

**UNIVERSAL SOMPO - BHARAT SOOKSHMA UDYAM SURAKSHA**
**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**
**Policy No: << >>**

**This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.**

<b>SI No</b>	<b>Title</b>	<b>Description</b>  (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
1	Product Name	UNIVERSAL SOMPO - BHARAT SOOKSHMA UDYAM SURAKSHA	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0034V01202021	Not applicable
3	Structure	<p><b>Policy</b></p> <ul style="list-style-type: none"> <li>• <b>Indemnity</b></li> </ul> <p><b>ADD-ON COVERS</b></p> <ul style="list-style-type: none"> <li>• <b>Indemnity</b> <ul style="list-style-type: none"> <li>• Accidental Damage Cover</li> <li>• Loss of Rent and Additional Expenses of Rent for an Alternate Premises a. For Owners (Loss of Rent) b. For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)</li> <li>• Escalation Clause</li> <li>• Involuntary Betterment</li> <li>• Additional Removal of Debris Including Foreign Debris</li> <li>• Protection and Preservation of Property</li> <li>• Cost of Clearing Drains Cover</li> <li>• Extra Expense</li> <li>• Voluntary Deductible Clause</li> <li>• Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)</li> <li>• Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril</li> <li>• Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril.</li> </ul> </li> </ul>	Add-on Wordings

## UNIVERSAL SOMPO - BHARAT SOOKSHMA UDYAM SURAKSHA

		<ul style="list-style-type: none"> <li>• Omission to Insure additions, alterations or extensions</li> <li>• Spoilage Material Damage Cover</li> <li>• Leakage and Contamination Cover</li> <li>• Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from.</li> <li>• Loss of Income</li> <li>• STFI Deletion Clause</li> <li>• Earthquake Deletion Clause</li> <li>• Terrorism Deletion Clause</li> </ul> <p><b>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</b></p>	
4	Interests Insured	<p>This product offers coverage to Insured's Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents</p> <p>&lt;&lt; Insured Property&gt;&gt;</p>	Not applicable
5	Sum Insured	<ul style="list-style-type: none"> <li>• Sum Insured - &lt;&lt; Total Sum Insured as opted &gt;&gt;</li> </ul>	Clause C
6	Policy Coverage (What the policy covers?)	<p><b>Coverages available:</b></p> <p>We cover physical loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> <li>• Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.</li> <li>• Explosion or Implosion</li> <li>• Lightning</li> <li>• Earthquake, volcanic eruption, or other convulsions of nature</li> <li>• Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>• Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</li> <li>• Bush fire, Forest fire, Jungle fire</li> <li>• Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</li> </ul>	Clause B and Clause C

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		<ul style="list-style-type: none"> <li>• Missile testing operations</li> <li>• Riot, Strikes, Malicious Damages</li> <li>• Acts of terrorism</li> <li>• Bursting or overflowing of water tanks, apparatus and pipes.</li> <li>• Leakage from automatic sprinkler installations.</li> <li>• Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</li> </ul> <p>In-built coverage The policy also pays for the following expenses:</p> <ol style="list-style-type: none"> <li>a. Additions, alterations or extensions</li> <li>b. Stocks at many locations on floater basis</li> <li>c. Temporary removal of stocks</li> <li>d. Cover for Specific Contents</li> <li>e. Start-Up Expenses</li> <li>f. Professional fees</li> <li>g. Costs for removal of debris</li> <li>h. Costs compelled by Municipal Regulations</li> </ol>	
<b>7</b>	Add on Cover	<ol style="list-style-type: none"> <li><b>1. Accidental Damage Cover</b> The policy is extended to cover direct physical loss or damage to the insured property whilst situated in the insured premises due to accident from any fortuitous cause.</li> <li><b>2. Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)</b> The policy is extended to provide coverage against the loss of rent/expenses incurred for rent in case of loss/damage to the insured premises due to an insured peril.</li> <li><b>3. Escalation Clause</b> This cover states that for an annual policy, the sum insured shall automatically increase each day by an amount representing 1/365th of the specified percentage increase per annum</li> <li><b>4. Involuntary Betterment</b></li> </ol>	Add-on Wordings

