



STANDALONE MOTOR OWN DAMAGE TWO-WHEELER POLICY

UIN: IRDAN134RP0002V01201920

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

Two-wheeler Insurance Policy covers Vehicles used for social, domestic and pleasure purpose and also for professional purpose (excluding carriage of goods other than samples) of the insured or used by insured's employees for such purpose but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.

What does this Policy cover?

The Policy covers loss or damage to the vehicle insured arising out of:

- Fire, explosion, self-ignition, lightning, burglary, theft, riot, strike, malicious act, terrorism, earthquake, flood, typhoon, accidental external means, landslide or rockslide, road/rail/inland waterway/air transit

It also provides cover against Legal Liability to third party personal injury and property damage arising out of an accident involving the vehicle as required under Motor Vehicle Act.

The Policy further provides for compulsory Personal Accident cover for owner driver

Add-ons:

Customize your comprehensive motor insurance policy as per your needs. Choose from list of below add-ons, available for an additional premium

Sr No	Add-on Name	Sr No	Add-on Names
1	Depreciation Waiver	8	Driving Train Protect
2	Return to Invoice	9	Cost of Consumable
3	Daily Cash Allowances Benefit	10	Road Side Assistance
4	Insurance at manufacturing selling price	11	Engine Protector
5	Loss of Driving License/ Registration Certification	12	NCB Protector
6	Accidental Hospitalization Clause for Family	13	Key Replacement
7	Hospital Daily Cash Cover	14	Secure Towing (Higher Towing & Removal Costs)

For detailed add-on wordings kindly refer add-on wordings from our website

www.universalsompo.com

Optional Extensions:

- Loss of accessories
- Legal liability to paid driver, cleaner or any workman
- Personal Accident to the occupants
- Increased Legal Liability to Property damage to Third Party for limit of Rs.7.5 Lakhs

Other Salient Features

- For claims free experience, discount available on subsequent renewals
- Discount for opting higher voluntary excess
- Discount for provision of approved anti-theft devices
- Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation, for the parts needing replacement in the accident is defined

The Policy does not cover the following:

- Any accidents outside the Geographical Area
- Consequential loss, normal wear, and tear
- Driving without valid license for the class of vehicle. Driving under the influence of liquor/drugs
- Vehicle not being used as per Limitation as to use defined

The details furnished above do not constitute the entire terms and conditions. For more details, please refer to our Policy document

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@universalsampo.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.