

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	MOTOR PRIVATE CAR - 3 YEARS	Not applicable
2	Unique Identification Number (UIN) allotted by IRDAI	<< IRDAN134RPMT0001V01202425 >>	Not applicable
3	Structure	<ul style="list-style-type: none"> • Both Indemnity and Benefit • Own Damage Section – Indemnity • Liability to Third Parties • Personal Accident Cover for Owner-Driver - Benefit <p>Optional Covers</p> <ul style="list-style-type: none"> ➤ Indemnity <ul style="list-style-type: none"> • Cost of Consumables • Roadside assistance • Loss of Personal Belongings • Engine Protector • Additional Expenses Coverage clause • Accidental hospitalization clause for family • Hospital daily cash cover • Key replacement • Loss of Driving License/ Registration Certification • Daily Cash allowance benefit • Secure towing (higher towing & removal costs) ➤ Benefit <ul style="list-style-type: none"> • Depreciation waiver • Return to Invoice 	Section I Section II Section III Section-Optional Covers
4	Interests Insured	The Policy covers Own Damage, Personal accident, Third Party and Legal Liability	Section I, Section II, Section III.
5	Sum Insured / Motor Insured Declared Value Scope	<<Sum Insured as per selected covers>> <<Ex-showroom price>> * <<depreciation value>> = IDV Vehicle depreciation age slab <<xx>> 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	Section I -Sum Insured, Insured's Declared Value (IDV)
6	Policy Coverage	<<As per selected product>> Coverages available:	Section I, Section II, Section III

		<p>Section I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <ul style="list-style-type: none"> i. by fire explosion self ignition or lightning ; ii. by burglary housebreaking or theft ; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road rail inland-waterway lift elevator or air; x. by landslide rockslide. <p>Section II - Liability to Third Parties</p> <ul style="list-style-type: none"> i. Death of or bodily injury to any person including occupants carried in the vehicle ii. Damage to property other than property belonging to the insured <p>Section III - Personal Accident Cover for Owner-Driver</p> <p>Death or bodily injury sustained by the owner driver whilst driving or mounting into/dismounting from the vehicle</p>	
7	Add-on Cover	<p>The Optional Covers Opted Will Display The Sum Insured As Specified In The Policy Schedule</p> <p>1. Depreciation Waiver Depreciation Waiver Cover, Often Referred To As Zero Depreciation Or Nil Depreciation Cover. This Cover Ensures That The Policyholder Receives Full Reimbursement For The Cost Of Replacing Or Repairing Damaged Parts Of Their Vehicle Without Factoring In Depreciation.</p> <p>2. Cost Of Consumable It Is Designed To Reimburse Policyholders For The Cost Of Consumable Items That Are Typically Used And Replaced During The</p>	Optional Covers

