

## Advantages come by choice

- Our world class products and services
- Our strong lineage of financial giants with proven track record
- Our pan India distribution and servicing capability
- Our Honest prices
- Our simple worded, easy to understand Policy documents, terms and conditions
- Our customized and innovative risk solutions
- Our transparent claim settlement procedures
- Our dedicated team of trained, empathetic and caring staff



### **Universal Sampo General Insurance Co. Ltd.**

(A joint venture between Allahabad Bank, Sampo Japan Insurance Inc., Indian Overseas Bank, Karnataka Bank and Dabur Investments.)

Regd. Office: 201-208, Crystal Plaza, Opp. Infinity Mall, Link Road, Andheri (West), Mumbai - 400 058.

Toll free: 1-800-22-4030 Helpline: 022-26748600  
email: [contactus@universalsampo.com](mailto:contactus@universalsampo.com)



# Universal Sampo

## Private Car Insurance - Comprehensive Cover

Private Car Insurance Policy covers Vehicles used for social, domestic, pleasure or for professional purpose (excluding carriage of goods other than samples) of the insured or used by insured's employees for such purpose. It excludes 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, transit by road/rail/inland waterway/air.
- It also provides cover against Legal Liability for 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

### **Optional Extensions:**

- Loss of accessories - Electronic and Non-Electronic
- Legal liability to paid driver, cleaner or any workman
- Personal Accident to the occupants
- Increased liability for third party property damage to Rs. 7.5 lakhs

### **Other Salient Features**

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

### **What the Policy does not cover ?**

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

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

*Insurance is a subject matter of solicitation*