

Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies Prospectus

What is covered?

Personal Accident Cover for Owner-Driver

Personal Accident Cover for the owner/driver for an amount up to **Rs. 15 lakh** 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%

Note: If you already have Personal Accident coverage of Sum Insured less than 15 lakhs for "Death and Permanent Disablement", coverage for the balance amount can be taken under the policy.

Extant of Insurance Cover

| Cover Selected | Sum Insured Limit |
|---|--------------------------|
| PA Cover (other than Owner Driver) | Upto 2 lakh |
| Cumulative Personal Accident cover for Owner driver | Upto 15 lakh |

What is the policy duration?

Coverage under the policy is available for 1 year.

Add-ons covered under the Policy:

1. Key Replacement Clause

The cover is applicable if its shown in your policy schedule.

The cost incurred towards repairing / replacing the car keys and / or locks and/ lockset, including the locksmith charges, upon the occurrence of theft / loss of or damage to the keys/lock or lockset of the insured vehicle due to accident and / Fire and / water during the policy period.

Conditions,

1. Subject to submission of bills for the services rendered.
2. It is mandatory to register First Investigation Report (FIR) with police in case of break-in, to support your contention / claim under this section.
3. For the claim on account of loss of keys / break-in, you have to necessarily call our Customer Service Team and lodge a claim immediately giving us full details. The dully completed claim form should be submitted to us within 5 working days from the date of the call.

Subject otherwise to the terms, conditions, limitations, and exclusions of the underlying Policy.

2. Loss of Personal Belongings Clause

The cover is applicable if it is shown in the policy schedule.

This covers the loss or damages for the Insured and his immediate family members personal belongings while they are in the vehicle at the time of loss or damage to the vehicle. Personal belonging for the purpose of this section means an item such as clothes, bag/baggage, mobile phone, laptop.

The maximum amount payable under this section would be as mentioned in the policy schedule Conditions:

1. Any claim under this section will be admissible only when there is a valid and admissible claim under section I of the policy
2. Immediate family members are limited to self, spouse and dependent children
3. A First Investigation Report (FIR) is registered with police in case of break-in and / theft
4. For the claim on account of loss of Personal Belonging, you must necessarily call our Customer Service Team and lodge a claim immediately giving us full details. The dully completed claim form should be submitted to us within 5 working days from the date of the call.
5. The cover would be applicable only for Motor private car policies

Exclusions

1. The company would not be liable for:
 - a. any loss of the personal belongings unless the Insured's vehicle is locked, and all doors and windows are properly fastened while unattended
 - b. Any loss or damages towards Money/cheques/bank drafts/credit/debit cards and / Watches, Jewelry, travel tickets, manuscripts, paintings and all similar items

A deductible of Rs.1000/- would be applicable for each claim under this add-on.

Subject otherwise to the terms, conditions, limitations, and exclusions of the underlying Policy

3) Roadside Assistance Cover

In consideration of the premium paid it is hereby understood and agreed that the company agrees to provide Roadside Assistance to the insured through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as mentioned below:

a) Breakdown Support over phone –

in the event of minor mechanical errors/ faults/ non-functioning of your vehicle or any part thereof, the company would provide the insured with telephonic assistance to come up with the solutions for insured's vehicle.

b) On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts –

In the event of the insured's vehicle being immobilized due to minor mechanical / electrical fault, the company would assist the insured by sending a technician to the location of breakdown to carry out the minor repairs. Always provided that, Minor Repairs, for the purpose of this add-on, would be defined as repairs which can be carried out at the location of breakdown/ accident, requiring no spares

c) Flat Tyre Support -

In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist You by:

- a. organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown
- b. by arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured

d) Transfer/Transportation in case of Mechanical & Accidental Breakdown

In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company would provide appropriate towing services to the nearest garage (within a radius of 50 kms from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured

e) Arrangement of alternate keys in case of Locked/Lost keys

In the event of the Insured losing the keys of the Insured's vehicle, the Company would arrange for pickup and delivery of the spare keys of the Insured's vehicle to the place where the Insured's vehicle is located.

Alternatively, the Company would provide the service of unlocking the Insured's vehicle with the help of vehicle technicians at the location of the Insured's vehicle.

The Insured would be required to submit an identity proof to prove his ownership of the Insured's vehicle, before availing such service. Provided always that this service would be provided only within a range of 50 kms from the location where the loss has occurred.

f) Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel

In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Company would arrange for supply of up to ten liters of fuel, at the location of the breakdown.

Provided all expenses on fuel would be borne by the Insured

g) Battery Jumpstart

In the event of the Insured's vehicle being immobilized due to a rundown battery, the Company would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means.

