
DEVICE CARE – EXTENDED WARRANTY

POLICY WORDING

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@universalsampo.com

Website: www.universalsampo.com

IRDAI Registration Number:134

CIN: U66010MH2007PLC166770

1. 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.

2. Definitions

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

- Authorised Dealer or Distributor:** Means the commercial entity in the business of selling the **Insured Assets** and has been allowed and recognised by the **Manufacturer** to sell the **Insured Asset** of the brand belonging to the **Manufacturer**.
- Breakdown:** **Breakdown** means sudden and unforeseen mechanical, electrical or electronic failure of an **Insured Asset** thereby rendering **Insured Asset** incapable to function or perform as per manufacturer's specification, necessitating immediate repair or replacement before its normal operation can be resumed. Any failure of **Insured Asset** arising out of or gradual decline in output or performance due to age, wear and tear or usage shall not be construed as **Breakdown**.
- Business Segment:** **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.
- Claim:** **Claim** means a demand made by the **Policyholder** for the payment against incurred losses as per the terms and conditions of the **Policy**.
- Company:** **Company** means "Universal Sampo General Insurance **Company** Limited".

- vi. **Days:** For the purposes of this **Policy**, **Day** means a Calendar Day.
- vii. **Deductible:** **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**.
- viii. **Depreciation:** **Depreciation** means the gradual reduction in the value of an **Insured Asset** over time, due to use, wear and tear or obsolescence.
- ix. **Household Segment:** **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.
- x. **Insured Asset:** **Insured Asset** means a physical product performing function or functions, as per **Manufacturer's** specification, and is bought from an **Authorized Dealer** of the **Manufacturer** of the **Insured Asset** or directly from the **Manufacturer**.
- xi. **Manufacturer:** **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**.
- xii. **Manufacturer Warranty** - The Original Warranty provided by the Manufacturer in respect of a **Product**.
- xiii. **Manufacturer's Warranty Period** – The uninterrupted period of the **Manufacturer's Warranty** as stated in the original official **Manufacturer's Warranty**.
- xiv. **Market Value - Market Value** means the replacement value of the insured Product by new less deduction for any advancement, wear and tear and/or depreciation.
- xv. **New Goods:** **New Goods** means the **Insured Assets** that are unused goods and sold first time to the **Insured** by the **Authorised Dealer or Distributor**.
- xvi. **Policy:** **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.
- xvii. **Policyholder:** **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.
- xviii. **Policy Schedule:** **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).

- xix. **Policy Period:** **Policy Period** means the time period between the **Policy Period Start Date** and the **Policy Period End Date** (inclusive of both the days) after expiry of manufacturer warranty if available.
- xx. **Purchase Date:** **Purchase Date** means the date on which the **Insured Asset** was from the **Authorized Dealer or Distributor**. For the purposes of this **Policy**, It is as appearing on the original sale invoice.
- xxi. **Replacement value/New for old -** It represents the cost of replacement of the insured **Product** by new.
- xxii. **Risk Period:** **Risk Period** means the period for which a particular risk is covered under the **Policy** as per terms and conditions of the **Policy**.
- xxiii. **Risk Start Date:** **Risk Start Date** means the date and time on which the covers under this **Policy** commences, which shall be immediately after the expiry of the **Manufacturer's Warranty Period** or the **Waiting Period** (as mentioned in the **Policy Schedule**), whichever is later.
- xxiv. **Risk End Date:** **Risk End Date** means the date and time on which the covers under this **Policy** ends as mentioned in the **Policy Schedule**.
- xxv. **Risk Sum Insured:** **Risk Sum Insured** means the maximum liability stated in each risk covered under the policy.
- xxvi. **Salvage:** **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**.
- xxvii. **Sum Insured:** **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**.
- xxviii. **Manufacturer Warranty:** **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**.
- xxix. **Manufacturer's Warranty Period – Manufacturer's Warranty Period** means the uninterrupted period of the **Manufacturer's Warranty** as stated in the original official **Manufacturer's Warranty**.

xxx. **Waiting Period:** **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**.

