

ASSURE WARRANTY- POLICY WORDINGS

I. PREAMBLE

- i. **Conditions applicable to the Policyholder:** The **Policyholder** as mentioned in the **Policy Schedule** to this **Policy** has:-
 - by way of requesting to Universal Sampo General Insurance Co Ltd for issuance of the **Policy** has disclosed all the relevant information required by the **Company**.
 - Agreed that **Policy Schedule** are issued as per the terms and conditions as agreed upon in the **Policy**.
- ii. **Conditions applicable to the Company:** The **Company** upon accepting the Proposal and receiving all the premiums by their due dates and realization thereof for the **Period of Insurance** as specified in the **Policy Schedule**, undertakes that if during the **Period of Insurance** as specified in the **Policy Schedule** to this **Policy** any **Claim** occurs which becomes admissible and payable under this **Policy** then the **Company** shall pay for such **Claim** as per the terms, conditions, coverage, exclusions and definitions as mentioned in this **Policy**.

II. DEFINITIONS

The terms defined below have the meanings as described to them below wherever they appear in this **Policy** and, where appropriate, references to the singular include references to the plural;

1. **Authorised Dealer or Distributor:** Means the commercial entity in the business of selling the **Insured Assets** and has been allowed, authorised and recognised by the **Manufacturer** to sell the **Insured Asset** of the brand belonging to the **Manufacturer**.
2. **Breakdown:** For electrical and mechanical items - **Breakdown** shall mean the mechanical and/or electrical failure of a physical object that causes it to not function in its intended manner. For non-electrical and mechanical items - **Breakdown** shall mean Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications.
3. **Business Segment:** means that the **Insured Asset** is being installed at the **Insured's** commercial premise and used for commercial, business, industrial, educational, rental or for profit generation purposes. An **Insured Asset** can be classified either as **Household Segment** or **Business Segment** and not as both.
4. **Claim:** means a demand made by the **Policyholder/ Insured** for the payment against incurred losses which are insured as per the terms and conditions of the **Policy**.
5. **Company:** means "Universal Sampo General Insurance **Company** Limited".
6. **Days:** For the purposes of this **Policy**, **Day** means a Calendar Day.
7. **Deductible:** means the amount which shall be borne by the **Insured** in respect of each and every **Claim** made under this **Policy**. The **Company's** liability to make any payment under the **Policy** is in excess of the **Deductible**
8. **Depreciation:** means the gradual reduction in the value of an **Insured Asset** over time, due to use, wear and tear or obsolescence.