Provided always that any cost of charging/replacement of battery would be borne by the Insured

h) Emptying of the fuel Tank

In the event of the fuel tank of the Insured's vehicle being filled with a wrong type of fuel, the Company would arrange for emptying of fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.

i) Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

In case the covered vehicle has fall in a pit and removal or extraction of the vehicle is needed, the facilitator on the request of insured shall arrange the service to remove/extract vehicle.

the cost incurrent towards such services is to be borne by the insured.

Special Conditions:

- a) All additional expenses regarding replacement of any part and any other service which does not form part of the standard services mentioned above would be on chargeable basis to the insured.
- b) These services can be availed maximum at two times during the policy period. Further, the service/s shall get initiated only based on a specific request by the insured to the Company.

Exclusions

- i. This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
- ii. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- iii. Trivial problems (such as non-functional horn / speedometer /air conditioner, Broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilized.
- iv. Cost of making duplicate keys

Territorial Scope:

The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands.

Cost of Services beyond the coverage as mentioned shall be borne by the insured.

Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy

4) Loss of Driving License / Registration Certificate

In the case where the insured suffers a loss of Original Driving License or the Original Registration Certificate, the Company will reimburse upto Rs 500 to obtain a duplicate License or Registration Certificate.

Conditions: A First Information Report should be filed with Police in respect of such a loss

Subject otherwise to the terms, conditions, limitations, and exclusions of the underlying Policy

5) Hospital Daily Cash Cover

In event of insured suffering from an accidental injury involving the insured vehicle leading to hospitalization as an in-patient the Company will pay an amount per day as mentioned in the policy schedule for hospitalization for maximum upto 30 days, provided duration of any such hospitalisation shall be minimum of 24 consecutive hours. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization

Conditions:

1. Any claim under this section will be admissible only when there is a valid and admissible claim under section I of the policy
2. Subject to additional premium, the named family members can be included under this

add on cover

3. Family members are limited to self, spouse and upto 2 dependent children
4. Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be claimed twice, only excess expenses (not paid under the other Policy) can be covered herein

Exclusions

1. Any claim arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity shall be excluded
2. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs
3. If the claim is not supported by an original and valid bill/ receipt and related prescription of attending the Medical Practitioner / Hospital/ Nursing Home

General Exceptions (Applicable to all sections of Policy)

The Company shall not be liable under this policy in respect of

| | |
|---|--|
| 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 damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' or b. 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 | a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. 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 |
| 5 | Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material |
| 6 | Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim |

CONDITIONS:

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

- 1 Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require

CANCELLATION

The insured can cancel the policy at any time during the term, by informing the Company. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation

In such case of cancellation, the Company will refund proportional premium for unexpired policy period, if there is no claim(s) made during the policy period

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

Cancellation of Policy in Double Insurance

In the event of cancellation of policy due to double insurance, the company will refund the Own damage and premium in full where the Risk has not yet incepted. In the event where policy is in force (risk has incepted), premium will be refunded as follows:

| SL no | Scenarios | Same Risk start date (RSD) | Different Risk start date (RSD) | |
|-------|--|--|--|--|
| | | | First policy cancelled (on request of Insured) | Later policy Cancelled |
| 1 | Dual policy with similar cover issued by the company | Full Refund | 1. Full refund - if request is received before RSD 2. Proportional Refund - If request is received after RSD. | Full |
| 2 | Dual policy with different Companies | Full Refund - If cancellation request is received within 30 days from RSD. Proportional refund - if request is received after 30 days from RSD | Proportional Premium Refund (Subject to minimum premium) | Proportional Premium Refund (Subject to minimum premium) |

No refund of premium can be allowed for such cancellation if any claim has arisen on either of the policies when both the policies were in operation, but prior to cancellation of one of the policies.

| | |
|---|--|
| | Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced |
| 3 | The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy. |
| 4 | <p>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.</p> <p>Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-</p> <ol style="list-style-type: none"> Death Certificate in respect of the insured Proof of title to the vehicle Original Policy |

Eligible Discounts

Insured will be eligible for maximum discounts on premium. Criteria for such discount may include but not limited to the following:

1. Number & Type of vehicles owned
2. Geographical categorization
3. Occupation of Insured
4. Age of the Insured
5. Claim history

CLAIMS PROCEDURE

Admissibility of Claims - Personal Accident Cover For Owner-Driver

- The principle of indemnity is a basic rule of insurance that says the insurer will only pay for the actual loss suffered by the insured. The insurer will not pay for any loss that is not covered by the policy or for any loss that is not actually suffered by the insured.
- Examples of willful negligence
Any driving under the influence of drug / alcohol or any other intoxicant can render the claim to be inadmissible.