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		<p>The policy is extended to cover the insured property which requires replacement due to technological obsolescence or statutory/regulatory requirements following a loss/damage.</p> <p><b>5. Additional Removal of Debris Including Foreign Debris</b> The policy is extended to cover costs incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of insured property following destruction or damage by an insured peril.</p> <p><b>6. Protection and Preservation of Property</b> The policy is extended to include the expenses incurred by the insured to prevent any aggravation of an insured loss.</p> <p><b>7. Cost of Clearing Drains Clause</b> The policy is extended to cover any expense necessarily incurred by the insured in the clearing of drains within the surrounding premises as a consequence of the insured property being destroyed/damaged by any insured peril up to the limit agreed under this add-on.</p> <p><b>8. Extra Expense</b> The add-on cover states that in case a claim is admissible under the base policy then, the extra expense associated with the insured property will also be admissible.</p> <p>As respects EXTRA EXPENSE, the following additional exclusions apply: This Policy does not insure:</p> <ol style="list-style-type: none"> <li>1) any loss of income.</li> <li>2) costs that usually would have been incurred in conducting the business during the same period had no physical loss or damage happened.</li> <li>3) costs of permanent repair or replacement of property that has been damaged or destroyed.</li> <li>4) any expense payable elsewhere in this Policy</li> </ol>	
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		<p><b>9. Voluntary Deductible Clause</b></p> <p>It is hereby declared and agreed that the insured having opted a voluntary deductible of 5% of the claim amount subject to a minimum of Rs. _____ for losses arising out of Act of God Perils and a voluntary deductible of Rs ----- for losses arising out of all other perils, out of net amount of each and every admissible claim under the fire policy(ies) covering the said premises, the company has allowed a discount of ----- % on the final premium payable for the policies and Add on Covers. It is further agreed that the above voluntary deductible opted shall replace the compulsory excess stipulated under “General Exclusion” attached to the policy(ies) and or for add-on cover.</p> <p><b>10. Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)</b></p> <p>Under this add-on, the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this policy up to a maximum of 7.5% of the adjusted loss is covered.</p> <p><b>11. Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril</b></p> <p>This add-on covers destruction of or damage to the property hereby insured caused by change of temperature in consequence of failure of electric supply at the terminal ends of electric service feeders from which the Insured obtains electric supply directly due to damage caused by any peril insured against under this policy to property at insured premises or any Electric Station or Sub-Station of Public Electric Supply undertaking from which the Insured obtains electric supply.</p> <p><b>12. Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the</b></p>	
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		<p><b>Insured's premises due to operation of insured peril.</b> This add-on covers destruction of or damage to the property hereby insured caused by change of temperature in consequence of failure of electric supply following damage to the cold storage machinery (ies) due to insured peril(s).</p> <p><b>13. Omission to Insure additions, alterations or extensions</b> This add-on extends the coverage to Buildings and/or Machinery, Plant and other Contents which the insured may erect or acquire or for which they may become responsible at the within described premises and for use as factories.</p> <p><b>14. Spoilage Material Damage Cover</b> This add-on extends the coverage to loss or damage by Spoilage resulting from the retardation or interruption or cessation of any process or operation caused by any of the perils covered under this Policy.</p> <p><b>15. Leakage And Contamination Cover</b> There are two options available under this add-on cover. A. Leakage cover only B. Leakage and contamination cover</p> <p><b>16. Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from.</b> This add-on extends the coverage to loss and/or damage caused due to impact by direct contact to Insured's property caused by Insured's own Rail/Road Vehicle, Fork lifts, cranes, stackers and the like and articles dropped there from.</p> <p><b>17. Loss Of Income</b> This add-on indemnifies the insured from financial losses due to loss or damage to the insured property from fire and allied perils. Under the add-on, the insured will be paid a fixed amount per day for each day the business was affected upto a maximum of 30 days, whichever is less.</p>	
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		<p><b>18. STFI Deletion clause</b> The add on under this cover states that on selection of STFI deletion clause, this policy will exclude any loss or damage to insured's contents caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</p> <p><b>19. Earthquake Deletion Clause</b> The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents caused by Earthquake, Volcanic Eruption, or other convulsions of nature.</p> <p><b>20. Terrorism Deletion Clause</b> The add on under this cover states that on selection of Terrorism deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Acts of Terrorism.</p> <p><b>CLAUSES</b></p> <p><b>1. Agreed Bank Clause</b> The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.</p> <p><b>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</b></p>	
8	Loss Participation	<p><b>Excess –</b> Fire Excess - INR 5,000 for each and every loss. Terrorism Excess A. Non-Industrial – 1% of claim amount subject to minimum of INR 25,000 and maximum limit of INR 10,00,000 B. Industrial – 5 % of claim amount subject to minimum of INR 1,00,000 and maximum limit of INR 25,00,000</p>	Clause D and Clause F
9	Exclusions	<p><b>Exclusions</b></p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p>	Clause D