9. **Household Segment:** means that the **Insured Asset** is being used for personal use only and not used for any commercial purposes. An **Insured Asset** can be classified either as **Household Segment** or **Business Segment** and not as both.
10. **Insured:** means the person or organization named in the Schedule.
11. **Insured Asset:** means a physical object which is the subject matter of insurance under this **Policy** and appears specifically on the Schedule.
12. **Manufacturer:** means the **Company** that owns the registered brand/ trademark of **Insured Asset** that was bought by the **Insured** through the **Authorised Dealer** or **Distributor** of the **Manufacturer**. In case of in-store brands, it means the **Dealer** or the **Distributor** from whom the **Insured** has bought the **Insured Asset**.
13. **Manufacturer Warranty:** means the written promise issued by the **Manufacturer** of an **Insured Assets** to the buyers of the **Insured Assets** to undertake any repairs/ replacements of the **Insured Asset** as laid out in the terms of the **Warranty**
14. **Manufacturer's Warranty Period:** means the Period within which Manufacturer is responsible for manufacturing defect and/ or due to poor workmanship.
15. **Market Value:** means cost of Replacement of the **Insured Asset** as new at the time of damage less due allowance for betterment, wear and tear and/ or **Depreciation** or the value which can be realized from the market for such damaged **Insured Asset**, whichever is lower.
16. **New Goods:** means the **Insured Assets** that are unused goods and sold first time to the **Insured** by the **Authorised Dealer** or **Distributor**.
17. **Normal Wear and Tear:** means the gradual reduction in operating performance of a covered part of the item, having regard to the age of the item and usage.
18. **Policy:** means the **Company's** contract of insurance with the **Policyholder** providing cover as detailed in this **Policy** Terms and Conditions, the Proposal Form, Schedule, Endorsements, Annexure, if any, which form part of the contract and must be read together.
19. **Policyholder:** means the person who has proposed to the **Company** to be an **Insured** under and is accepted by the **Company** based on the Proposal. The **Policy schedule** specifically identifies the person as the **Policyholder**. For the purposes of this **Policy**, the **Policyholder** is the **Insured** person under the **Policy**.
20. **Policy Schedule:** means the Schedule issued to the **Policyholder** in line with the terms and conditions as agreed upon in the **Policy** attached to and forming part of this insurance contract mentioning details including but not limited to, details of the **Insured**, coverage sections and benefits applicable, the **Sum Insured**, the **Policy Period**, premium paid (including duties, taxes and levies thereon).
21. **Policy Period:** means the time period between the **Policy Period Start Date** and the **Policy Period End Date** (inclusive of both the **Days**).
22. **Purchase Date:** means the date on which the **Insured Asset** was purchased from the **Authorized Dealer** or **Distributor**. For the purposes of this **Policy**, It is as appearing on the original sale invoice.
23. **Replacement value/New for old:** It represents the cost of replacement of the **Insured Product** by new.
24. **Risk Period:** means the period for which a particular risk is covered under the **Policy** as per terms and conditions of the **Policy**.
25. **Risk Start Date:** means the date and time on which the cover under this **Policy** commences, which shall be as per the agreed date as mentioned in the policy schedule.

26. **Risk End Date:** means the date and time on which the cover under this **Policy** ends as mentioned in the Policy Schedule.
27. **Risk Sum Insured:** means the maximum liability stated in each risk covered under the **Policy**.
28. **Salvage:** means the residual scrap value of the damaged items or the value of undamaged portion of the **Insured Asset**. All **Salvage** and recoveries resulting from **Claims** on covered **Insured Asset** unless agreed otherwise shall be the property of the **Company**.
29. **Sum Insured:** means the maximum amount of cover available as specifically stated in the **Policy Schedule** which represents the **Company's** total and absolute liability for any or all **Claims** payable to the **Policyholder** during the **Policy Period**.
30. **Waiting Period:** means the time period that starts on the **Policy Period Start Date** and ends on the **number of Days** mentioned as **Waiting Period** in the **Policy Schedule** during which any **Claim** arising on the **Policy** is not admissible, unless otherwise agreed by the **Company** and stated so in the **Policy Schedule**.
31. **We, Us, Our (s):** means **Universal Sampo General Insurance Company Limited**
32. **You, Your(s), Insured:** means the Person named in the **Policy Schedule**

III. SCOPE OF COVERAGE (Insured can select one option from below):

- A. **Warranty Insurance:** The **Company** will indemnify against the repair or replacement costs in respect of the **Insured Asset** caused by manufacturing defect and/ or due to poor workmanship during the **Policy Period**, provided that the liability of the **Company** in respect of any one **Insured Asset** in any one **Policy Period** will not individually or in the aggregate exceed the **Sum Insured** set against such item in the **Policy Schedule/ Certificate of Insurance**, subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.
- B. **Extended Warranty Insurance:** The **Company** will indemnify the Insured, against the repair or replacement costs in respect of the **Insured Asset** caused by manufacturing defect and/ or due to poor workmanship during the **Risk Period**, provided that the liability of the **Company** in respect of any one **Insured Asset** in any one **Policy Period** will not individually or in the aggregate exceed the **Sum Insured** set against such item in the **Policy Schedule/ Certificate**, subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed. This insurance cover shall be provided post completion of the Manufacturer's warranty (if any).

