

### CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document (Schedule and Wordings) for detailed terms and conditions. Please Note: This Customer Information Sheet contains information specific to and available under this Product. Kindly refer to your Policy Schedule to know exact details of coverages opted by You.

...	<b>Title/ Description</b> (Please refer to applicable Policy Clause Number in next column)	
1.	<b>Name of Insurance Product:</b> Motor Two-Wheeler – 5 Years <b>Unique Identification Number (UIN):</b> IRDAN134RPMT0002V01202425	Policy Schedule
2.	<b>Policy Coverage</b> <b>Motor Own Damage</b> – Covers damage to your vehicle (as per policy schedule) <b>Motor Third party</b> – Covers damage or injury to others and their property (as per policy schedule) <b>Motor Personal Accident (if opted by you)</b> – As per your policy schedule	Section I, II & III
3.	<b>Structure:</b> Indemnity & Fixed Benefit <b>Interests Insured</b> - Motor Own Damage , Motor Third Party, Motor Personal Accident (if opted by you and as mentioned in your policy schedule) <b>Sum Insured / Motor Insured Declared Value Scope</b> - IDV is the Sum Insured, based on the <b>manufacturer's listed price</b> at policy inception/renewal, adjusted per depreciation schedule. For vehicles over 5 years/obsolete models, IDV is set by agreement. IDV remains the Market Value for TL, CTL, or Cash Loss claims without further depreciation. A vehicle is CTL if retrieval/repair costs exceed 75% of IDV as per policy terms. Vehicle IDV – As per Policy Schedule, Motor Third party – Your Sum Insured is as per the MV Act , Motor Personal Accident – Your Sum Insured is ₹15 lakhs (if opted by you and as mentioned in your policy schedule) <b>Loss Participation</b> - (As per the policy schedule) Value as applicable 1. Compulsory deductible 2.Voluntary deductible	Section I, II & III
4.	<b>Add on Cover - Optional covers opted by you (as mentioned in your policy schedule)</b> <b>Depreciation Waiver (Limit Insured - Actual cost of repair/replacement.)</b> Covers the full cost of applicable parts without depreciation during repairs. <b>Cost of Consumable (Limit insured - Actual cost of consumable items.)</b> Covers cost for consumable items e.g. nut/bolt/screw etc. in repairs. <b>Engine Protector (Limit Insured - Actual cost of engine /gear box repair/replacement.)</b> Covers repair/replacement of engine, gearbox, transmission damage from leaks/water. <b>Return to Invoice (Limit Insured - Invoice value+ Registration Charges + Road Tax + Insurance price.</b> Covers financial shortfall between IDV and new vehicle price. <b>Roadside Assistance</b> Provides help for breakdowns, repairs, towing, and emergencies. <b>Key Replacement (Limit Insured - As opted in the policy)</b> Pays for lost, stolen, or broken vehicle keys/locks. <b>Tyre &amp; Rim Secure (Limit insured - No. of tyres limited to 4)</b> Covers tyre/tube repairs for bursts, cuts, or bulges. <b>Secure Towing (Limit Insured - As opted in the policy)</b> Pays for towing disabled vehicle to nearest garage/service station. <b>Daily Cash Allowance (Limit Insured - As opted in the policy)</b> Offers daily compensation if vehicle is under <b>repair</b> . <b>Battery Protect Cover (Limit Insured -Value of Battery)</b> Covers EV/HEV battery repair or replacement due to damage. <b>Power Cable &amp; Charger Cover (Limit Insured - Value of charger and adaptor)</b> Covers charger/adaptor repairs for EV and HEV vehicles. <b>Battery Charging Support Cover</b> Provides assistance for charging, cables, or emergency towing.	Optional Covers

**EMI Protection (Limit Insured - As opted in the policy)**  
Pays monthly EMI if insured vehicle is under repair.

**Vehicle Cyber Protection (Limit Insured - As opted in the policy)**  
Covers financial losses from cyberattacks related to insured vehicle.

**Hospital Daily Cash Cover (Limit Insured - As opted in the policy)**  
Pays daily allowance for hospitalization after vehicle accident.