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		<ol style="list-style-type: none"> <li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>2. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included).</li> <li>3. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</li> <li>4. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.</li> <li>5. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.</li> <li>6. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>8. Pollution or contamination, unless             <ol style="list-style-type: none"> <li>a. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or</li> <li>b. an Insured Event itself results from pollution or contamination.</li> </ol> </li> <li>9. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.</li> <li>10. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.</li> <li>11. Loss or damage to any Insured Property removed from Your Premises to any other place, except</li> </ol>	
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		<p>a. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,</p> <p>b. Stock covered under the in-built Coverage “Temporary Removal of Stocks”</p> <p>12. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>13. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.</p> <p>14. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.</p> <p>15. Costs, fees or expenses for preparing any claim.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p><b>Sample Calculation (Other than stock loss)</b></p> <p>A = Gross loss of damaged asset ( Building/ Plant &amp; Machinery/ Furniture, Fixture and Fittings) e.g.: ₹20000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged asset. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Present replacement cost of the total asset were available at the time of loss.. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹5000/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p>	<p>Clause B</p> <p>Clause D</p> <p>Clause F</p>

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	<p>Partial loss calculation.  Market Value Settlement = <math>(A-B-C) / D * E-F-G = (20000-100-250) / 50000 * 40000-5000-118 = ₹10,602/- * 19650</math>  Re-instatement value settlement = <math>(A-C) / D * E-F-G = (20000-250) / 50000 * 40000-5000-118 = ₹10,682/- *</math></p> <p><b>Sample Calculation (stock loss)</b></p> <p>A = Gross loss of damaged stocks ( Raw Material, Work in Progress, Finish Goods, Goods Held in trust) e.g.: ₹20000/-</p> <p>B = Less: Adjustment towards dead stock/ Expired stock/ rate variation/ Non-submission of bills and proofs.. e.g.: ₹100/-</p> <p>C = Less: Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Total stock value as on date of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹5000/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>Market Value Settlement = <math>(A-B-C) / D * E-F-G = (20000-100-250) / 50000 * 40000-5000-118 = ₹10,602/- *</math></p> <p>*Tax incurred shall be allowed subject to submission of proofs and evident.  *Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p style="margin-left: 20px;">a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p style="margin-left: 20px;">b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</p>	
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12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• <b>Toll Free Numbers:</b> 1800 200 4030 / 1800 22 4030</li> <li>• <b>Website</b> - <a href="http://www.universalsompo.com">www.universalsompo.com</a></li> <li>• <b>Email</b> - <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>; <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></li> </ul> <ul style="list-style-type: none"> <li>• <b>Claim Procedure</b></li> </ul> <p style="text-align: center;"><b>Claim Intimation</b></p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured’s power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to &lt;contactclaims@universalsompo.com&gt;.</p> <p>d) While notifying your claim, please share your</p> <ol style="list-style-type: none"> <li>1) policy number under which you prefer to lodge your claim,</li> <li>2) date of loss,</li> <li>3) place of loss,</li> <li>4) cause of loss</li> <li>5) estimate of your loss.</li> <li>6) Details of contact person with mobile no. and e- mail ID.</li> </ol> <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an</p>	Clause G. IV.
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		<p>official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p><b>Followed by notification of a claim, insured is expected to follow the following procedures.</b></p> <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p> <p>f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".</p> <p><b>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</b></p>	
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		<ol style="list-style-type: none"> <li>1. Claim Form - Duly filled and signed by insured</li> <li>2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.</li> <li>3. Estimate of loss.</li> <li>4. Proof of ownership on the assets been insured. (Purchase invoice / bill or contract of right over the assets been held / used). This may not be required, if the same was submitted during inception of this policy or respective item was identified and specified in the policy.</li> <li>5. Service engineer's report / quotation/ observation/ recommendation.</li> <li>6. Police final report. (Not required for claim estimated up to ₹50,000/-).</li> <li>7. Asset register as on date of loss (For building, Stock, Plant and Machinery, Furniture Fixture and Fittings)</li> <li>8. Re-instatement bills and payment proofs. (In case of re-instatement)</li> </ol> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</b> <ul style="list-style-type: none"> <li>➤ The Surveyor shall be appointed within 24 hours from the intimation.</li> <li>➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</li> <li>➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</li> <li>➤ The Insurance Company to obtain survey report within 15 days from the date of appointment.</li> <li>➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</li> </ul> </li> <li>• <b>Escalation Matrix</b></li> </ul> <p>Level 1 - <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></p>	
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**UNIVERSAL SOMPO - BHARAT SOOKSHMA UDYAM SURAKSHA**

		<p>Level 2 - <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Level 3 - <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p>	
13	Grievance Redressal and Policyholders Protection	<p><b>Grievances</b>  If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>➤ <b>Step 1</b></p> <p><b>a. Contact Us</b>  1-800-224030/1-800-2004030</p> <p><b>b. E-mail Address:</b> <a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a></p> <p><b>c. Write to us Customer Service Universal Sampo General Insurance Company Limited</b>  Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p><b>d. Senior Citizen Number:</b> 1800 267 4030</p> <p>➤ <b>Step 2</b>  If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.  Email Us- <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Drop in Your concern  Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO)  Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> <li>• We will acknowledge receipt of your concern immediately</li> <li>• Within 2 weeks of receiving your grievance, we will respond to you with the best solution.</li> <li>• We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response</li> </ul> <p>➤ <b>Step 3:</b>  In case, You are not satisfied with the decision/resolution of</p>	Clause J

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		<p>the above office or have not received any response within 15 working days, You may write or email to:                  Chief Grievance Redressal Officer  <b>Universal Sampo General Insurance Company Limited</b>                  Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708                  Email : <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p> <p>For updated details of grievance officer, kindly refer the link  <a href="https://www.universalsompo.com/resource-grievance-redressal">https://www.universalsompo.com/resource-grievance-redressal</a></p> <p>➤ <b>Step 4.</b></p> <p><b>Bima Bharosa Portal link :</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Insurance Ombudsman</b>                  You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.gicouncil.in/">https://www.gicouncil.in/</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p><b>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</b>  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> <p><b>Note: Grievance may also be lodged at IRDAI</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><u>Below are the contact details:</u></p>					
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; padding: 5px;">Office Details</th> <th style="width: 50%; padding: 5px;">Jurisdiction of Office (Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">                     AHMEDABAD                      Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,                 </td> <td style="padding: 5px;">                     Gujarat,                      Dadra &amp; Nagar Haveli,                      Daman and Diu.                 </td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office (Union Territory, District)	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	
Office Details	Jurisdiction of Office (Union Territory, District)						
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.						

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	<p>Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedab ad@cioins.co.in</p>		
	<p>BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioin s.co.in</p>	Karnataka	
	<p>BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.c o.in</p>	Madhya Pradesh Chattisgarh.	
	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@c ioins.co.in</p>	Odisha	



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		<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh &amp; Chandigarh.</p>	
		<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).</p>	
		<p><b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad , Sonapat &amp; Bahadurgarh</p>	
		<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 /</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	

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	2602205 Email: bimalokpal.guwahati@cioins .co.in		
	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioi ns.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	
	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in	Rajasthan	
	ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioi ns.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	

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		<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>	
		<p><b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	
		<p><b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>	

## UNIVERSAL SOMPO - BHARAT SOOKSHMA UDYAM SURAKSHA

		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	
		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	

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14	Obligations of prospective Policyholder / Customer	<p><b>1. Make true and full disclosure in the proposal and related documents</b></p> <p>i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.</p> <p>ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.</p> <p><b>2. Make true statements and full disclosure in the claim and related documents</b></p> <p>You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p> <p><b>2. Obligation to take care:</b></p> <p>You must:</p> <p>i. ensure that unauthorised persons do not occupy Your Premises.</p> <p>ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.</p>	Clause G. I.

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	<p><b>3. Inform change in circumstances:</b> You must inform Us immediately if:</p> <ul style="list-style-type: none"> <li>i. You change the nature of Your Business or any processes,</li> <li>ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You</li> <li>iii. You change the use of Your Premises or any Building,</li> <li>iv. Your Premises or any Building remains unoccupied for more than 30 days.</li> </ul> <p><b>4. Allow inspection and investigation of claim You must allow and give full cooperation for the survey/investigation of Your claim by Us.</b></p> <p>You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require.</p> <p><b>5. Follow claim procedure</b> When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities</p> <p>Note : The policy shall be void and all premiums paid thereon shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <p>1.Premium - Whether the premium has been paid on or</p>	
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		<p>before Risk Start Date</p> <p>2.Period – Whether the insurance is in force as on date of loss.</p> <p>3.Peril – Whether the cause of loss is covered.</p> <p>4.Property- Whether the property said to be affected is insured.</p> <p>5.Place - Whether the location is covered under the policy,</p> <p>6.Person - Whether the claimant has insurable interest</p> <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p>	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date: \_\_\_\_\_ (Signature of the Policyholder)

**Note:**

- i. **Website: [www.universalsompo.com](http://www.universalsompo.com)**
- ii. **In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.**