



MOTOR TWO WHEELER PACKAGE POLICY

UIN: IRDAN134RP0007V02200809

Add-ons Wordings

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

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IRDA of India Registration Number: 134

CIN: U66010MH2007PLC166770

1. Engine Protect - UIN: IRDAN134RP0007V01200809/A0005V02201617

In consideration of payment of an additional premium of Rs. __, by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of:-

- a. Water ingress due to flood/inundation,
- b. Leakage of lubricating oil/engine oil/coolant leading to loss or damage to Engine Parts, Differential Parts, Gear Box Parts of the Insured's vehicle due to external accidental means.

Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
3. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
4. Labour cost incurred by insured to overhaul the damaged engine and gear box.
5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts leading to oil leakage and resulting into damage to covered parts as mentioned above. The Loss or damage is not payable under Motor Insurance Policy.
6. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.

Exclusions

The Company shall not be liable to make any payment in respect of

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. 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.
3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. 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.
7. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. 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.
9. Any claims related to loss or damage due to wear and tear.

Conditions

1. The first two claims under the Add-On shall be payable.
2. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
3. Loss due to leakage of lubricating oil/engine oil/coolant shall be considered, provided there are visible evidence of external accidental damage/damages to the engine or respective assembly.

2. NCB Protector - UIN: IRDAN134RP0007V01200809/A0003V02201617

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the Table, under Section I - "Loss or Damage to the Vehicles Insured" of the Motor Private Car Insurance Policy.

NCB Protector Motor Add On can be sold with its existing product Motor Two-Wheeler Insurance Policy.

This add-on cover protects the NCB discount which the policyholder is eligible upon renewal for the next policy year, otherwise which would be lost, in the event of claim/s made in the policy year. Hence, if this cover is purchased then even if the claim/s is/are availed during the policy year, the policy year will be treated as a claim free year; provided that the number of claims availed in the year are not more than two.

Thus, if any claim/s has been filed or availed in the current policy year then the policyholder will still be eligible to receive the NCB discount on the renewal of the current policy provided:

- The NCB Protector Add-on cover was opted for in the current policy year along with the base Motor OD cover
- **Not more than 2 claims have been filed** in the previous policy year, in case of theft of insured vehicle, NCB will be transferred to newly purchased vehicle
- NCB discount would be available only if the policy is renewed with the company
- NCB will be protected only if the policy **is renewed within 90 days of the expiry** of the previous policy.

Exceptions:

1. NCB is wrongly claimed in a policy – Insured not eligible for NCB
2. Any OD Claim fraudulently made
3. Any misrepresentation/concealment of facts resulting in a claim or leakage of premium

3. Return to Invoice - UIN: IRDAN134RP0007V01200809/A0028V02201011

The IDV shall be taken as the On Road Price which is defined as Manufacturers' Selling Price of the vehicle + Road Tax + Registration Charges as applicable for the class/make model of the vehicle as supported by the invoice of original purchase issued to you by the insured and documents in support of the charges payable under the head Road Tax and Registration Charges.

In event of a claim for your vehicle being a Total Loss /Constructive Total Loss due to an accident or theft during the period of insurance and not being recovered, we will pay the lowest of the On Road Price of the vehicle at the time of original purchase or the IDV as defined above or the current replacement price (on road) in case exactly the same make / model is available.

Conditions: You are the registered owner of the motor vehicle

1. Claim is deemed to be Constructive Total Loss if aggregate cost of repairs and retrieval exceeds 75% of the IDV.
2. The add-on is available subject to the vehicle not being older than 60 months counting from the date of invoice or the date of registration of the vehicle whichever is earlier.
3. The financiers' "No Objection" shall be available for above.
4. The Add on shall prevail only if the Total Loss /Constructive Total Loss claim is admissible under the Policy.
5. Not available for Imported vehicles i.e., fully built-up units imported from overseas.
6. The new vehicle should be insured with USGIC

Specific Exclusions:

No coverage under this add on is available if stolen vehicle is recovered within 90 days of theft

1. Cost of accessories (electrical/ electronic /nonelectrical) installed by You and or installed bi -fuel kits not insured at inception of the policy.
2. This shall not include any facilitation charges paid to any intermediary/ dealer for getting the vehicle registered.
3. Models declared obsolete (out of production) shall not be provided the Add on

4. Key Replacement Cover - UIN: IRDAN134RP0007V02200809/A0030V01201011

Covers the

- cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
- the labour charge for opening the car if you have lost the keys or
- cost of the replacing your car keys which are stolen or lost.

