie 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.
 - a. 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/1

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



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Conditions:

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

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

On above rates Service Tax will be charged.

4. Manufacturer's Selling Price /On Road Price

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 "Manufacturing selling price" and Insured Declared Value in the event of a Total Theft or Total Loss/ Constructive.

Description

Sum Insured =difference between the IDV and the Manufacturers' Selling Price of the vehicle as supported by the invoice of original purchase issued by dealer(MSP-IDV).



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Conditions:

The add on 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

5. Loss of driving license

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 in the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, we will provide compensation of upto Rs 500 to obtain a duplicate License or RC

Conditions:

A First Information Report should be filed with Police in respect of such a loss

6. Additional Accidental Injury compensation(Owner)

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 in the case where the insured is covered against the risks of assault or any other accidental injury leading to Death/Permanent total disability in any accident when the insured is travelling in the insured vehicle

This is in addition to the Compulsory Personal Accident cover for Owner Driver of Rs 1 lacs available under the Policy.

Conditions:

As per condition of the existing compulsory PA cover for Owner Driver

Provides cover for an amount of Rs 1 lacs/2 lacs/ 3 lacs upto 8 lacs (in multiples of 1 lac)



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7. Wider PA benefit (Owner)

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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 in the case where the insured is covered against wider cover for Personal Accident while driving the insured vehicle. This cover is available upto maximum Capital Sum Insured of Rs 5 lacs

Conditions:

As per condition of the existing compulsory PA cover for Owner Driver

8. Accidental Hospitalization cover for Family

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 the company will reimburse the charges of 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 .(Up to Rs 5 Lac).

Conditions:

Insured vehicle claim should be payable as per Policy conditions.

Sum insured will range from Rs 1,00,000 to Rs 5,00,000 in units of Rs 1,00,000

Family shall mean –self , spouse and upto 2 dependent children of age not greater than 25 years

Age limit for family members 65 years

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 .



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9. Hospital daily cash

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 in event of insured suffering from an accidental injury involving the insured vehicle leading to hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum up to 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization.

Conditions:

The claim for accidental damages to insured vehicle should be payable as per Policy conditions

Family shall mean –self , spouse and upto 2 dependent children of age not greater than 25 years

Age limit for family members 65 years

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 .

10. Additional Accidental injury Compensation (Family)

UIN: IRDA/NL/F&U/USGI/Motor/Add-On/1

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 insured's named family members while travelling in the insured vehicle are covered against the risks of assault or any other bodily injury leading to Death/Permanent Total/Permanent Partial disability in any accident involving the vehicle (Up to Rs 5 lac)

Conditions: As per conditions of the existing compulsory PA cover for Owner Driver.



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11. Driving-train Protect (cover for child parts of Engine, Differential and Gear Box) :

UIN: USG-MO-A00-00-63-V01-13-14

In consideration of the payment of additional premium paid by the Insured for this add on cover, it is hereby understood & agreed that the company hereby extends the policy to cover the consequential damage to the internal child parts of the engine, differential housing and /or gear box of the Insured Vehicle, arising out of:-

- (i) Water ingress,
- (ii) Leakage of lubricating oil and/or damage to engine, differential housing and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to accidental means.

We will indemnify the Insured for the following:

1. Repair / replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil & gaskets
2. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat/ guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
3. Repair or replacement of internally lubricated parts of differential housing eg: axle shafts, velocity joints, bearings, driving hubs, shafts, bearings, final drive housing, retainers, transaxle housing, supports
4. Labour charges incurred by the Insured to overhaul the damaged engine and/or gear box
5. Charges incurred for Engine cylinder re-boring, compression tests & requisite machining

Insured's Obligations:

1. Take all measures, safeguards and precautions to prevent any loss or damage and also avoid any aggravation of loss once the loss has been noticed by you
2. Immediately inform Our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the spot survey is done unless We advise you to do so.
3. Intimation and bringing the vehicle to garage should be immediate. We may consider late intimation and bringing the vehicle to garage in case of sufficient and appropriate reasons
4. We will entertain only **one such claim during a policy period** under this coverage.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. A loss that is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Loss of lubricating oil



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3. Any consequential loss apart from the damage to the internal child parts of the engine, differential and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to accidental means.
4. Loss or damage including corrosion of engine, differential and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.
5. Loss due to wear and tear or depreciation

Special Conditions-

1. The vehicle is not older than 5 years counted from date of first registration.

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

12. 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.

IRDAI Regd.No:- 134



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- 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.

13. Road Side Assistance for Two Wheelers

UIN: USG-MO-A00-00-67-V01-13-14

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 in Indian cities and areas as mentioned in Download section on our website.

