

## **DEVICE CARE – EXTENDED WARRANTY**

### **PROSPECTUS**

Universal Sampo General Insurance Company Limited introduces Extended Warranty has been designed to cater to the requirements of OEM/Dealers/Distributors/ any other business model of various appliances of various appliances being used for personal / commercial use, who wish to avail of an Insurance Protection for their customers against the repair or replacement Costs in respect of mechanical, electrical and electronic breakdown arising out of Manufacturing defects or faulty workmanship to the extent provided under Manufacturer's Warranty.

#### **Policy Coverage**

The Policy covers wide range of Electrical/Mechanical/Electronic Products, such as:

1. Portable electronic gadgets/equipment such as Mobile, Camera, Laptop and similar products.
2. Non-Portable Electrical/Mechanical/Electronic goods such as Refrigerator, Music system, Washing machine, Microwave and similar products.

This cover will commence on the expiry of the Manufacturer's warranty period and continues for the period of cover mentioned in this Policy.

#### **Optional Cover**

On payment of additional premium, the policy also covers the next immediate available highest-level configuration of Insured Asset under the same Manufacturer in the event of Breakdown of the Insured Asset if the same configuration of Insured Asset is not available.

N.B. the betterment Cost is within 10% of the original purchase Cost of the Insured Asset.

#### **Exclusions:**

The Company shall have no liability and no Claim shall be admissible in respect of any Policyholder Holder under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. Due observance: Loss or damage arising out of the Insured Asset not being used in accordance with Manufacturer's instructions/specifications or Losses arising out of improper use of the Insured Asset.
- ii. Manufacturer's Warranty: Loss or damage for which the Manufacturer of the Insured Asset is responsible under a guarantee and/or Warranty during the Manufacturer's

Warranty Period.

- iii. Where the original serial number is removed, obliterated or altered from Insured Asset.
- iv. Where repair work is carried out by persons/agency that are not authorized by the Company.
- v. Losses due to any additional accessories to the Insured Asset which is not in accordance with the Manufacturer's instructions and / or the accessories that were not supplied/bought at the time of purchase of the Insured Asset.
- vi. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.
- vii. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
- viii. Any item not covered under the original Manufacturing Warranty.
- ix. Losses related to defects or faults that were not covered under the Manufacturer's Warranty.
- x. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
- xi. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
- xii. Loss or damage to the covered Product due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by You or Your representative or Customer including Family member, domestic help or staff member of Customer.
- xiii. Consequential loss or legal liability of any kind
- xiv. Product Recall: Losses due to Failure of Insured Asset or part thereof which are subject to recall by the Manufacturer.
- xv. Replacement of any consumable item or accessory or software. These include, but are not limited to - plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes and items of similar nature.
- xvi. Any loss incurred with maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
- xvii. Loss or damage arising before or during transportation /delivery of the Insured Asset.
- xviii. Any loss caused by overloading, strain, overrunning, freezing, excessive pressure, over heating of the Insured Asset.
- xix. Use of Counterfeit Parts: Loss or damage due to use of non-genuine spare parts and/or non- genuine oils.

- xx. Power Fluctuation: Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
- xxi. Loss or damage arising out of any external cause, including but not limited to fire, earthquake, Burglary & theft, robbery, explosion, water damage, hail, Acts of God Perils, riots / strike / malicious damage, - act of terrorism, corrosion, rust, denting, scratching, blockages, animal/insect damage or entry of foreign bodies.
- xxii. Costs arising from incorrect installation, modification or maintenance, use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.
- xxiii. Minor Damages of items including but not limited to knobs, buttons, paintwork, Plastic-metal casing, racks, shelves, decorative finishing, door liners.
- xxiv. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or due to radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- xxv. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.

## Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

### 1. Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

#### **Grievance cell,**

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

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Emails – [grievance@universalsompo.com](mailto:grievance@universalsompo.com)
- Designated Grievance Officer in each branch.
- Company Website – [www.universalsompo.com](http://www.universalsompo.com)

2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.
5. You can find more details about Insurance Ombudsmen at [www.ecoi.co.in](http://www.ecoi.co.in) or [www.irdai.gov.in](http://www.irdai.gov.in).

#### Contact Details

- **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- **Toll Free Numbers:** 1800-22-4030, 1800-200-4030
- **Landline Numbers:** (022)-39635200 (Chargeable)
- **E-mail :** [contactus@universalsompo.com](mailto:contactus@universalsompo.com)
- **Courier:** Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

#### **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: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**