Subject otherwise to terms, conditions, limitations, and exclusions of the Policy.

5. Roadside Assistance - UIN: IRDAN134RP0007V01200809/A0010V02201314

In consideration of the payment of additional premium of Rs. __, for this add on cover it is hereby understood & agreed that, We shall provide the Insured Vehicle with below mentioned services

Sr. No	Scope of Service	Call Coordination/ Access	Cost to customer	Additional Chargeable to the customer if applicable
24 X 7 Roadside repair assistance				
1	24 X 7 Roadside repair assistance within 30 minutes of receiving call for the registered vehicle.	Included	Consumables to be charged at actual. E.g., in case of a puncture repair the client pays for the puncture cost while service is free.	
Towing facility				
2	In the event if the registered vehicle breaks down and becomes immobilized while on the road, we will arrange assistance in making arrangement for the vehicle to be towed to the nearest authorized / designated garage if immediate repair on the spot is not possible	Included	5 kms of vehicle to vehicle towing to the nearest workshop is free. All towing done by Cranes / Flatbeds are chargeable at actuals	Rs. 600/- for 20 kms post which Rs. 20/- per km.
Repair on the spot				
3	In the event of registered vehicle breaks down due to any mechanical /electrical fault and immediate repair on the spot is deemed possible, we will arrange for assistance for the user by arranging for a vehicle technician to reach the breakdown location.	Included	Included	Free within distance covered in our scope of services across India
Puncture assistance				
4	In the event of registered vehicle being immobilized due to flat tyre (puncture), our technicians will take the tyre to the nearest puncture shop and get the puncture repaired and affix it to the registered vehicle.	Included	Included	Free within distance covered in our scope of services across India.
Emergency Fuel Delivery				
5	In the event of registered vehicle running out of fuel, we shall provide the user with emergency fuel (up to 5 litres) at actual cost at the location of breakdown. (petrol only)	Included	up to 5 litres at actual cost	NIL
Vehicle Key Lock Out Assistance				
6				

	In the event the Included registered vehicle is immobilized due to vehicle keys misplaced, our technician shall try to start the vehicle without keys at the location of the event or will organize the spare key from the registered place within the same city to the location of the event	Included	Included free	Free upto distance covered in our scope of services across India
Cab Service				
7	If registered vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing a cab as an alternate mode of transport	Included	Chargeable	Chargeable @ Rs.500/- for 5 hours. Beyond will be charged @ Rs.100/- hour / Rs.8/- per KM
Accommodation				
8	If insured vehicle breaks down and cannot be repaired on the spot, we will arrange assistance by organizing for an accommodation (star rated at the nearest point possible, subject to availability)	Included	Chargeable	Accommodation @ Actuals
Shipment of Spares				
9	In the event if the insured vehicle needs critical spares to be repaired on the spot, we will arrange assistance for the user in shipment of spare parts to the location of event.	Included	Chargable	Spares cost @ Actual
Tele Assistance, route Guidance & relay of emergency message				
10	In case there are some minor issues which can be resolved on call, the customer will be provided assistance on the call. Customer will also be provided Map & route Guidance & relay of urgent message.	Included	Included	Free within distance covered in our scope of services.