IV. SUM INSURED

- A. **New Equipments :-**
- i. **For Items covered before expiry of manufacturing warranty:** Each **Insured Asset** must be equal to the original purchase price of the **Insured Asset**
 - ii. **For Items covered after expiry of manufacturing warranty:** Each **Insured Asset** must equal the MRP (Maximum Retail Price)/invoice value/ selling price/ valuation report provided by the **Insured**. This value must represent the present-day **Replacement value** of the asset on the day the **Insured Asset** is being proposed to be covered under the **Policy**.
- B. **Used/ Secondhand Equipments :-** Basis of suminsured will be as specified in policy schedule
- C. **Specific items such as components of Equipments:** Basis of suminsured will be as specified in policy schedule

- D. In the event of a total loss/ CTL (Constructive Total Loss) settlement of **Claim** or exhaustion of **Sum Insured** of the **Insured Asset** due to payment of partial loss **Claims**, the cover shall cease immediately for that said particular **Insured Asset** and the **Insured** shall not be entitled to any refund of premium.

V. EXCLUSIONS

The **Company** shall have no liability and no **Claim** shall be admissible under any benefit(s) where such liability or **Claim** arises directly or indirectly due to any of the following:

1. Any **Claim** falling beyond the expiry date as shown in the schedule.
2. Loss or damage arising out of the **Insured Asset** not being used in accordance with **Manufacturer's** instructions.
3. Loss or damage for which the **Manufacturer** of the **Insured Asset** is responsible under a guarantee and/ or warranty unless specifically covered under warranty Insurance under section III.A.
4. Loss or damage arising out of improper use of the **Insured Asset**.
5. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/ or physical construction of the **Insured Asset**.
6. Where repair work is carried out by persons/ agency that are not authorized by the Manufacturer/Authorised Dealer/ **Company**.
7. Superficial and Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the **Insured Asset**.
8. Loss or damage to accessories used in connection with the **Insured Asset** that were not originally supplied at the time of purchase of the **Insured Asset** by the **Insured**.
9. Replacement of any consumable item of the **Insured Asset**, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
10. Defects or faults that are not covered under the **Manufacturer's** warranty.
11. Loss or damage due to or consequently occurred upon wear and tear and/ or gradual deterioration of the **Insured Asset**.
12. Loss or damage arising out of improper or abnormal electrical/ gas/ water supply or signal connection to the **Insured Asset**.
13. The cost of transporting the **Insured Asset** to and/ or from the place of repair.
14. The cost of transporting the **Insured Asset** to and/or from the place of repair unless specifically mentioned in the policy schedule.
15. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the **Insured** and/or **Insured's** family and/or **Insured's** employees.
16. **Insured's** consequential losses of any kind and/or legal liability of any kind.
17. Failure of parts which are subject to recall by **Manufacturer** of the **Insured Asset**.
18. The cost of repairing, restoring or reconfiguring computer software.
19. Any cost incurred with periodic maintenance of the **Insured Asset**, including parts replaced in course of such maintenance operations.
20. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.

21. Where the original serial number is removed, obliterated or altered from **Insured Asset**.
22. Loss or damage arising out of improper storage or transportation of the **Insured Asset**.
23. The cost of installing the **Insured Asset** or any optional attachment to the **Insured Asset**.
24. Loss or damage due to use of non-genuine parts and/ or non-genuine oils.
25. Where there is a change of ownership of the **Insured Asset**.
26. Mechanical and/ or electrical **Breakdown** caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the **Insured Asset**.
27. Service/ maintenance calls which do not involve malfunction or defects in workmanship or material.
28. Damages caused by services performed by service personnel of the non-authorized workshops.
29. Where the **Insured Asset** is subject to commercial, rental or profit generation purposes except in cases of domestic/ residential property. This exclusion can be waived off, if specifically agreed by us.
30. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/ strike/ malicious damage, act of terrorism, corrosion, rust, denting, scratching, animal/ insect damage, entry of foreign bodies etc.
31. Accidental damage both internal and external.
32. Any circumstance, fact or matter of which the **Insured** was or ought reasonably to have been aware prior to the commencement of the **Policy Period**.
33. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
34. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
35. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
36. Any loss or damage that arises when the **Policy** is not in force due to any reason whatsoever.
37. Exclusion Specific to Furniture:
 - a. Damage to Mattresses, Wicker and rattan furniture, Nubuck, suede or exotic leathers, Split -grain leather hides used in seat cushions, back cushions, or arm areas
 - b. Furniture showing signs of infestation, including but not limited to insects, rodents, termites and cockroaches.
38. Any specific exclusion which is mentioned on policy schedule.

