



STANDALONE MOTOR THIRD PARTY INSURANCE PASSENGER CARRYING VEHICLE POLICY

UIN: IRDAN134RP0003V01202122

PROSPECTUS

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

REGISTERED OFFICE:

**Unit No. 103, 1st Floor, Akruiti Star, MIDC Central Road,
Gautam Nagar, Andheri (E),
Mumbai 400093**

24/7 CUSTOMER CARE NUMBER: 1-800-224030

EMAIL: contactus@universalsompo.com

WEBSITE: www.universalsompo.com

IRDA of India Registration Number: 134

CIN: U66010MH2007PLC166770

A Motor insurance policy is mandatory under the Motor Vehicle Act. Owning USGI's Third Party Private Car ensures that you are protected from financial liability against third party.

What is covered?

Section I - Liability to Third Parties

The Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses, which the insured shall become legally liable to pay in respect of:

- a. Death of or bodily injury to any person caused by or arising out of the use of the vehicle
- b. Damage to property caused by the use of the vehicle.

Section II- Personal Accident Cover for Owner-Driver

Personal Accident Cover for the owner/driver for an amount of **Rs. 15 lakhs** which covers accidental death and total disability of the owner/driver. The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured, caused by violent accidental external and visible means

- A. Death - 100%
- B. Loss of two limbs or sight of two eyes or one limb and sight of one eye - 100%
- C. Loss of one limb or sight of one eye - 50%
- D. Permanent total disablement from injuries other than named above - 100%

What is not covered?

Any loss/damage along with damage to insured vehicle will not be covered if caused by the following:

1. Accidental loss/damage/liability sustained outside the specified geographical area.
2. Claims that arise out of any contractual liability.
3. Use of the Private Car is not in-line with the commonly stipulated "Limitations as to Use".
4. The vehicle was being driven by someone who isn't the owner or designated driver.
5. Accidental loss/damage incurred by the third party that has resulted from any consequential loss.
6. Liability directly or indirectly caused by radioactive contamination or nuclear weapons.
7. Loss, damage and/or liability caused by war, invasion and other warlike operations.

Cancellation of Policy

No Motor Third Party Insurance may be cancelled by either the insurer or the insured except on the following grounds:

- A. Double Insurance
- B. Vehicle not in use anymore because of Total Loss or Constructive Total Loss
- C. In the event the vehicle is sold and/or transferred

We may cancel this Policy by sending 7 days' notice in writing by recorded delivery to you at your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which we are liable to pay on demand.

You may cancel this Policy by sending a written notice to Us and showing us the proof of other insurance on same vehicle. Retention premium for the period we were on risk will be calculated based on short period basis and the balance will be refunded to you subject to the condition that no claim has been preferred.

Claim Procedure

There are 3 simple steps involved in a third-party motor insurance claim, namely

- Filing an FIR and obtaining a charge sheet from the police
- Approaching a Motor Accident Claims Tribunal through a motor claims lawyer
- Examining of the claim by the court and fixing a liability

Contact Details:

Universal Sampo General Insurance Co. Ltd.

Unit No. 601 & 602, 6th Floor,
Reliable Tech Park,
Cloud City Campus.
Gut No-31, Mouje Elthan, Thane-
Belapur Road,
Airoli,
Navi Mumbai- 400708

Toll Free Numbers:

For MTNL/BSNL Users
1-800-224030 **OR**
1-800-2004030

E-mail Address:

Contactus@universalsompo.com

Note: Please include Your Policy number for any communication with us.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making Default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakhs Rupees.

Disclaimer: Insurance is the subject matter of solicitation. Please read all the Terms & Conditions and Policy Document carefully before purchasing a policy.