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.

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



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Universal Sampo Road Side Assistance for Two wheelers				
S.N.	Scope of Service	Call Coordination / Access	Cost to customer	Additional Chargeable to the customer (if applicable)
1	24 X 7 Road side repair assistance			
	24 X 7 Road side repair assistance within 30 minutes of receiving call for the registered vehicle.	Included	Consumables to be charged at actual. E.g. in case of a puncture repair the client pays for the puncture cost while service is free.	
2	Towing facility			
	In the event if the registered 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 /designated garage if immediate repair on the spot is not possible.	Included	5 kms of vehicle to vehicle towing to the nearest workshop is free. All towing done by Cranes / Flatbeds are chargeable at actuals	Rs. 600/- for 20 kms post which Rs. 20/- per km.
3	Repair on the spot (ROS)			
	In the event of registered 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.
4	Puncture assistance			
	In the event of registered vehicle being immobilized due to flat tyre (puncture), our technicians will take the tyre to the nearest puncture shop and get the puncture repaired and affix it to the registered vehicle.	Included	Chargeable	Chargeable as per actuals.
5	Emergency Fuel Delivery			
	In the event of registered vehicle	Included	Up to 5 litres at	Nil



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	running out of fuel, we shall provide the user with emergency fuel (up to 5 litres) at actual cost at the location of breakdown. (petrol only)		actual cost	
6	Vehicle Key Lock Out Assistance			
	In the event the registered vehicle is immobilized due to vehicle keys misplaced, our technician shall try to start the vehicle without keys at the location of the event or will organize the spare key from the registered place within the same city to the location of the event.	Included	Included	Free up to distance covered within city.
7	Cab Service			
	If registered 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 at Rs.500/- for 5 hours. Beyond will be charged at Rs.100/- hour/ Rs.8/- per Km
8	Tele Assistance, route Guidance & relay of emergency message			
	In case there are some minor issues which can be resolved on call, the customer will be provided assistance on the call. Customer will also be provided Map & route Guidance & relay of urgent message.	Included	Included	Free within distance covered in our scope of services.
9	Accommodation			
	If registered 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 chargeable at Actual
10	Shipment of Spares			
	In event of registered vehicle needs Critical Spares to be repaired on the spot, we will arrange assistance to the user in reaching of spare parts to the location of the event	Included	Chargeable	Spares cost at Actuals



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Special Conditions Applicable

1. One membership Kit is valid and services can be availed for the insured vehicle only.
2. Helpline service shall be available within distance covered in our scope of services as mentioned above
3. It is mandatory for You to produce the helpline card to avail the services
4. If the vehicle is repairable on road towing/dropping will not be provided by Us.
5. Towing to the nearest service work station provided by cranes/ flat-bed vehicles shall be chargeable as mentioned as per above.
6. Only Petrol will be provided as fuel. Any other kind of fuel is outside the scope of cover
7. Tube repair services shall be provided at actual cost. However, the cost may vary as per area.
8. Key Lock out assistance shall be provided only on producing proper ownership documents and/or after necessary policy permission
9. Vehicles older than 10 years shall not be offered cover for this add-on
10. We will try and ensure to provide service within stipulated time of 30 minutes; however We will not be held responsible for any delay caused by conditions beyond Our control like traffic jams, riots, road block, out diversions rain etc.
11. Your card should be activated at time of availing services from us.
12. All disputes regarding this add-on are subject to Delhi jurisdiction only

Exclusions

1. We will not be held liable for any claim arising due to death or injury of the customer or any other person or loss or damage to any other property caused due to equipment failure, breakdown, accident or fire on utilization of services during the validity of helpline services.
2. Helpline service shall not be valid for vehicles used for commercial purposes
3. For similar faults, services will not be provided more than twice consecutively/ Helpline service is valid for 4 service/ one year from the date of issue whichever is early
4. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
5. In any case, if the client/ beneficiary refuses to pay for the services offered on chargeable basis.
6. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
7. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
8. Any vehicle not used for lawful purposes.



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14. Engine Protector Motor OD Add On IRDAN134A0005V01201617

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of :-

- a) Water ingress ion due to flood/inundation,
- b) Leakage of lubricating oil leading to loss or damage to Engine 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. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
3. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
4. Labour cost incurred by insured to overhaul the damaged engine and gear box.
5. 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 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.
6. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.

Exclusions

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

1. 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.
2. 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.
3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. 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.

7. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. 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.
9. 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.
3. 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

16. NCB Protector Motor OD Add On IRDAN134A0003V01201617

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

NCB Protector Motor Add On can be sold with its existing product, Motor Two Wheeler 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.

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:

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



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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:

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