VI. OPTIONAL COVER

On payment of additional premium, below covers may be opted by the Insured.

1. Betterment Benefit for Insured Asset

- i. On payment of additional premium, in the event of **Breakdown** of the **Insured Asset** if the same

configuration of **Insured Asset** is not available, then the next immediate available highest level configuration of **Insured Asset** under the same **Manufacturer** could be considered.

- ii. Subject to such extra payment towards the betterment Cost is within 10% of the original purchase Cost of the **Insured Asset**.
- iii. The benefit under this cover can be availed only once during the **Policy Period**.

2. Waiver of Condition of Average:

This clause requires that, if the **Sum Insured** at the time of Claim is less than the amount required to be **Insured** as per provisions defined in the **Policy**, the Claim will be paid in only such proportion as the **Sum Insured** bears to the amount required to be **Insured**.

The **Policy** holder has the option to choose for waiver of condition of average. Any such waiver will require additional premium. Maximum percentage of waiver of condition of average will be as specified in the policy schedule.

VII. GENERAL CONDITIONS

A. Conditions precedent to the contract

1. Non - Disclosure

Policy shall be void and all premium paid hereon shall be forfeited to the **Company**, in the event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact. In the event of untrue or incorrect statements, misrepresentation, mis-declaration, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents or any material information having been withheld, or a **Claim** being fraudulent or any fraudulent means or device being used by the **Policyholder** or any one acting on his/ their behalf to obtain a benefit under this **Policy**, the **Company** may cancel this **Policy** at its sole discretion and the premium paid shall be forfeited in its favor.

2. Observance of Terms and Conditions

The due observance and fulfillment of the terms, conditions and endorsement, if any of this **Policy** in so far as they relate to anything to be done or complied with by the **Policyholder** and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the **Company** to make any payment under this **Policy**.

3. Nature of Insured Asset

The **Insured Asset** must be manufactured or legally imported in India and sold through Official Channels and should be supported by original invoice/MRP & **Manufacturer's Warranty (if any)**.

4. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (This clause does not apply to policies bought by individuals and to Group policies where premium is paid by members)

B. Conditions applicable during the contract

1. Reasonable Care: Insured shall:

- a) take all reasonable steps to safeguard the **Insured Asset** against any event
- b) take all reasonable steps to prevent a **Claim** from arising under this **Policy**

2. Alteration in the Policy

This **Policy** constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the **Company**, which approval shall be evidenced by a written endorsement signed and stamped by the **Company**.

3. Right to Inspect

If required by the **Company**, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a **Claim** under the **Policy** be permitted at all reasonable times to examine into the circumstances of such loss. The **Policyholder** shall, on being required so to do by the **Company**, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the **Company** so far as they relate to such **Claims** or will in any way assist the **Company** to ascertain in the correctness thereof or the liability of the **Company** under the **Policy**.

4. Territorial Scope

This **Policy** covers **Insured** events arising during the **Policy Period** within **India**. The **Company's** liability to make any payment shall be to make payment within India and in Indian Rupees only.

5. Jurisdiction

This **Policy** is subject to the exclusive jurisdiction of the Courts of India.

6. Multiple Warranty Period:

For **Extended Warranty Insurance**, incase the **Manufacturer** provides multiple warranty Periods for its different components of the **Insured Asset**, the **Risk Period** shall be as mentioned in **Policy Schedule**.

7. Assignment

Unless accepted by the **Company**, no assignment of interest under this **Policy** shall be binding upon the **Company**. The **Company** does not assume any responsibility for the validity of an assignment.