3. Scope of Coverage

- i. The **Company** will indemnify the **Policyholder** against the repair or replacement Costs in respect of mechanical, electrical and electronic breakdown arising out of Manufacturing defects or faulty workmanship to the extent provided under Manufacturer's Warranty supported by an invoice. This cover will commence on the expiry of the Manufacturer's warranty period and continues for the period of cover mentioned in this Policy.
- ii. **Limit of liability:** The total liability of the **Company** in respect of the **Insured Asset/s** during the policy period shall be the sum insured.

4. 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:

- i. **Due observance:** Loss or damage arising out of the **Insured Asset** not being used in accordance with **Manufacturer's** instructions/specifications or Losses arising out of improper use of the **Insured Asset**.
- ii. **Manufacturer's Warranty:** Loss or damage for which the **Manufacturer** of the **Insured Asset** is responsible under a guarantee and/or **Warranty** during the **Manufacturer's Warranty Period**.
- iii. Where the original serial number is removed, obliterated or altered from **Insured Asset**.
- iv. Where repair work is carried out by persons/agency that are not authorized by the **Company**.
- v. Losses due to any additional accessories to the **Insured Asset** which is not in accordance with the **Manufacturer's** instructions and / or the accessories that were not supplied/bought at the time of purchase of the **Insured Asset**.
- vi. Loss or damage to accessories used in connection with the **Insured Asset** that were not supplied at the time of purchase of the **Insured Asset** by the **Insured**.
- vii. 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.

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- viii. Any item not covered under the original **Manufacturing Warranty**.
 - ix. Losses related to defects or faults that were not covered under the **Manufacturer's Warranty**.
 - x. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
 - xi. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
 - xii. Loss or damage to the covered Product due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by You or Your representative or Customer including Family member, domestic help or staff member of Customer.
 - xiii. Consequential loss or legal liability of any kind
 - xiv. **Product Recall:** Losses due to Failure of **Insured Asset** or part thereof which are subject to recall by the **Manufacturer**.
 - xv. Replacement of any consumable item or accessory or software. These include, but are not limited to - plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes and items of similar nature.
 - xvi. Any loss incurred with **maintenance** of the Insured Asset, including parts replaced in course of such maintenance operations.
 - xvii. Loss or damage arising before or during transportation /delivery of the Insured Asset.
 - xviii. Any loss caused by overloading, strain, overrunning, freezing, excessive pressure, over heating of the **Insured Asset**.
 - xix. **Use of Counterfeit Parts:** Loss or damage due to use of non-genuine spare parts and/or non- genuine oils.
 - xx. **Power Fluctuation:** Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
 - xxi. Loss or damage arising out of any external cause, including but not limited to fire, earthquake, Burglary & theft, robbery, explosion, water damage, hail, Acts of God Perils, riots / strike / malicious damage, - act of terrorism, corrosion, rust, denting, scratching, blockages, animal/insect damage or entry of foreign bodies.
 - xxii. Costs arising from incorrect installation, modification or maintenance, use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.
 - xxiii. Minor Damages of items including but not limited to knobs, buttons, paintwork, Plastic-metal casing, racks, shelves, decorative finishing, door liners.
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- xxiv. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or due to radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- xxv. 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.

5. Optional Cover

Betterment Benefit for Insured Asset

- i. This cover is available if it agreed as a part of coverage in the Policy.
- ii. 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.
- iii. Subject to such extra payment towards the betterment **Cost** is within 10% of the original purchase **Cost** of the **Insured Asset**.
- iv. The benefit under this cover can be availed only once during the **Policy Period**.

6. General Condition

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

6.1 Conditions precedent to the contract

- i. **Disclosure to information norm**
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.

ii. 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**.

iii. 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 & **Manufacturer's Warranty**.

iv. 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.

6.2 Conditions applicable during the contract

**i. 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**

ii. 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**.

iii. 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**.

iv. 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.

v. Jurisdiction

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

v. Multiple Warranty Period:

In case the **Manufacturer** provides multiple Warranty Period for different parts of the **Insured Asset**, the **Policy Period** shall incept from the expiry of the Warranty Period as stated in Policy schedule.

vi. Assignment

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.

vi. 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**.