		<p>Repair Or Maintenance Of Vehicle Following An Accident Or Breakdown, Such Items Are Engine Oil, Coolant, Nut, Bolt, Oil Filters, Gaskets Etc.</p> <p>3. Return To Invoice Return To Invoice Cover Provides Additional Financial Protection To The Policyholder In The Event Of A Total Loss Or Theft Of The Insured Vehicle. With This Cover, The The Company Agrees To Reimburse The Policyholder For The Original Invoice Price Including First Time Registration Charges & Insurance Premium Paid Under Section I.</p> <p>4. Road Side Assistance Roadside Assistance Cover Is A 24/7 Service Offered By Us Or Specialised Provider That Provides Insured A Valuable Assistance When They Encounter Unexpected Breakdowns Or Other Issues With Their Vehicles While On The Road.</p> <p>5. Loss Of Personal Belongings It Covers Loss Of Personal Belongings Viz Baggage, Mobile Phone, Laptop, Clothes, Bag Etc. Belonging To You And Your Dependent Family Members From The Car By Visible Means By Any Peril As Insured Under The Motor Vehicle Policy, Subject To Sum Insured Limit As Mentioned In Policy Schedule.</p> <p>6. Engine Protector Engine Protection Cover Specifically Focuses On Providing Financial Protection For The Engine Of The Insured Vehicle For Any Loss Or Damages Caused To The Engine Due To Water Ingression, Oil Spill, Electrical Or Mechanical Breakdown Etc.</p> <p>7. Additional Expenses Coverage Clause (Emergency Hotel Or Transportation Expenses) The Cover Shall Reimburse You The Cost Of Expenses Incurred For Accommodation For Overnight Stay And /Or Those For Travel To Your Place Of Residence Or Nearest City On Your Itinerary, Necessarily Incurred In The Event Of Your Vehicle Meeting With An Accident En-Route And It</p>	
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		<p>Is Impossible To Drive The Insured Vehicle Due To An Accident And The Vehicle Had To Be Towed Or If The Vehicle Is Stolen ,Subject To Your Being Over 100 Miles Away With The Vehicle From Your Address. The Reimbursement Under The 2 Heads Shall Be Subject To Limits Of Rs 2500 Each Person With Rs 5000 Per Such Accident Limit And An Aggregate Of Rs 10 ,000 In A Policy Period In Event Of More Than One Accident /Theft Claim.</p> <p>8. Accidental Hospitalization Clause For Family This Cover Provides Financial Protection To Insured Individuals And Their Family Members In The Event Of Hospitalization Due To Accidental Injuries.</p> <p>9. Hospital Daily Cash Cover In The Event Insured Suffering From An Accidental Injury Involving The Insured Vehicle Leading To A Hospitalization As An Inpatient The Company Will Pay An Amount Of Rs.2000/- As Per Day Hospitalization Charges For Maximum Upto 30 Days Subject To Submission Of Documents In Support Hospitalization Due To Accidental Damages To Insured Vehicle.</p> <p>10. Key Replacement It Provides Financial Protection In Case You Lose Or Damage Your Vehicle Keys. If You Misplace Your Keys Or They Are Stolen, The Cover Typically Reimburses You For The Cost Of Replacing Them. This Can Include Not Only The Cost Of The Key Itself But Also Any Associated Expenses Such As Locksmith Charges.</p> <p>11. 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.</p> <p>12. Daily Cash Allowances Benefit Daily Cash Allowance Benefit Cover Provides Compensation To The</p>	
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		<p>Policyholder For Each Day Their Vehicle Is Undergoing Repairs In A Workshop Due To An Accident Or Covered Event Subject To Applicable Excess.</p> <p>13. Secure Towing (Higher Towing & Removal Costs) In The Event Of The Vehicle Being Disabled By Reason Of Loss Or Damage Covered Under This Policy And Not Being Able To Move On Its Own Power, The Company Will Bear The Reasonable Cost Of Removal (Over And Above The Limits As Provided By The India Motor Tariff).</p> <p>ADDITIONAL ENDORSEMENTS (Optional)</p> <ol style="list-style-type: none"> 1. Extension Of Geographical Area 2. Agreed Value Clause (Applicable Only To Vintage Cars) 3. Transfer Of Interest 4. Hire Purchase Agreement 5. Lease Agreement 6. Vehicles Subject To Hypothecation Agreement 7. Discount For Membership Of Recognised Automobile Associations 8. Discount For Vintage Cars 9. Installation Of Anti-Theft Device 10. Vehicles Laid Up <ol style="list-style-type: none"> 10.A Vehicles Laid Up (Lay Up Period Declared) 10.B Vehicles Laid Up (Lay Up Period Not Declared) 10.C Termination Of The Undeclared Period Of Vehicle Laid Up 11. Discount For Specially Designed/Modified Vehicles For The Blind, Handicapped And Mentally Challenged Persons 12. Use Of Vehicle Within Insured's Own Premises 13. Personal Accident Cover To The Insured Or Any Named Person Other Than Paid Driver Or Cleaner (Applicable To Private Cars Including Three Wheelers Rated As Private Cars (Not For Hire Or Reward) 14. Personal Accident To Unnamed Passengers Other Than Insured And The Paid Driver And Cleaner {For Vehicles 	<p>Additional Endorsements (Optional)</p>
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		<p>Rated As Private Cars (Not For Hire Or Reward)</p> <p>15.Personal Accident Cover To Paid Drivers, Cleaners And Conductors: (Applicable To All Classes Of Vehicles)</p> <p>16.Cover For Vehicles Imported Without Customs Duty</p> <p>17.Compulsory Deductible</p> <p>18.Voluntary Deductible (For Private Cars)</p> <p>19.Electrical / Electronic Fittings (Items Fitted In The Vehicle But Not Included In The Manufacturer’s Listed Selling Price Of The Vehicle. Package Policy Only)</p> <p>20.Cng/Lpg And Any Hybrid Fuel Kit In Bi-Fuel System (Own Damage Cover For The Kit)</p> <p>21.Fire And/Or Theft Risks Only Covers</p> <p>22.Liability And Fire And/Or Theft Covers</p> <p>23.Legal Liability To Paid Driver And/Or Conductor And/Or Cleaner Employed In Connection With The Operation Of Insured Vehicle</p> <p>24.Liability To Employees Of The Insured Other Than Paid Driver And/Or Conductor And/ Or Cleaner Who May Be Travelling Or Driving In The Employer’s Car {Private Cars Only (Not For Hire Or Reward)}</p> <p>25.Trailers. (Applicable To Private Cars Only)</p> <p>26.Reliability Trials And Rallies [Private Cars]</p> <p>27.Accidents To Soldiers / Sailors / Airmen Employed As Drivers</p>	
8	Loss Participation	<p>Value as applicable</p> <ul style="list-style-type: none"> ▪Compulsory deductible ▪Voluntary deductible ▪Theft excess 	Additional Endorsements (Optional)

