

## CUSTOMER INFORMATION SHEET

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

Insured Name	MR/Ms. XXXXXX XXXXXXXX
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Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product	Motor Miscellaneous Vehicle	Not Applicable
2.	Unique Identification Number (UIN) allotted by IRDAI	<< IRDAN134RP0009V02200809>>	Not Applicable
3.	Structure	Indemnity Basis: Section I Own Damage and Section II Liability to Third Parties, Towing Disabled Vehicles Benefit Basis: Section III Personal Accident Cover for Owner-driver	Section I – Loss of or Damage to The Vehicle Insured Section II – Liability to Third Parties Section III - Towing Disabled Vehicles Section IV- Personal Accident Cover For Owner-Driver
4.	Interests Insured	<ul style="list-style-type: none"> <li>• Damage of the Insured Vehicle</li> <li>• Personal Accident Cover for Owner- Driver of the Insured Vehicle</li> <li>• Towing Disabled Vehicles</li> <li>• Liability to Third Party arising out of use of the insured vehicle</li> </ul>	Section I – Loss of or Damage to The Vehicle Insured Section II – Liability to Third Parties Section III - Towing Disabled Vehicles  Section IV - Personal Accident Cover For

			Owner-Driver
5.	Sum Insured / Motor Insured Declared Value Scope	<p><b>Section I – Loss of Or Damage To The Vehicle Insured:</b>            The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured.            The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. A vehicle is deemed a CTL if the cost of retrieval and/or repair, subject to terms and conditions of the policy exceeds 75% of the IDV</p> <p>The IDV arrived is basis factors, Location, usage, road type/ terrain, model segment, model which is with your (Insured) agreement and as captured in the policy schedule</p> <p>Vehicle IDV- Ex-showroom price * depreciation scale as per vehicle age = IDV            Vehicle depreciation age slab xx</p> <p><b>Section II- Liability to Third Party</b>            For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance claim amount)</p> <p>Section III- The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; provided always that</p> <p>a. Such towed vehicle is not towed for reward            b. The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.</p> <p><b>Section IV - Personal Accident Cover For Owner-Driver (if Opted and shown in</b></p>	<p>Section I – Loss of or Damage to The Vehicle Insured</p> <p>Insured's Declared Value (IDV)</p> <p>Section II- Liability to Third Parties</p> <p>Section III- Towing Disabled Vehicles</p>

		<p><b>the Policy Schedule):</b> Benefit payment up to 15 Lakhs basis below scale</p> <table border="1" data-bbox="616 260 1809 563"> <thead> <tr> <th data-bbox="616 260 1435 336">Nature of injury</th> <th data-bbox="1435 260 1809 336">Scale of Compensation</th> </tr> </thead> <tbody> <tr> <td data-bbox="616 336 1435 371">i) Death</td> <td data-bbox="1435 336 1809 371">100%</td> </tr> <tr> <td data-bbox="616 371 1435 448">ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td data-bbox="1435 371 1809 448">100%</td> </tr> <tr> <td data-bbox="616 448 1435 483">iii) Loss of one limb or sight of one eye</td> <td data-bbox="1435 448 1809 483">50%</td> </tr> <tr> <td data-bbox="616 483 1435 563">iv) Permanent Total Disablement from injuries other than named above</td> <td data-bbox="1435 483 1809 563">100%</td> </tr> </tbody> </table> <p>Third Party Property Damage- <b>Rs.6000/Rs. 7.5 lakhs</b> PA Cover (other than Owner Driver)- <b>Upto 2 lakh</b></p>	Nature of injury	Scale of Compensation	i) Death	100%	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii) Loss of one limb or sight of one eye	50%	iv) Permanent Total Disablement from injuries other than named above	100%	Section IV - Personal Accident Cover For Owner-Driver
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6.	Policy Coverage	<p><b>1. Loss or Damage to Insured Vehicle</b> We will make good the losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:</p> <table border="0" data-bbox="645 826 1809 1161"> <tr> <td data-bbox="645 826 1339 861">(i) Fire, explosion self-ignition or lightning;</td> <td data-bbox="1348 826 1809 903">(ii) Burglary, housebreaking or theft;</td> </tr> <tr> <td data-bbox="645 903 1339 938">(iii) Riot and strike;</td> <td data-bbox="1348 903 1809 979">(iv) Earthquake (Fire and Shock Damage);</td> </tr> <tr> <td data-bbox="645 979 1339 1056">(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;</td> <td data-bbox="1348 979 1809 1015">(vi) Accidental external means;</td> </tr> <tr> <td data-bbox="645 1056 1339 1091">(vii) Malicious act;</td> <td data-bbox="1348 1056 1809 1091">(viii) Terrorist activity;</td> </tr> <tr> <td data-bbox="645 1091 1339 1161">(ix) whilst in transit by road rail inland - waterway lift elevator or air;</td> <td data-bbox="1348 1091 1809 1126">(x) Landslide, rockslide.</td> </tr> </table> <p><b>2. Liability To Third Parties</b> We will indemnify against legal liabilities with respect to the following arising out of accident of insured vehicle:</p> <p>a) Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.</p>	(i) Fire, explosion self-ignition or lightning;	(ii) Burglary, housebreaking or theft;	(iii) Riot and strike;	(iv) Earthquake (Fire and Shock Damage);	(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;	(vi) Accidental external means;	(vii) Malicious act;	(viii) Terrorist activity;	(ix) whilst in transit by road rail inland - waterway lift elevator or air;	(x) Landslide, rockslide.	<p>Section I – Loss of or Damage to The Vehicle Insured</p> <p>Section II – Liability to Third Parties</p>
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		<p>b) Damage to property of the third party other than property belonging to the insured or held in trust or in the custody or control of the Insured.</p> <p>c) Legal liability for death or bodily injury to employees whilst travelling/getting in or alighting from insured's vehicle (including paid driver).</p>	
		<p><b>3. TOWING DISABLED VEHICLES</b></p> <p>The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; provided always that</p> <p>a. Such towed vehicle is not towed for reward</p> <p>b. The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby</p> <p><b>Personal accident cover for owner-driver (if opted and shown in the Policy Schedule)</b>  We will compensate for bodily injury/ death sustained by the owner-driver of the vehicle up to Rs. 15 lakhs during any one period of insurance.</p>	<p>Section III- Towing Disabled Vehicles</p> <p>Section IV - Personal Accident Cover For Owner-Driver</p>
7.	Add-on Cover	<p><b>Following Add-on covers are applicable under your policy. (Only Add-On covers opted by you and mentioned in the policy schedule will be applicable to your Policy)</b></p> <p><b>1. Depreciation Waiver</b>  We will reimburse the total cost of parts replaced, due to loss or damage to the insured vehicle, without any deduction towards depreciation.</p> <p><b>2. Cost of Consumable</b>  We shall cover the cost of consumables, such as engine oil, gearbox oil, lubricants, nut &amp; bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.</p> <p><b>3. Engine Protector</b>  This covers repair and replacement expenses for damage to internal parts of the</p>	Add-on Wordings

engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly.

**4. Return to Invoice**

We will pay the financial shortfall between Insured's Declared Value (IDV) of the insured vehicle and on-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or stolen vehicle/total loss. On-road price includes registration fees, road tax & Insurance charges.

**5. Road Side Assistance**

This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval, fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle.

**6. Key Replacement Cover**

We will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then we will reimburse you for the cost of replacing your locks and keys including the labour cost for replacing the lock.

**7. Tyre Cover**

We will reimburse repair or replacement of the tyre (s) & tube (s) fitted to the insured vehicle if it is damaged due to Burst, Cut, and Bulge including labour cost.

**8. Additional Towing Charges**

We will pay you the cost of towing the Insured Vehicle to the nearest garage/ service station in the event of the Insured Vehicle being disabled by any reason of loss or damage covered under section I of the policy.

**9. Daily Cash Allowances Benefit**

If the insured vehicle is damaged by a covered peril under Section 1 (Own Damage), we offer fixed allowance will be paid per day if the vehicle is in garage.

**10.EMI Protection**

The company will pay total liable EMI (Equal monthly instalment) to the insured if the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy.

**11. Insurance at manufacturing selling price**

It provides coverage for the vehicle's original manufacturing selling price (MSP) in case of total loss or theft. This add-on ensures that the policyholder receives compensation equivalent to the vehicle's original purchase price.

**12. Loss Of Driving License/ Registration Certification**

It Provides Coverage For The Expenses Incurred In Case The Insured Individual Loses Their Driving License Or Vehicle Registration Certificate.

**13. NCB Protector**

The No Claim Bonus (NCB) Protector add-on cover helps policyholders protect their accumulated NCB in case they make a claim during the policy period.

Sr. No	Add-On	Sum / Limit Insured
1	Engine Protect	Actual cost of engine /gear box repair/replacement.
2	NCB Protector	N.A.
3	Return to invoice	Invoice value+ Registration Charges + Road Tax + Insurance Cost
4	Key Replacement Cover	As Opted in the policy
5	Road Side Assistance	N.A.
6	Cost of Consumable	Actual cost of consumable items
7	Depreciation Waiver	Actual cost without deduction towards depreciation
8	Daily Cash Allowances Benefit	As Opted in the policy
9	Insurance at manufacturing selling price	Vehicle value as per Invoice.