**Accidental Hospitalization Clause for Family (Limit Insured - As opted in the policy)**  
Covers hospitalization expenses for insured and family members.

**Emergency Assistance Services**  
Covers medical evacuation and support when far from home.

**Additional Personal Accident Cover (Limit Insured - As opted in the policy)**  
Extends personal accident coverage for driver and occupants.

**Loss of Driving License/Registration Certificate (Limit Insured - Document recreation)**  
Covers expenses for lost driving license or registration certificate.

**Helmet Cover (Limit Insured – As opted in the policy)**  
Covers repair or replacement of helmet after accident.

**5. Exclusions -** No coverage for losses outside geographical limits, contractual obligations, or misuse. Excludes unregistered vehicles, unlisted/unlicensed drivers, minor scratches, consequential losses, and damage from nuclear hazards. War, invasion, civil unrest, or military events are excluded unless proven unrelated. For complete exclusions, refer to your policy wordings here: <https://www.universalsompo.com/resources-downloads/motor>  
**Special Conditions - << >>**

General Exclusions

**6. Admissibility of claim -** Claims are assessed per coverages, exclusions, and conditions in your CIS, policy wording, and schedule. Take care of your vehicle, minimize losses, and notify claims within 30 days for smooth processing. Claims follow the Motor Vehicle Act 1988 & 2019, CMV Rules 1989, Insurance Act 1938 & 2015, and relevant laws.

**Claim Calculation (Post Admission)**

OD Partial Loss	Repair invoice minus deductibles/depreciation(if no optional cover )
OD Total Loss/CTL/Cash Loss	IDV minus salvage & deductibles.
Theft	IDV minus deductibles
TP Claim	As per court decision
PA Claim	As per Sum Insured

Claims Procedure

**7. Policy Servicing - Claim Intimation and Processing -**  
The insured/ claimant may intimate claim at the below mentioned details- Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030. Visit us at: [www.universalsompo.com](http://www.universalsompo.com). Pulz app from Play Store. Road side Assistance Toll free number 0120-4501424 (Across Assist Pvt. Ltd)  
Claim registration triggers an SMS/Email/WhatsApp to the insured with the designated company official's name & contact details for queries. Surveyor appointment & contact details are also sent to the insured via mobile/email as per policy records.

**Claim Procedure – Cashless & Reimbursement:**  
Claim intimation via available channels. Surveyor deputation by insurer. Document verification by surveyor; repair approval granted if in order. Re-inspection may be conducted post-repair.  
Cashless: Upon repair invoice submission, insurer issues a delivery order to the workshop, and the claim amount is paid directly. Reimbursement: Insured submits the original repair invoice & pending documents, and the amount is reimbursed.

**Turnaround Time (TAT) for Claim Settlement:**  
Initial Survey: Within 24 hours of claim intimation. Survey Report Submission: Within 15 days of allocation. Claim Approval/Rejection: Within 7 days of receiving the survey report and all relevant 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

Claims Procedure

<p>Level 1- <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a> Level 2- <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a> Level 3- <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p>	
<p><b>8. Grievance Redressal and Policyholders Protection</b>  <b>E- mail Address:</b> <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  <b>Website Address:</b> <a href="http://www.universalsompo.com">www.universalsompo.com</a>  For complete details, kindly refer the policy wordings  <b>Grievance Redressal Process:</b> If you have a concern. Contact our Grievance Redressal Officer Toll Free @ 1-800-224030/1-800-2004030 Email of Grievance Redressal Officer at <a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a> Write to us at (courier/ post): Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra – 40 .If the issue remains unresolved, you can approach the Insurance Ombudsman <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a> or visit the Bima Bharosa Portal at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p>	<p>Grievance S</p>
<p><b>9. Obligations of the Policyholder Disclosure of Information:</b> Ensure all proposal details are accurate and update changes promptly to avoid coverage issues. Provide a <b>valid license, PUC, registration, NCB</b>, and past claims. For full disclosure details, refer to your <b>policy wording</b>.</p>	<p>Conditions</p>

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.*

Note:

- i. For Product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.universalsompo.com/resources-downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.