Special Conditions Applicable

1. One membership Kit is valid, and services can be availed for the insured vehicle only.
2. Helpline service shall be available within distance covered in our scope of services as mentioned above
3. It is mandatory for You to produce the helpline card to avail the services
4. If the vehicle is repairable on road towing/dropping will not be provided by Us.
5. Towing to the nearest service workstation provided by cranes/ flat-bed vehicles shall be chargeable as mentioned as per above.
6. Only Petrol will be provided as fuel. Any other kind of fuel is outside the scope of cover
7. Tube repair services shall be provided at actual cost. However, the cost may vary as per area.
8. Key Lock out assistance shall be provided only on producing proper ownership documents and/or after necessary policy permission
9. Vehicles older than 10 years shall not be offered cover for this add-on
10. We will try and ensure to provide service within stipulated time of 30 minutes; however, We will not be held responsible for any delay caused by conditions beyond Our control like traffic jams, riots, road block, out diversions rain etc.
11. Your card should be activated at time of availing services from us.
12. All disputes regarding this add-on are subject to Delhi jurisdiction only

Exclusions:

1. 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.
2. Helpline service shall not be valid for vehicles used for commercial purposes
3. 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
4. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus is not in roadworthy condition.
5. In any case, if the client/ beneficiary refuses to pay for the services offered on chargeable basis.
6. The state of intoxication or under the influence of alcohol, drugs, toxins, or narcotics not medically prescribed.
7. 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.

6. Cost of Consumable - UIN: IRDAN134RP0007V01200809/A0006V02201314

In consideration of the payment of an additional premium for the named add on cover, it is hereby understood and agreed that the company hereby extends the Policy to cover expenses incurred by the Insured towards replacement of consumable items, in the event of damage to the Insured vehicle and/or to its insured accessories, arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However, fuel is excluded under the Policy coverage.

Special Conditions:

1. The vehicle is not older than 5 years counted from date of first registration. (Vehicles older than 5 years will not be covered)
2. Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.
3. The coverage is restricted to 1% of the IDV or 5% of total claim amount whichever is less.
4. The consumables not associated with admissible Own Damage under Section 1 of the policy shall not be covered.
5. We will entertain coverage of Consumables in **only one claim during the policy period**

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

7. Depreciation waiver - UIN: IRDAN134RP0007V01200809/A0008V02201011

In the case of an accident leading to a partial loss,

Plan a: there will be No depreciation charged on the cost of the parts to be necessarily replaced.

Plan b: 75% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts.

Plan c: 50% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts-applicable for vehicles above 5 years of age and not above 7 years.

Conditions:

1. The add on as per Plan a, Plan b is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier.
2. The add on as per Plan c is available for vehicles over 5-year-old subject to the vehicle not being older than 84 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier.
3. The add on is available to all classes of Motor Vehicles.
4. Applicable only for repairs undertaken at designated authorized garages of manufacturers.

Obsolete vehicles shall not be provided the add on covers. However, Corporate Office may allow providing the same in exceptional cases by charging a loading of 20%

Deductible: Compulsory excess and Voluntary excess shall prevail as per provisions of erstwhile Indian Motor Tariff.

8. Daily Cash Allowance Benefit - UIN: IRDAN134RP0007V01200809/A0013V02201011

We will pay you a Daily Cash Allowance as per the following table in case your vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage. The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims

In case of theft of vehicle, the allowance is available upto 10 days with an excess of one day only.

Allowance Per day		
IDV	Metros	Non Metro
Upto Rs.30,000/-	500	250
Above Rs.30,000/- and upto Rs.50,000/-	750	500
Above Rs.50,000/- and upto Rs.1 Lac	1000	750
Above Rs.1 Lac	1500	1000

Conditions:

1. The vehicle is not over 5 years old counting from date of first registration/invoice whichever is earlier.
2. The claim for accidental damages is payable under the Policy.
3. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
4. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only.

Exclusions:

Benefit for period of delay in taking delivery by the insured.

Deductible:

- a. 3 days in case of accidental repairs
- b. 1 day in case of theft of vehicle

9. Insurance at Manufacturing selling price - UIN: IRDAN134RP0007V01200809/A0003V02201011

The Sum Insured for the Add On shall be the difference between the IDV and the Manufacturers' Selling Price of the vehicle as supported by the invoice of original purchase issued to you by dealer.

Conditions:

1. The addon is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier
2. The addon is available to all classes of Motor Vehicles

10. Loss of Driving License / Registration Certificate - UIN: IRDAN134RP0007V01200809/A0018V02201011

In the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, we will provide compensation of upto Rs 500 to obtain a duplicate License or RC.