8. Third Parties

Notwithstanding what is stated in any Law, this **Policy** is not intended to confer any rights or benefits on and or enforceable by any Third Party other than the **Policyholder** and accordingly no Third Party shall acquire any rights in relation to or under this **Policy** nor can enforce any benefits or **Claim** under term of this contract against the **Insured**.

9. Limit of Liability

Company's liability for any one or many **Claim** shall in no case exceed the **Sum Insured** for the particular **Insured Asset** subject to **Deductible** shown on the **Policy**.

10. Cancellation of Policy

- a) This Policy may be cancelled by or on behalf of the Company by giving the Insured at least 15 Days written notice on the grounds of misrepresentation, fraud, nondisclosure of material facts or non-cooperation and in such event the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. The Company shall remain liable for any Claim that was made prior to the date upon which this insurance is cancelled.
- b) This Policy may be cancelled by the Insured at any time by giving at least 15 Days written notice to the Company. If the Policy is cancelled after the commencement of the Risk Period, subject to no claims under the policy, the Company will refund the premium after retaining premium on pro rata basis for the duration of valid Policy Period subject to minimum retention of Rs 100 + GST.
- c) No refund of premium shall be due on cancellation if a Claim has been made under risk covered in the Policy.

11. Written Communication

All communications with the Company must be in writing and must be delivered to its address as shown in the Policy Schedule. Any communication meant for the Policyholder will be sent by the Company to his last known address or Policyholder registered Email id as shown in the Policy Schedule.

12. Records to be Maintained

The **Policyholder** shall keep an accurate record containing all physical records and shall allow the **Company** or its representative(s) to inspect such records. The **Policyholder** shall furnish such information as the **Company** may require under this **Policy** at any time during the **Policy Period** and/or until final adjustment (if any) and resolution of all **Claims** under this **Policy**.

13. No Constructive Notice

Any knowledge or information of any circumstance or condition in relation to the **Insured** which is in knowledge or possession of the **Company**, but it has not specifically informed by the **Policyholder**, shall not be held to bind or prejudicially affect the **Company** notwithstanding subsequent acceptance of any premium.

C. Conditions applicable when Claim arises

1. Basis of Claim Settlement

In the event of a loss, the basis of loss settlement shall be as follows:

- i. **Partial Loss:** Where an **Insured Asset** can reasonably be repaired or reinstated at a cost less than the replacement cost, the **Company** will indemnify the **Insured** in respect of the expenses necessarily incurred to restore the **Insured Asset**/ Components to its state as it was prior to the happening of the **Insured** event. No **Depreciation** shall be deducted except for parts with limited life. **Depreciation / Deductible / Salvage** value where applicable and as mentioned in the Schedule will be deducted. Charges payable to arrange for the repair technician to visit the premises where the Product has been installed or pick-up and drop charges will also be payable, if mentioned in the Schedule. Our maximum liability to pay will not exceed the **Sum Insured** for the risk during the Period of insurance.
- ii. **Total Loss :** In case of total loss, **Company** will pay **Market Value / Replacement value** as the case may be as mentioned in the schedule. Maximum liability of the **Company** will not exceed the **Sum Insured for the Risk**. Appropriate **Depreciation / Deductible / Salvage** value, where

applicable and as mentioned in the schedule will be deducted. Charges payable to arrange for the repair technician to visit the premises where the Product has been installed or pick-up and drop charges will also be payable, if mentioned in the **Policy Schedule**.

- iii. **Constructive Total Loss:** In the case of single loss wherein the **Cost** of repair exceeds 75% of the **Insured Asset** value the **Company** may replace the **Insured Asset** and shall indemnify the **Policyholder** in respect of the restoration or replacement **Cost** up to the **Sum Insured** set against the **Insured Asset** in the **Policy Schedule** subject to **Depreciation, net of salvage basis**. Every **Insured Asset**, if more than one, shall be separately subject to this Special Condition.
- iv. **The Company shall be entitled to retain any defective part replaced under the Policy.**
- v. **Condition of Average** - Unless specifically stated in the **Schedule**, If the **Sum insured** is less than the amount required to be **Insured** as per provisions hereinabove, **we** will pay only such proportion as the **Sum insured** bears to the amount required to be **Insured**. Every **Product** if more than one shall be subject to this condition separately.
- vi. **Contribution:** In the event of an incident which results in a **Claim** under this **Policy** and the **Policyholder** have other insurance covering the same **Loss**, the **Company** will not pay more than the **Company's** share, subject to the maximum Limit of Cover granted under this **Policy**.