<p>9</p>	<p>Exclusions</p>	<p>SECTION I</p> <p>LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <p>1. The Company shall not be liable to make any payment in respect of :-</p> <ol style="list-style-type: none"> a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages 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. c. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time ,and d. 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. <p>SECTION II</p> <p>LIABILITY TO THIRD PARTIES</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 bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from</p> <p>SECTION III</p> <p>PERSONAL ACCIDENT COVER FOR OWNER-DRIVER</p> <p>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.</p> <p>General Exceptions (Applicable to all sections of Policy)</p>	<p>Section I</p>
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		<p>The Company shall not be liable under this policy in respect of</p> <ol style="list-style-type: none"> 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 damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ol style="list-style-type: none"> a. being used otherwise than in accordance with the 'Limitations as to Use' b. 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. <ol style="list-style-type: none"> a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. b. 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 5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material 6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability 	<p>Section II</p> <p>Section III</p> <p>General Exceptions</p>
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		<p>arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</p> <p>7. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered</p> <p>8. Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.</p> <p>Deductible: The Company 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> <p><u>Optional Cover Exclusion:</u></p> <p>1. Depreciation Waiver Exclusions:</p> <ul style="list-style-type: none"> ➤ In addition to the General exclusions under Motor Insurance, company shall not be liable to pay any claim whatsoever, where any claim intimated under section I (Own-Damage) of the policy, is not payable or admissible <p>2. Cost of Consumable Exclusions:</p> <ul style="list-style-type: none"> ➤ The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered ➤ Any damage other than accidental damages will not be covered <p>3. Return to Invoice Exclusions:</p> <ul style="list-style-type: none"> ➤ Any claim which does not qualify as Total Loss / Constructive Total Loss as per the vehicle insurance policy. ➤ If the vehicle is recovered within 90 days of the theft unless final investigation report/non-traceable report is submitted. 	<p>Section Deductible</p> <p>Optional Covers</p>
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		<p>4. Road Side Assistance Exclusions:</p> <ul style="list-style-type: none"> ➤ 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. ➤ Helpline service shall not be valid for vehicles used for commercial purposes ➤ 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 ➤ Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition. ➤ In any case, if the client / beneficiary refuses to pay for the services offered on chargeable basis. ➤ The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed. ➤ Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them. ➤ Any vehicle not used for lawful purposes. <p>5. Loss of Personal Belongings Exclusions</p> <ul style="list-style-type: none"> ➤ Money/cheques/bank drafts/credit/debit cards. ➤ Watches, Jewellery, travel tickets, manuscripts, paintings and similar items. ➤ Samples Excess-Rs 1000/- each claim <p>6. Engine Protector Exclusions: The Company shall not be liable to make any payment in respect of</p> <ul style="list-style-type: none"> ➤ Losses covered under any other insurance of any nature or manufacturer's warranty or 	
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		<p>recall campaign at the time of happening of any loss or damage.</p> <ul style="list-style-type: none"> ➤ 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. ➤ Claims where the repair has been carried out without prior approval of the Company. ➤ Depreciation of the replaced parts. ➤ Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured. ➤ 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. ➤ Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above. ➤ 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. ➤ Any claims related to loss or damage due to wear and tear. <p>7. Accidental Hospitalization Clause for Family</p> <p>Exclusions:</p> <ul style="list-style-type: none"> ➤ Hospitalization/Domiciliary Hospitalization expenses arising from all Diseases/ Injuries which are in Pre-existing Condition. ➤ Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident 	
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		<ul style="list-style-type: none"> ➤ Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not). ➤ Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury ➤ Cost of spectacles and contact lens or hearing aids. ➤ Dental treatment or surgery of any kind ➤ Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols. ➤ Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation ➤ Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment. ➤ Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material. ➤ Any expense on treatment of Insured Person as outpatient only in a Hospital. ➤ Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports. ➤ External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnoea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc. ➤ War, riots, strike, terrorism acts, nuclear weapon induced treatment. 	
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		<p>8. Daily Cash Allowances Benefit Exclusions:</p> <ul style="list-style-type: none"> ➤ Benefit for period of delay in taking delivery by the insured. <p>9. Additional Personal Accident Cover Exclusions:</p> <ul style="list-style-type: none"> ➤ No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to <ul style="list-style-type: none"> • intentional self-injury suicide or attempted suicide physical defect or infirmity or • An accident happening whilst such person is under influence of intoxicating liquor or drugs. 									
10.	Special Conditions and Warranties (if any)	Nil	Not Applicable								
11.	Admissibility of Claim	<p>Admissibility of claims depends upon a valid policy cover at the time of the claim and the loss amount will be accessed as per policy conditions.</p> <p>OD Claim process:</p> <ol style="list-style-type: none"> 1. Notification of loss 2. Appointment of Surveyor which can be internal or external based on the quantum of assessment. 3. Collection of documents 4. Evaluation and assessment of loss 5. Investigation of the loss if required 6. Evaluation of the assessment by the Company 7. Final Bill and reinspection 8. Settlement of claim <p>Note: Claims shall be settled within 30 days of receipt of final survey report and/or the last relevant and necessary document as the case may be</p> <p>Claim Calculation Process. These figures are only for illustration purpose.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">For Non-Nil Depreciation cases</td> <td style="width: 50%;"></td> </tr> <tr> <td>List Price</td> <td>10000</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">For Nil Depreciation cases</td> <td style="width: 50%;"></td> </tr> <tr> <td>List Price</td> <td>10000</td> </tr> </table>	For Non-Nil Depreciation cases		List Price	10000	For Nil Depreciation cases		List Price	10000	<p>Claim Procedure</p> <p>General Exceptions</p>
For Non-Nil Depreciation cases											
List Price	10000										
For Nil Depreciation cases											
List Price	10000										

