

## CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Insured Name	MR/Ms. XXXXXX XXXXXXXX
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Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product	<b>Standalone Motor Own Damage Policy- Private Car</b>	Not Applicable
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN134RP0001V01201920	Not Applicable
3.	Structure	Indemnity Basis: Section I Own Damage	Section I – Loss of or Damage to The Vehicle Insured
4.	Interests Insured	<ul style="list-style-type: none"> <li>Damage of the Insured Vehicle</li> </ul>	Section I – Loss of or Damage to The Vehicle Insured
5.	Sum Insured / Motor Insured Declared Value Scope	<p><b>Section I – Loss of Or Damage To The Vehicle Insured:</b> The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured.</p> <p>The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. A vehicle is deemed a CTL if the cost of retrieval and/or repair, subject to terms and conditions of the policy exceeds 75% of the IDV</p>	Section I – Loss of or Damage to The Vehicle Insured

		<p>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</p> <p>Vehicle IDV- Ex-showroom price * depreciation scale as per vehicle age = IDV Vehicle depreciation age slab xx</p> <p><b>Section II- Liability to Third Party</b> For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance claim amount)</p>	Insured's Declared Value (IDV)
6,	Policy Coverage	<p><b>1. Loss or Damage to Insured Vehicle</b> We will make good the losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:</p> <p>(i) Fire, explosion self-ignition or lightning;      (ii) Burglary, housebreaking or theft;</p> <p>(iii) Riot and strike;      (iv) Earthquake (Fire and Shock Damage);</p> <p>(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;      (vi) Accidental external means;</p> <p>(vii) Malicious act;      (viii) Terrorist activity;</p> <p>(ix) whilst in transit by road rail inland - waterway lift elevator or air;      (x) Landslide, rockslide.</p>	Section I – Loss of or Damage to The Vehicle Insured
6.	Add on Cover	<b>Following Add-on covers are applicable under your policy. (Only Add-On covers opted by you and mentioned in the policy schedule will be applicable to your Policy)</b>	Add-on Wordings

		<ol style="list-style-type: none"> <li><b>1. Depreciation Waiver</b> We will reimburse the total cost of parts replaced, due to loss or damage to the insured vehicle, without any deduction towards depreciation.</li> <li><b>2. Cost of Consumable</b> We shall cover the cost of consumables, such as engine oil, gearbox oil, lubricants, nut &amp; bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.</li> <li><b>3. Engine Protector</b> This covers repair and replacement expenses for damage to internal parts of the engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly.</li> <li><b>4. Return to Invoice</b> We will pay the financial shortfall between Insured's Declared Value (IDV) of the insured vehicle and on-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or stolen vehicle/total loss. On-road price includes registration fees, road tax &amp; Insurance charges.</li> <li><b>5. Road Side Assistance</b> This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval, fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle.</li> <li><b>6. Loss of Personal Belongings</b> We will pay for the loss or damage to you and your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the vehicle.</li> <li><b>7. Key Replacement</b> We will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then we will reimburse you for the cost of replacing your locks and keys including the</li> </ol>	
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labour cost for replacing the lock.

**8. Tyre & Rim Secure**

We will reimburse repair or replacement of the tyre (s) & tube (s) fitted to the insured vehicle if it is damaged due to Burst, Cut, and Bulge including labour cost.

**9. Secure Towing (Higher Towing & Removal Costs**

We will pay you the cost of towing the Insured Vehicle to the nearest garage/ service station in the event of the Insured Vehicle being disabled by any reason of loss or damage covered under section I of the policy.

**10. Daily Cash Allowances Benefit**

If the insured vehicle is damaged by a covered peril under Section 1 (Own Damage), we offer fixed allowance will be paid per day if the vehicle is in garage.

**11. Battery Protect Cover**

Standard Motor Package Policy is extended to cover the expenses incurred in repair or replacement of battery in EV(Electric Vehicle) & HEV (Hybrid Electric Vehicle) system (whether they form part of or taken & fitted to the Insured Vehicle) due to consequential damages arising out of water ingress, short circuit & perils covered under section I of the policy.

**12. Power Cable and Charger cover**

Standard Motor Package Policy is extended to cover the expenses incurred in repair or replacement of Charger & Adapter in EV(Electric Vehicle) & HEV (Hybrid Electric Vehicle) system (whether they form part of or taken & fitted to the Insured Vehicle) due to consequential damages arising out of water ingress, short circuit & perils covered under section I of the policy.

**13. Battery charging support cover**

Insured will be extended assistance support in case of spot charging

required, or assistance with cable or charger or towing the vehicle to nearest workshop or charging station.