The claims would be admissible based on the following principles

- **Period** – The validity of the Insurance policy will be checked to ensure that the insurance is in force. The system validations are in place to check the period of insurance and not allow any claim to be processed beyond coverage period
- **Peril** – The cause of loss based on which the claim is made should be covered.
- **Property** - The Deceased person should be insured under the policy. The Registered Owner Name on RC / Policy / Pan Card / Aadhar Card should match. In case of minor differences, the same needs to be endorsed. If the difference is major, the same would be sent for further deliberation.
- **Place** – The location of the loss should be covered.
- **Insurable Interest**-The Registered owner must be insured, and the policy needs to be in the same name and the physical position of the vehicle should remain with the registered owner. However, if physical ownership is changed by entering into some agreement or by transfer where policy is not transferred it is treated as breach of Insurable interest. And the claim can be denied if it breaches the timelines of 15 days from any such transfer of vehicle.
- **Verification of Premium Receipt** is carried out at Our end. When a Payment is made through cheque or online mode, there is a possibility of return due to various factors including server errors. If the Premium is not received in advance, the policy becomes void. Systems are in place to check this validation.
- All the facts finding would be carried out by the Investigators.
- All relevant document Validity w.r.t Loss date and Loss Time would be verified
- The claim intimated should not be in contravention to MV Act/ rules
- **Policy Servicing – Claim Intimation and Servicing**
 - Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030
 - Website: www.universalsompo.com
 - Pulz app from Play Store
- **Turn-around time (TAT) for claim settlement:**
 - Investigator appointment**- within 24hrs from Claim Intimation
 - Investigator First Visit**- within 24hrs of Investigator appointment
 - Investigators report submission**- within 15 days from Date of First Visit.
 - Settlement / Claim decision**- within 7 days from date of receipt of Last Document

Claim Payment to Nominee / Legel Hier –Claims shall be settled within 15 days of receipt of the last relevant and necessary document.

● **Claim Procedure**

1. Intimate the claim through the various channels available for intimation.
2. Submit duly filled and signed claim form by Nominee / Legel Hier. Please mention the correct cause of loss.
3. Loss falling within the definition of named peril in the policy will be covered for any insurance claim.
4. Furnish all information and documentary evidence as required.
5. The Company will appoint Investigator immediately after receipt of intimation for Facts Finding.
6. The investigator will visit to Person who intimate the claim for facts finding.
7. In case of Permanent Total Disablement as per Policy Terms / Death- immediately inform the police authorities and Insurance company as well.

● **List of Documents**

- Claim Form,
- Policy Copy,
- Vehicle Registration Certificate (RC Book),
- Fitness, permit, authorization, road tax (For Commercial vehicles). In addition load challan would be required for GCV and MISC D.
- Driving Licence of Insured at the time of Loss
- Driving Licence of Driver at the time of Loss
- Driving License Extract copy of Driver at the time of Loss
- Driving License Extract copy of Insured at the time of Loss
- Address Proof of Insured- Electric Bill / Voter Card/ Passport / Adhar Card
- Identity Proof of Insured - Adhar Card / Pan Card
- CKYC form of Nominee.
- Address Proof of Nominee / Legel Hier - Electric Bill / Voter Card/ Passport / Adhar Card
- Identity Proof of Nominee / Legel Hier:- Adhar Card / Pan Card
- Nominee Relation Proof (for example Ration Card/Marriage Certificate)
- Nominee Written Statement
- Witness Statement with Identity Proof and Address Proof
- Discharge cum Satisfaction Voucher signed by Nominee / Legel Hier
- Neft Mandate Form / Cancel CTS Cheque / Passbook of Nominee / Legel Hier
- Police FIR copy , GD Entry
- Puchanama
- Postmortem Report (In case of Driver death)
- MLC report (In case of Driver / passenger Injury/Driver death)
- Final Report or Final Charge Sheet If(FIR)
- Insured Death Certificate
- Hospital records if any.

● **Please Note-**

- Insured and Driver Google Timeline, Fast Tag Statement, Toll receipts will require to confirm Loss Place date, time

- In case of 2nd owner without Hypothecation then may require ITR copy.
- Any other requirement on basis of merits of claim then we will inform you accordingly.

- **Escalation Matrix**

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

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

Contact Us

Universal Sampo General Insurance Co. Ltd.,

REGISTERED & CORP OFFICE:

Universal Sampo General Insurance Company Limited:

8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063.

Contact US:

24/7 Customer Care: Toll free Nos: 1800 - 22- 4030 or 1800-200-4030

Email: contactus@universalsompo.com

Website: www.universalsompo.com

IRDAI Registration Number:134

CIN: U66010MH2007PLC166770

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

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/>

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

Prohibition of Rebates (Section 41 of the Insurance Act 1938 as amended)

1. 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 or 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 or continuing a policy, accept any rebate except such rebate as may be allowed in accordance with the prospectuses or tables of the Insurer
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees.