



# COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES

**UIN: IRDAN134RP0067V02201819**

**UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED  
REGISTERED OFFICE:**

**Unit No.103, 1<sup>st</sup> Floor, Akruti Star, MIDC Central Road,  
Gautam Nagar, Andheri (E),  
Mumbai 400093**

**24/7 CUSTOMER CARE NUMBER: 1-800-224030**

**EMAIL: [contactus@universalsompo.com](mailto:contactus@universalsompo.com)**

**WEBSITE: [www.universalsompo.com](http://www.universalsompo.com)**

**IRDA of India Registration Number: 134**

**CIN: TO BE MENTIONED**

## What is Covered?

### Personal Accident Cover for Owner-Driver

Personal Accident Cover for the owner/driver for an amount up to **Rs. 15 lakh** which covers accidental death and total disability of the owner/driver. The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured, caused by violent accidental external and visible means:

- a) Death - 100%
- b) Loss of two limbs or sight of two eyes or one limb and sight of one eye - 100%
- c) Loss of one limb or sight of one eye - 50%
- d) Permanent total disablement from injuries other than named above - 100%

**Note:** If you already have Personal Accident coverage of Sum Insured less than 15 lakhs for “Death and Permanent Disablement”, coverage for the balance amount can be taken under the policy.

### What is the policy duration?

Coverage under the policy is available for 1 year.

### What is not covered?

Any loss/damage along with damage to insured vehicle will not be covered if caused by the following:

1. Accidental loss/damage/liability sustained outside the specified geographical area.
2. Use of the vehicle is not in-line with the commonly stipulated “Limitations as to Use”.
3. The vehicle was being driven by someone who isn't the owner.
4. Liability directly or indirectly caused by radioactive contamination or nuclear weapons.
5. Loss, damage and/or liability caused by war, invasion and other warlike operations.

### Add-ons covered under the Policy:

1. Key Replacement Clause
2. Loss of Personal Belongings Clause
3. Roadside Assistance Cover
4. Loss of Driving License/Registration Certificate
5. Hospital Daily Cash cover

### CLAIMS PROCEDURE:

#### INTIMATION OF THE LOSS:

As soon as a loss is noticed, please intimate immediately to our nearest office or on our call centre number 022 41690888/41690999 or on toll free number 1-800-22-4030 (from MTNL & BSNL Lines.) Our claims officials shall soon get in touch with you and shall be happy to help you with the claim procedures. Details of our offices can be found in the USGICL Office locator.

Following information needs to be furnished by you while intimating a claim:

- Your Contact Numbers
- Policy Number
- Name of Insured person
- Date & Time of accident
- Location of Loss
- Brief description on how the accident took place

Place & contact details of the Insured Person (in case person intimating the claim is other than the insured person)  
Below mentioned additional documents required to process Personal Accident claims.

- Police First Information Report /Police final charge sheet (If third-party property/vehicle involved)
- Medical Report
- Postmortem
- Death Certificate
- Nominee Address and ID proof
- Succession Certificate (Nominee not mentioned in the policy/Passed away)
- Nominee Bank Account details (Duly signed Bank mandate and Cancelled CTS Cheque)

For all your service requests e-mail us at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Contact Details:**

**Universal Sampo General  
Insurance Co. Ltd.**

Unit No. 601 & 602, 6th Floor,  
Reliable Tech Park, Cloud City  
Campus.  
Gut No-31, Mouje Elthan, Thane-  
Belapur Road, Airoli, Navi Mumbai-  
400708

**Toll Free Numbers:**

For MTNL/BSNL Users  
1-800-224030      **OR**  
1-800-2004030

**E-mail Address:**

[Contactus@universalsompo.com](mailto:Contactus@universalsompo.com)

**Note:** Please include Your Policy number for any communication with us.

**INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates**

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making Default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakhs Rupees.

***Disclaimer: Insurance is the subject matter of solicitation. Please read all the Terms & Conditions and Policy Document carefully before purchasing a policy.***