		<table border="1"> <tr> <td>10</td> <td>Loss Of Driving License/ Registration Certification</td> <td>Document recreation</td> </tr> <tr> <td>11</td> <td>Tyre Cover</td> <td>N.A.</td> </tr> <tr> <td>12</td> <td>Additional Towing Charges</td> <td>N.A.</td> </tr> <tr> <td>13</td> <td>EMI Protection</td> <td>As opted in the policy</td> </tr> </table>	10	Loss Of Driving License/ Registration Certification	Document recreation	11	Tyre Cover	N.A.	12	Additional Towing Charges	N.A.	13	EMI Protection	As opted in the policy	
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8.	Loss Participation	<p>Value as applicable</p> <ul style="list-style-type: none"> <li>▪Compulsory deductible</li> <li>▪Voluntary deductible</li> <li>▪Theft excess</li> </ul>	Endorsements												
9.	Exclusions	<p><b>SECTION I</b></p> <p><b>LOSS OF OR DAMAGE TO THE VEHICLE INSURED</b></p> <p><b>1. The Company shall not be liable to make any payment in respect of :-</b></p> <ol style="list-style-type: none"> <li>a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages</li> <li>b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.</li> <li>c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drug.</li> </ol> <p><b>SECTION II</b></p> <p><b>LIABILITY TO THIRD PARTIES</b></p> <p>The company shall not be liable in respect of death ,injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the</p>	<p>Section I- Loss of or Damage to The Vehicle Insured</p> <p>Section II – Liability to Third Parties</p>												

bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from

**Section III- Towing Disabled Vehicles**

The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby

**Personal Accident Cover For Owner-Driver**

The Company shall not be liable to pay in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**General Exclusions**

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability;
3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
5. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission;
6. Any accidental loss or damage or liability directly or indirectly caused by or

Section III – Towing Disabled Vehicles

Section IV- Personal Accident Cover For Owner-Driver

General Exclusions



		<p>contributed to by or arising from nuclear weapons material.</p> <p>7. We will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.</p> <p><b>Deductible:</b> We shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the Schedule.</p>	Section: Deductible
10.	Special Conditions and Warranties (if any)	NIL	Not Applicable
11.	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. You shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.</li> <li>2. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.</li> <li>3. In the event of any accident or breakdown, the vehicle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected, any extension of the damage or any further damage to the vehicle shall be entirely at your own risk.</li> <li>4. If the claim is for theft, insured should report to the Police as well as insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</li> <li>5. We shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.</li> </ol>	Section: Claims Procedure

6. The driver at the time of accident holds a valid & effective driving license.
7. The insured vehicle is driven in within the specified geographical limits.
8. Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear & Tear

**Sample Claims Calculation:**

<b>A</b>	Gross Assessed Liability	₹20,000
<b>B</b>	Less: Depreciation (if applicable)	(₹4,000)
<b>C</b>	Net Assessed Liability (A-B)	₹16,000
<b>D</b>	Less: Compulsory Deductible	(₹2,000)
<b>E</b>	Net payable amount (C-D)	₹14,000

- Claims will be admissible under Third Party Liability Claims only if your vehicle has caused accidental bodily injury or damage to property of third party.
- Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver.
- The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal.

**12.** Policy Servicing -  
Claim Intimation and  
Processing

The insured/ claimant may intimate claim at the below mentioned details

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- Policy Servicing – Claim Intimation and Servicing
  - Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030
  - Website: [www.universalsompo.com](http://www.universalsompo.com)
  - Pulz app from Play Store
- **Details of designated company officials to be contacted in time of claim**  
Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of company official to be contacted for any concerns/queries regarding the claim.

Section: Claims  
Procedure

Surveyor Appointment and contact details will be sent to Insured on the mobile number/email

- **Details of procedure to be followed for cashless service as well as for reimbursement of claim**

- Intimation of claim to Insurance Company through various mediums available
- Deputation of surveyor by Insurance Company
- Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately
- Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required.
- Upon submission of repair invoice to Insurance Company in case of cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. The insurance claim amount will be paid directly to the network garage.
- In case of reimbursement claims, Insured will have to submit repair invoice in original and any other documents are pending. The Claim amount will be reimbursed to insured.

- **Turn Around Time (TAT) for claims settlement**

Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company
Obtaining Survey report by Insurance Company	Within 15 days of allocation
Approval /Rejection of Claim after receiving first/addendum survey report	With 7 days from the date of receipt of Survey Report with all relevant claim documents.

- **Escalation Matrix when TAT is not satisfied**

For lack of a response or if the resolution still does not meet your expectations, you can write to

		<ul style="list-style-type: none"> <li>• Level 1: contactclaims@universalsompo.com</li> <li>• Level 2- grievance@universalsompo.com</li> <li>• Level 3- gro@universalsompo.com</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through: Toll Free @ 1-800-224030/1-800-2004030 Email of Grievance Redressal Officer at Contactus@universalsompo.com</p> <p><b>Write to us at (courier/ post):</b> Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Visit the Servicing Branch mentioned in the policy Document</p> <p><b>Insurance Ombudsman</b> If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or General Insurance Council website <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or on company website <a href="http://www.universalsompo.com">www.universalsompo.com</a>.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>)</p>	Section: Grievances
14.	Obligations of the Policyholder	<ol style="list-style-type: none"> <li>1. You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you.</li> <li>2. In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately</li> <li>3. Transcript of Information &amp; Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct.</li> </ol>	Section: Conditions

		<p>a) Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.</p> <p>b) Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant</p> <p>4. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy</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)

*Please read carefully the Customer Information Sheet (CIS) of your policy and acknowledge having received and noted the contents. Your acknowledgement will be deemed if no response is received within 15 days.*