GST	18%	GST	18%
Taxable Amt (List price +GST)	11800	Taxable Amt (List price +GST)	11800
Less Depreciation 50% (11800*50%)	5900	Less Depreciation 50% (11800*50%)	5900
Total Payable Part Amt (A) =11800-5900	5900	Total Payable Part Amt (A) =11800-5900	5900
Repairing /Remove Refit Labour	10000	Repairing /Remove Refit Labour	10000
GST	18%	GST	18%
Taxable Labour (Repairing / Remove Refit +GST)	11800	Taxable Labour (Repairing / Remove Refit +GST)	11800
Total Repairing Labour (B)	11800	Total Repairing Labour (B)	11800
Painting Labour	1000	Painting Labour	1000
GST	18%	GST	18%
Taxable Labour	1180	Taxable Labour	1180
25% of Paint Material	295	25% of Paint Material	295
Less 50% depreciation on 25% of Paint Material	147	Less 50% depreciation on 25% of Paint Material	147
Total Payable Painting (C)= (1180-147)	1033	Total Payable Painting (C)= (1180-147)	1033
Total Assessment Amt (D)= A+B+C	18733	Total Assessment Amt (D)= A+B+C	18733
Less Compulsory Excess	1000	Addition of Depreciation cover (5900+147)	6047
Less Non-Standard	0	Less Compulsory Excess	1000
Total Payable Value(E)	17733	Less Non-Standard	0
		Total Payable Value(E)	23780
<p>Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:</p> <ol style="list-style-type: none"> 1. For all rubber/ nylon / plastic parts, tyres and tubes, batteries, and air bags - 50% 2. For fibre glass components 30% 3. For all parts made of glass Nil 4. Rate of depreciation for Painting- In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation. 5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule 			