Conditions: A First Information Report should be filed with Police in respect of such a loss

11. Secure Towing - UIN: IRDAN134RP0007V02200809/A0046V01201314

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 Insurer will bear the reasonable cost of removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and redelivery to the Insured.

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.

12. Hospital Daily Cash Cover - UIN: IRDAN134RP0007V01200809/A0027V02201011

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum upto 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalisation

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. There is an Option to include named family members by payment of additional premium for each member named
3. Family shall mean –self, spouse and upto 2 dependent children
4. Age limit for family members 65 years
5. Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

13. Accidental Hospitalisation Clause for Family - UIN: IRDAN134RP0007V01200809/A0024V02201011

This is a special clause for reimbursement of inpatient hospitalisation expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000
3. Family shall mean –self, spouse and upto 2 dependent children of age not greater than 25 years
4. Age limit for family members 65 years
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy

WHAT WE EXCLUDE

1. Hospitalisation/Domiciliary Hospitalisation expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.
2. 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)
3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids
5. Dental treatment or surgery of any kind
6. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalisation
8. 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
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material
10. Any expense on treatment of Insured Person as outpatient only in a Hospital
11. 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
12. External medical equipment of any kind used at home as post hospitalisation care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamatic condition, etc
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment

14. Driving Train Protect- UIN: IRDAN134RP0007V01200809/A0008V02201314

In consideration of the payment of additional premium of Rs. __, paid by the Insured for this add on cover, it is hereby understood & agreed that the company hereby extends the policy to cover the consequential damage to the internal child parts of the engine, differential housing and /or gear box of the Insured Vehicle, arising out of:-

- i. Water ingress,
- ii. Leakage of lubricating oil and/or damage to engine, differential housing and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to accidental means

We will indemnify the Insured for the following:

1. Repair / replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil & gaskets
2. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat/ guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
3. Repair or replacement of internally lubricated parts of differential housing eg: axle shafts, velocity joints, bearings, driving hubs, shafts, bearings, final drive housing, retainers, transaxle housing, supports
4. Labour charges incurred by the Insured to overhaul the damaged engine and/or gear box
5. Charges incurred for Engine cylinder re-boring, compression tests & requisite machining

Insured's Obligations:

1. Take all measures, safeguards and precautions to prevent any loss or damage and also avoid any aggravation of loss once the loss has been noticed by you
2. Immediately inform Our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the spot survey is done unless We advise you to do so.
3. Intimation and bringing the vehicle to garage should be immediate. We may consider late intimation and bringing the vehicle to garage in case of sufficient and appropriate reasons
4. We will entertain only **one such claim during a policy period** under this coverage.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. A loss that is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Loss of lubricating oil
3. Any consequential loss apart from the damage to the internal child parts of the engine, differential and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to accidental means.
4. Loss or damage including corrosion of engine, differential and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.
5. Loss due to wear and tear or depreciation
6. Not available for Private Cars

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Definitions

1. **Accident** – means unintentional damage sustained by the Vehicle in motion, due to lack of skill, negligence, non-observance of rules and regulations or an accident connected with road traffic or wilful or culpable actions by third parties, provoking damage to the Vehicle to such an extent as to render it impossible for the Beneficiary to use it in safe conditions.
2. **Breakdown** – means mechanical or Electrical Breakdown of the vehicle due to defect, breakage, or part malfunctioning, that prevents the vehicle from being started or used in a safe condition, where the circumstances of the above causes are ascribable to the services included in the Manufacturer's Contractual warranty conditions.
3. **Immobilizing Breakdown**- means mechanical or Electrical breakdown of a vehicle which cannot be repaired on the spot of incident within 60 minutes of labour time
4. **Insured Vehicle** – The Vehicle insured by Us under the Policy and as shown on Policy Schedule.
5. **Insured** -means person(s) named in the schedule of the Policy.
6. **Policy Period** - The period between and including the commencement date and expiry date as shown on the Policy Schedule.
7. **Policy Schedule** – The Schedule and any annexure or endorsement to it which sets out Insured's personal details and the insurance cover in force.
8. **The Company, We, Our or Us** - Universal Sampo General Insurance Company
9. **You, Your** – The Person or Persons We insure as set out in the Policy Schedule.