A person or any entity who is not a party to this **Policy** shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.

vii. 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**.

viii. 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 prior to commencement of the Policy Period, the Company will retain 10% of the premium subject to minimum retention of Rs. 75 towards administrative costs. If, however, the Policy is cancelled after the commencement of the Policy Period, the Company will refund the premium after retaining premium on short period scale for the duration the Policy was valid. No refund of premium shall be due on cancellation if a claim has been made under risk covered in the policy. If no claim has been made under the Policy/ Risk covered in the policy, then we will refund premium in accordance with the table below:

| Short Period Retention (Extended Warranty Insurance) Retention Grid | Rate of Premium Retained |
|---|--|
| Risks Within Manufacturer's Warranty | 10% of Premium subject to Minimum of Rs.75 |
| Risks After Manufacturer's Warranty | |

| Period of Insurance | | | |
|---|--------|--------|--------|
| | 1 Year | 2 Year | 3 Year |
| Within 3 months | 50% | 30% | 25% |
| Between 3 to 6 Months | 70% | 50% | 40% |
| Between 6 to 12 Months | 100% | 70% | 60% |
| Between 12 to 18 Months | - | 90% | 75% |
| Between 18 to 24 Months | - | 100% | 85% |
| Between 24 to 36 Months | - | - | 100% |
| Subject to a minimum retention of Rs.75 | 50% | 30% | 25% |

The grounds for cancellation of the policy , for the insurer, can be only on the grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation of the insured.

ix. Written Communication

All communications with the **Company** must be in writing and must be delivered to its address 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 as shown in the **Policy Schedule**.

x. 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 up to 10 years after the **Policy** expiration, or until final adjustment (if any) and resolution of all **Claims** under this **Policy**.

xi. 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.

6.3 Conditions applicable when Claim arises

I. 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 to its state immediately 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 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**. 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**.

II. Rights and Responsibility of Company:

- a) **Rights of the Company on happening of a Claim**: 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.
- b) The **Company** reserves the right to appoint a Surveyor to determine admissibility and extent of loss.
- c) The **Company** shall be entitled to retain any defective part replaced under the **Policy**.
- d) On receipt of all required information/ documents that are relevant and necessary for the **Claim**, the **Company** shall, within a period of 30 days offer a settlement of the **Claim** to the insured. If the **Company**, for any reasons, decides to reject a **Claim** under the **Policy**, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.

III. Responsibility of the Policyholder

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

- a. Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism / Burglary / Theft / involvement of any third party / injury or casualty / malicious act.
- b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.
- c. 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>.
- d. 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.
- e. 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.
- f. 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.

- a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
- b. Insured shall not dispose / throwing away / selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- c. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- e. 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.
- f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- g. 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. Proof of Ownership-Invoice Copy

2. Claim form
3. Repair Bill as applicable
4. Any other document as may be reasonably required by the Company or Company's representative to investigate the Claim.

Escalation Matrix

Level 1 - contactclaims@universalsompo.com

Level 2 - grievance@universalsompo.com

Level 3 - gro@universalsompo.com

IV. 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 and or 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.

6.4 Conditions for renewal of the Policy

Renewal Notice

The **Company** shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this **Policy**) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the **Policyholder** that may result in enhancement of the risk of the **Company** under this **Policy**. No renewal receipt shall be valid unless it is on the printed form of the **Company** and signed by an authorized official of the **Company**. On renewal, the benefits provided under the **Policy** and/or terms and conditions of the **Policy** including premium rate may subject to change.

6.5 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 Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu. |
| BENGALURU 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 Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in | Madhya Pradesh Chattisgarh. |
| BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in | Odisha |
| CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 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 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, PuducherryTown and Karaikal (which are part of Puducherry). |
| DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. | Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh |

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| <p>Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p> | |
| <p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p> | <p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p> |
| <p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p> | <p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p> |
| <p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p> | <p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p> |
| <p>KOLKATA 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</p> | <p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p> |
| <p>LUCKNOW 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</p> | <p>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, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p> |
| <p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p> | <p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p> |

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| <p>Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p> | |
| <p>NOIDA 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</p> | <p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p> |
| <p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p> | <p>Bihar, Jharkhand.</p> |
| <p>PUNE 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</p> | <p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p> |

Information about Us

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- **Customer Service:**
- **Toll Free Numbers:** 1800-200-4030/ 1800-22-4030