		AGE OF VEHICLE	% OF DEPRECIATION	
		Not exceeding 6 months	Nil	
		Exceeding 6 months but not exceeding 1 year	5%	
		Exceeding 1 year but not exceeding 2 years	10%	
		Exceeding 2 years but not exceeding 3 years	15%	
		Exceeding 3 years but not exceeding 4 years	25%	
		Exceeding 4 years but not exceeding 5 years	35%	
		Exceeding 5 years but not exceeding 10 years	40%	
		Exceeding 10 years	50%	
		<p>Note If any add-on (eg depreciation waiver etc) has been selected at an additional premium which nullifies the loss would be considered at the time of claims payment</p> <p>Third Party Claim process</p> <ol style="list-style-type: none"> Give immediate written notice to the insurance company about an accident to third party within 30 days. Furnish all information and documentary evidence as the insurance company may require for future action. At the same time, you should be submitting a claim form along with relevant documents and information about the third-party victim. On receipt of intimation form Court or MACT, a competent Advocate from the company's panel may be appointed. On receipt of notice from any authority pertaining to the said accident to be duly informed to the insurance company along with received documents. No offer or promise to be given by the insured to third party without the written consent of the insurance company. 		
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Policy Servicing – Claim Intimation and Servicing <ul style="list-style-type: none"> ➤ Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030 ➤ Website: www.universalsompo.com ➤ Pulz app from Play Store • Turn-around time (TAT) for claim settlement: 		Section: Contact Us

		<p><u>Surveyor appointment</u>- within 24hrs from Claim Intimation <u>Survey Completion</u>- within 24hrs of Surveyor appointment <u>Surveyor report submission</u>- within 15 days from Date of Survey <u>Settlement / Claim decision</u>- within 7 days from date of receipt of surveyor report <u>Claim Payment to Insured in case of Non-Cashless</u> – Claims shall be settled within 30 days of receipt of final survey report and/or the last relevant and necessary document as the case may be.”</p> <p>• Claim Procedure</p> <ol style="list-style-type: none"> 1. Intimate the claim through the various channels available for intimation. 2. Get the spot survey done in case the vehicle is Goods carrying or passenger carrying. In case of PVT vehicle if possible, take photograph at the spot along with the details of other vehicle involved. 3. Submit duly filled and signed claim form. Please mention the correct cause of loss. 4. Loss falling within the definition of named peril in the policy will be covered for any insurance claim. 5. Furnish all information and documentary evidence as required. 6. It is recommended to submit an estimate of repair to ascertain the cost of parts which keeps on changing. In absence of the same the surveyor can prepare an estimate as per the last available price. 7. The Company will appoint a surveyor immediately after receipt of intimation to assess the loss as per IRDAI guidelines. 8. The surveyor shall inspect the damaged vehicle, discuss the cost of repair or replacement with the repairers and submits his report to the insurance company having assessment as below criteria <ol style="list-style-type: none"> a. If replacement with OEM Parts - Assessment will be as per actual Rate by applying depreciation b. If repairing carried with replacement of OES Parts (Original Equipment supplier – generally part rates are 30% of OEM)- 	<p>Section: Claims Procedure</p>
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		<p>Assessment will be 30% less on OEM part rate by applying depreciation</p> <p>c. If repairing carried with replacement of Non-OEM / Non OES Parts by Insured- Assessment will be 50% less on OEM part rate without applying depreciation.</p> <p>9. In case of theft, immediately inform the police authorities and Insurance company as well</p> <p>10. If the repair bill amt paid directly to the repairer, then the bill in the name of Universal Sompo GIC Ltd. with proper GSTIN number available with all the offices is necessary. Insured can reimburse with the amount on submission of a receipt and bill from the repairer.</p> <p>11. Wherever possible click spot photos of vehicle after accident with photos of other involved vehicles etc.</p> <p>12. Vehicle will be declared Constructive Total Loss where the aggregate cost of repairs exceeds the prescribed limit of Policy. The vehicle can be retained by Insured by opting for cash loss settlement where wreck value will be deducted from the IDV and rest amount will be paid after deduction of compulsory excess.</p> <p>13. The CTL will be decided based on the safety parameters which includes structural panel, crumple zones safety equipment fitted in the vehicle, water contamination due to inundation. Any deviation in the same by opting for substandard repairs will not be considered for determination of the liability.</p> <p>14. No Salvage will be deducted for any claim however, Salvage can be collected by authorized vendor or USGI officials.</p> <p>15. List of Documents</p> <ul style="list-style-type: none"> ➤ Claim Form ➤ Vehicle Registration Certificate (RC Book), ➤ Driving Licence of Driver at the time of Loss ➤ Estimate ➤ Address Proof- Electric Bill / Voter Card/ Passport / Adhar Card ➤ Identity Proof- Adhar Card / Pan Card (If claim is above 1 lakh) ➤ CKYC form ➤ Discharge cum Satisfaction Voucher ➤ Payment Receipt (If non cashless case) ➤ Neft Mandate Form / Cancel CTS Chq / 	
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		<ul style="list-style-type: none"> ➤ Level 2- grievance@universalsompo.com ➤ Level 3- gro@universalsompo.com 	
13.	Grievance Redressal and Policyholders Protection	<p>Grievances</p> <p>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>Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Gavate Wadi, MIDC, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>Step 2 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.</p> <p>Email Us- grievance@universalsompo.com</p> <p>Drop in Your concern</p> <p>Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Gavate Wadi, MIDC, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO)</p>	Section : Grievances