**14.EMI Protection**

The company will pay total liable EMI (Equal monthly instalment) to the insured if the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy.

**15.Vehicle Cyber Protection**

The add-on aims to provide coverage against financial loss sustained by insured as a result of cyber incident or while the same was being charged at a charging station only in case it is directly being linked with the vehicle or results into burglary/theft of funds. Insured will be provided for the reimbursement cost incurred towards restoring or recovering the vehicle data, cost incurred towards involvement of IT expert, resolving ransomware attack etc. upto SI limit specified in the policy

**16.Wrong Fuel Cover**

This add-on provides cover for accidental filling of fuel tank with wrong fuel for the insured vehicle.

**17.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.

**18.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.

**19. 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 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.

**20. Hydrostatic Lock**

It provides coverage for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

**21. Pay less to drive less**

Under this feature, the Company shall be liable to indemnify the losses under section-1 only up to the number of kilometers opted for by the customer. Customer shall have to declare & opt for maximum number of kilometers

**22. Drive less to pay less**

By opting for this cover, If the Insured has driven the Insured vehicle within the number of kilometres limit as opted in the policy schedule, then the Company will provide discount on renewal after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers.

**23. Preferred Garage Network**

Under this add-on cover, the insured shall be eligible for a discount on own damage premium if he/she agrees to repair their damaged vehicle in any of Company's preferred list of workshops/garages as updated on Company's website.

**24. Emergency Assistance Services**

The company will provide the services such as Medical Consultation, Evaluation and Referral, Emergency Medical Evacuation, Medical Repatriation (Transportation) etc. in case the insured is away more than 150 KM's from their residential address as provided in the policy.

**25. No Fault Protection**

Under this cover, the Insured shall be allowed to retain the No Claim Discount during next renewal despite occurrence of any loss or damage to the insured vehicle due to the following perils:

- Damage to only windshield glass of the parked insured vehicle by external object
- Loss due to Flood/Earthquake/AOG perils to the insured parked vehicle

**26. Additional Personal accident cover**

The Additional Personal Accident Cover extended coverage beyond the basic personal accident cover in the event of any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant.

**27. Preferred services**

This add-on cover comprises of multiple services such as Pick-up & drop, AMC, Vehicle repair services, doorstep fitment services. It is designed to serve convenience to policyholders.

**28. Pet Cover**

Under this cover, the Insured is indemnified for bodily injury or death of a pet who is onboard during an accident.

**29. Insurance at manufacturing selling price**

It provides coverage for the vehicle's original manufacturing selling price (MSP) in case of total loss or theft. This add-on ensures that the policyholder receives compensation equivalent to the vehicle's original purchase price.

**30. 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.

**31. NCB Protector**

The No Claim Bonus (NCB) Protector add-on cover helps policyholders protect their accumulated NCB in case they make a claim during the policy period.

Sr. No	Add-On	Sum / Limit Insured
1	Engine Protector	Actual cost of engine /gear box repair/replacement.
2	NCB Protector	<b>N.A.</b>
3	Return to invoice	Invoice value+ Registration Charges + Road Tax + Insurance amount
4	Key Replacement Cover	As opted in the policy
5	Road Side Assistance	<b>N.A.</b>
6	Cost of Consumable	Actual cost of consumable items
7	Depreciation Waiver	Actual cost without deduction towards depreciation



		8	Daily Cash Allowances Benefit	As opted in the policy	
		9	Insurance at manufacturing selling price	Invoice cost	
		10	Loss Of Driving License/ Registration Certification	document recreation	
		11	Tyre & Rim Secure	No. of tyres limited to 4	
		12	Loss of Personal Belongings	As opted in the policy	
		13	Secure Towing (Higher Towing & Removal Costs)	As opted in the policy	
		14	Wrong Fuel Cover	N.A.	
		15	Hospital Daily Cash Cover	As opted in the policy	
		16	Accidental Hospitalization Clause For Family	As opted in the policy	
		17	Additional Expenses Coverage Clause (Emergency Hotel Or Transportation Expenses)	As opted in the policy	
		18	Hydrostatic Lock	Actual cost of engine /gear box repair/replacement.	
		19	Pay less to drive less	N.A.	
		20	Drive less to pay less	N.A.	
		21	Preferred Garage Network	N.A.	
		22	Emergency Assistance Services	N.A.	
		23	No Fault Protection	N.A.	

