



**Universal Sampo
General Insurance**
Suraksha, Hamesha Aapke Saath



UNIVERSAL SOMPO ROADSIDE ASSISTANCE PROGRAM **Four-Wheeler & Two-Wheeler Service Description**



Four-Wheeler & Two-Wheeler Service Description

Universal Sampo GIC Automatic 4W & 2W RSA Program		
Featured Benefits	Automatic Program for 4W RSA	Automatic Program for 2W RSA
Coverage Limits (in kms)	50 kms	50 kms
Support over phone	Yes	Yes
On-site preliminary support	Yes	Yes
Battery Jumpstart	Yes	Yes
Flat Tyre Support	Yes	Yes
Fuel delivery	5 Litres (Petrol or Diesel)	2 Litres (Petrol)
Cost of Fuel	Payable	Payable
Replacement Keys	Yes	Yes
Lost/ Locked Keys	Yes	NA
Transfer/ Towing (in case of Mechanical, Electrical, Wrong fuelling or Accidental cases)	Yes	Yes
Removal of Covered Vehicle	Payable	Payable
Towing cost reimbursement	Payable upto Rs 1500	Payable upto Rs 800
Legal Coordination	Yes	Yes
Medical Coordination	Yes	Yes
Relay of Urgent Message	Yes	Yes
Helpline Numbers: One Toll Free number backed by Landline number	Yes	Yes

BENEFITS PROPOSED

We are giving below definition and description of various benefits which can be offered to customers under varied combinations as may be agreed upon.

➤ Breakdown Support Over Phone

In the event of the UNIVERSAL SOMPO customers calling in for support, prior to offering solutions, we shall understand basic problem. Some minor issues can be supported over phone, such as - inability to operate some feature or understanding meaning of warning lamps etc.

➤ “On site” Minor Repairs of the Covered Vehicle

In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of forty-five minutes, INDIA ASSISTANCE shall proceed with on-site repair of the breakdown.

Neither supply of parts, consumables or replacement elements, nor materials in general are included in this coverage. The areas and elements of such repairs shall be limited to the extent as agreed with UNIVERSAL SOMPO.

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➤ Flat Tyre Replacement

If the Covered Vehicle has a punctured or burst tyre, INDIA ASSISTANCE shall take care of changing it with the spare tyre carried in the Customer's/Policyholder's vehicle. In a case where spare tyre cannot be used we shall either tow the vehicle to nearest tyre repair shop or accompany the customer to nearest tyre repair shop and back to vehicle. The customer shall have to pay directly to the tyre repair shop.

➤ Battery Jumpstart

If the Covered Vehicle does not start due to the battery being discharged, INDIA ASSISTANCE shall arrange to jumpstart the battery. Scope of this benefit does not include supply of parts or replacement elements, nor materials in general.

➤ Fuel Delivery

If the Covered Vehicle runs out of fuel INDIA ASSISTANCE shall deliver up to 5 liters of fuel (petrol or diesel only) for Four Wheeler & 2 liters of fuel (petrol only) for Two-Wheelers. Cost of fuel shall be paid by client on the spot to the service provider. This service is applicable within 50 Kms from any other city covered by INDIA ASSISTANCE. Distance limit in this benefit is due to practical hazards of carrying fuel over long distances.

➤ Locked/ Lost Keys

In case the keys of the covered vehicle are locked-in, INDIA ASSISTANCE shall help the customer as much as possible to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account. In case the keys are lost, INDIA ASSISTANCE shall transfer the vehicle to a nearest safe place. The customer shall have to arrange for a duplicate set on their own cost and efforts (unless it can be covered under 'Replacement Keys'). INDIA ASSISTANCE shall surely help, if possible, to find an appropriate solution. To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents.

➤ Replacement Keys

If the keys necessary to access or operate the Vehicle are lost or misplaced, the Customer may request urgent forwarding of another set from his/her place of residence. Keys must be given, by a person designated by the Customer, to a representative of INDIA ASSISTANCE. Identity proof of the Customer shall be required for delivery of the keys.

This service is applicable within a radius of 50 kms from Customer's/Policyholder's registered address. In case such an incidence happens beyond 50 kms, INDIA ASSISTANCE shall arrange for sending the same through courier, wherever possible.

➤ Transfer /Transportation for Mechanical & Accidental Breakdown of Covered Vehicle

In the event that Covered Vehicle is immobilized due to the breakdown or accident and “On site” repair is not possible, INDIA ASSISTANCE shall arrange for transfer of the Covered Vehicle to the nearest workshop or garage approved by UNIVERSAL SOMPO. For Mechanical / Electrical breakdowns transfer to authorized workshop shall be done exclusively on flatbeds.

For accidental cases with frontal damage or cases where vehicle cannot be loaded onto a flatbed, the vehicles shall be transferred to the nearest approved garage / workshop using suitable equipment.

For all service INDIA ASSISTANCE shall be fully committed to comprehensive co-ordination till the vehicle is delivered at the destined workshop.

INDIA ASSISTANCE takes pride in sharing the following facts:

- Presently, INDIA ASSISTANCE is equipped for widest geographical coverage through Flatbeds and special equipment. This fleet is constantly expanding and evolving ahead of actual requirement.
- INDIA ASSISTANCE covers large number of cities with flatbeds.
- INDIA ASSISTANCE invests adequately and ensures creating sufficient capacities to meet any unexpected demand.
- Provisioning of flatbed additional capacity ensures adequate availability of the fleet.

➤ Removal of Covered Vehicle.

In case the Covered Vehicle has fall in a pit and removal or extraction of the vehicle is needed, INDIA ASSISTANCE shall arrange the service on payable basis. These costs shall be directly paid on-spot by customer directly to the service provider

➤ Towing cost reimbursement

In case of inability to provide services to immobilized vehicles requiring transfer to garage or workshop, India Assistance shall reimburse the costs borne by the client in transferring the covered vehicle to the nearest garage up to a maximum of Rupees One Thousand Five Hundred (Rs 1500 only) for Four Wheeler's & up to a maximum of Rupees Eight Hundred (Rs 800 only) for Two Wheeler's.

The reimbursement is subject to prior approval by India Assistance and shall be limited to avail one time during the period of coverage. India Assistance reserves the right to requisition adequate documentary or other evidence justifying the self-arrangement and costs.

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➤ Legal co-ordination

In case of any legal problem arising due to breakdown or accident, especially when the customer is traveling outstation, INDIA ASSISTANCE shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. . In this area India Assistance shall merely be a facilitator and shall not be held responsible for quality of services. All monetary or other transactions shall be directly between the customer and service provider. INDIA ASSISTANCE role shall end as soon as we provide contact details to the customer. In case such services are not available in that area INDIA ASSISTANCE shall not be held responsible in any manner, whatsoever.

➤ Medical co-ordination

In case of any medical problem arising due to breakdown or accident, especially when the customer is traveling outstation, INDIA ASSISTANCE shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. . In this area India Assistance shall merely be a facilitator and shall not be held responsible for quality of services. All monetary or other transactions shall be directly between the customer and service provider. INDIA ASSISTANCE role shall end as soon as we provide contact details to the customer. In case such services are not available in that area INDIA ASSISTANCE shall not be held responsible in any manner, whatsoever.

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➤ Relay of Urgent Messages

INDIA ASSISTANCE shall take charge of relaying unlimited urgent messages of the customer parties, relating to any of the events covered by any services under this program.

➤ Dedicated Toll-Free Hotline Backed by Another Landline Number

INDIA ASSISTANCE shall provide one Toll-free number backed by another Landline number from another able service provider. This is to ensure failsafe access for customers when they need it most. Toll-free numbers are accessible from anywhere in country through any kind of telephony including landlines, GSM/ CDMA mobile phone, 3G, 4G and VOLTE etc.