		<p>Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern within 3 business days • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>Step 3:</p> <p>In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer</p> <p>Universal Sampo General Insurance Company Limited</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Gavate Wadi, MIDC,Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman 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 www.irdai.gov.in, or</p>	
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		<p>of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI integrated Grievance Management System - https://igms.irda.gov.in/</p> <p>Please find below the contact details of the Ombudsman offices:</p> <table border="1" data-bbox="632 1010 1334 2033"> <thead> <tr> <th data-bbox="632 1010 979 1122">Office Details</th> <th data-bbox="979 1010 1334 1122">Jurisdiction of Office (Territory, District) Union</th> </tr> </thead> <tbody> <tr> <td data-bbox="632 1122 979 1637"> <p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p> </td> <td data-bbox="979 1122 1334 1637"> <p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p> </td> </tr> <tr> <td data-bbox="632 1637 979 2033"> <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.</p> </td> <td data-bbox="979 1637 1334 2033"> <p>Karnataka</p> </td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office (Territory, District) Union	<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</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.</p>	<p>Karnataka</p>	
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		<p>Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>		
		<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.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>	
		<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Odisha</p>	
		<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email:</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>	

		<p>bimalokpal.chandigarh@cioins.co.in</p>		
		<p>CHENNAI 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, Puducherry Town and Karaikal (which are part of Puducherry).</p>	
		<p>DELHI 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 & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>	
		<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email:</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	

		bimalokpal.guwahati@cioins.co.in	
		<p>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@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
		<p>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</p>	<p>Rajasthan</p>
		<p>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:</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>

		bimalokpal.ernakulam@cioins.co.in		
		<p>KOLKATA 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 & Nicobar Islands.</p>	
		<p>LUCKNOW 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,</p>	

			Chandauli, Ballia, Sidharathnagar.
		MUMBAI 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	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
		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	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, Gautambodhanaga r, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
		PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit	Bihar, Jharkhand.

		<p>Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@ cioins.co.in</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>	
<p>14</p>	<p>Obligations of the Policyholder</p>	<ol style="list-style-type: none"> 1. Disclose all material information at time of filling the proposal form and during the tenure of the policy. 2. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require 3. Any claim occurred shall be reported to the company on immediate basis. 4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and maintain it in efficient manner all the time. 5. The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy 6. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company 	<p>Conditions</p> <p>Claim Procedure</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
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.