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7.	Loss Participation	<p>Value as applicable</p> <ul style="list-style-type: none"> <li>▪Compulsory deductible</li> <li>▪Voluntary deductible</li> <li>▪Theft excess</li> </ul>	Endorsements																								
8.	Exclusions	<p><b>SECTION I</b></p> <p><b>LOSS OF OR DAMAGE TO THE VEHICLE INSURED</b></p> <p><b>1. The Company shall not be liable to make any payment in respect of :-</b></p> <ol style="list-style-type: none"> <li>a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages</li> <li>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.</li> <li>c. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time ,and</li> <li>d. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the</li> </ol>	Section I- Loss of or Damage to The Vehicle Insured																								

insured is under the influence of intoxicating liquor or drug.

**General Exclusions**

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 or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or 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. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
5. 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;
6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
7. We will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.

**DEDUCTIBLE:** We 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.

General Exclusions

Section: Deductible

9.	Special Conditions and Warranties (if any)	NIL	Not Applicable									
10.	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. You shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.</li> <li>2. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.</li> <li>3. In the event of any accident or breakdown, the vehicle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected, any extension of the damage or any further damage to the vehicle shall be entirely at your own risk.</li> <li>4. If the claim is for theft, insured should report to the Police as well as insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</li> <li>5. We shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.</li> <li>6. The driver at the time of accident holds a valid &amp; effective driving license.</li> <li>7. The insured vehicle is driven in within the specified geographical limits.</li> <li>8. Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear &amp; Tear</li> </ol> <p><b>Sample Claims Calculation:</b></p> <table border="1"> <tr> <td><b>A</b></td> <td>Gross Assessed Liability</td> <td>₹20,000</td> </tr> <tr> <td><b>B</b></td> <td>Less: Depreciation (if applicable)</td> <td>(₹4,000)</td> </tr> <tr> <td><b>C</b></td> <td>Net Assessed Liability (A-B)</td> <td>₹16,000</td> </tr> </table>	<b>A</b>	Gross Assessed Liability	₹20,000	<b>B</b>	Less: Depreciation (if applicable)	(₹4,000)	<b>C</b>	Net Assessed Liability (A-B)	₹16,000	Section: Claims Procedure
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11.	Policy Servicing - Claim Intimation and Processing	<p>The insured/ claimant may intimate claim at the below mentioned details</p> <ul style="list-style-type: none"> <li>• <b>Policy Servicing – Claim Intimation and Servicing</b> <ul style="list-style-type: none"> <li>➤ Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030</li> <li>➤ Website: www.universalsompo.com</li> <li>➤ Pulz app from Play Store</li> </ul> </li> <li>• <b>Details of designated company officials to be contacted in time of claim</b> <p>Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of company official to be contacted for any concerns/queries regarding the claim. Surveyor Appointment and contact details will be sent to Insured on the mobile number/email</p> </li> <li>• <b>Details of procedure to be followed for cashless service as well as for reimbursement of claim</b> <ul style="list-style-type: none"> <li>• Intimation of claim to Insurance Company through various mediums available</li> <li>• Deputation of surveyor by Insurance Company</li> <li>• Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately</li> <li>• Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required.</li> <li>• Upon submission of repair invoice to Insurance Company in case of cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. The insurance claim amount will be paid directly to the network garage.</li> </ul> </li> </ul>	Section: Claims Procedure						

- In case of reimbursement claims, Insured will have to submit repair invoice in original and any other documents are pending. The Claim amount will be reimbursed to insured.

- **Turn Around Time (TAT) for claims settlement**

Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company
Obtaining Survey report by Insurance Company	Within 15 days of allocation
Approval /Rejection of Claim after receiving first/addendum survey report	With 7 days from the date of receipt of Survey Report with all relevant claim 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

- Level 1: contactclaims@universalsompo.com
- Level 2- grievance@universalsompo.com
- Level 3- gro@universalsompo.com

**12. Grievance Redressal and Policyholders Protection**

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through:  
Toll Free @ 1-800-224030/1-800-2004030  
Email of Grievance Redressal Officer at Contactus@universalsompo.com  
**Write to us at (courier/ post):**  
Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708  
Visit the Servicing Branch mentioned in the policy Document

Section: Grievances

		<p><b>Insurance Ombudsman</b> If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or General Insurance Council website <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or on company website <a href="http://www.universalsompo.com">www.universalsompo.com</a>.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>)</p>	
13.	Obligations of the Policyholder	<ol style="list-style-type: none"> <li>1. You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you.</li> <li>2. In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately</li> <li>3. Transcript of Information &amp; Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct.             <ol style="list-style-type: none"> <li>a) Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.</li> <li>b) Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant</li> </ol> </li> <li>4. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as</li> </ol>	Section: Conditions

		applicable, during the subsistence of the Policy	
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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)

*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.*