Basis of claim settlement may vary as per equipments proposed for insurance and is subject to terms and conditions mentioned on policy schedule.

2. Rights and Responsibility of Company:

- i. The **Company** may at its Option repair, reinstate or replace the **Insured Asset** damaged or destroyed, or any part thereof instead of paying the amount of loss or damage.
- ii. The **Company** reserves the right to appoint a Surveyor to determine admissibility and extent of loss.
- iii. **The Company shall be entitled to retain any defective part replaced under the Policy.**
- iv. The Surveyor shall be appointed within 24 hours from the intimation. The Insurance Company to obtain survey report within 15 days from the date of appointment. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.

3. Responsibility of the Policyholder

In the event of any circumstances likely to give rise to a claim insured must follow the following.

- i. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.
- ii. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsampo.com>.
- iii. While notifying your claim, please share your
 - 1) policy number under which you prefer to lodge your claim,
 - 2) date of loss,
 - 3) place of loss,
 - 4) cause of loss

- 5) estimate of your loss.
 - 6) Details of contact person with mobile no. and e- mail ID.
 - 7) Make,Model , serial no
 - 8) Proof of purchase (invoice copy)
 - 9) Warranty certificate
- iv. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.
 - v. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

- i. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
- ii. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- iii. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- iv. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- v. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
- vi. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- vii. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established"

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Claim form
2. Repair /Replacement Bill as applicable
3. Any other document as may be reasonably required by the Company or Company's representative to investigate the Claim.
4. Proof of Ownership-invoice copy for verification of risk incepted at the time of underwriting..

Escalation Matrix

Level 1 - contactclaims@universalsompo.com

Level 2 - grievance@universalsompo.com

Level 3 - gro@universalsompo.com

All **Claims** shall be payable in India in Indian Rupees only.

D. Subrogation

In the event of payment under this **Policy**, the **Company** shall be subrogated to **Policyholder's** rights or recovery thereof against any person or organization, and the **Insured/ Policyholder** shall execute and deliver instruments and papers necessary to secure such rights. The **Insured** and or **Policyholder** and any claimant under this **Policy** shall at the expense of the **Company** do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the **Company**, before or after **Insured/ Policyholder's** indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the **Company** shall be or would become entitled or subrogated.

E. Contact Details:

Website: www.universalsompo.com

Toll free: 1 - 800 - 224030 / 1 - 800 – 2004030

E-mail us at: contactus@universalsompo.com

Courier: Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

VIII. Grievances:

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

➤ **Step 1**

a. Contact Us

1-800-224030/1-800-2004030

b. E-mail Address: Contactus@universalsompo.com

c. Write to us Customer Service Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

d. Senior Citizen Number: 1800 267 4030

➤ **Step 2**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor,

Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/ resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link

<https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link : <https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

The contact details of the Insurance Ombudsman offices are as below-

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Shri Collu Vikas Rao Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Ms Neerja Kapu Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL Shri Ajay Kumar Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR Shri Manoj Kumar Parida Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 / 2596429 / 2596003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH Ms Alka Jha Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017 Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI Shri K.Vinayak Rao Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI Ms Sunita Sharma Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 46013992 / 23213504 / 23232481	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh

Email: bimalokpal.delhi@cioins.co.in	
GUWAHATI Shri Ajay Kumar Sharma Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Ms G Shobha Reddy Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR Shri Satyajeet Rajan Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI Shri Pradeep Kumar Jain Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA Ms Kiran Sahdev Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Shri. Atul Sahai Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti,

	Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Ms Sarojini S Dikhale Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA Shri Bimbadhar Pradhan Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P- 201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA Ms Susmita Mukherjee Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE Shri Sunil Jain Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE Shri Umesh Sinha Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West), Thane – 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.