

PROSPECTUS

EVENT CANCELLATION INSURANCE POLICY- RETAIL

Scope of cover

SECTION I- CANCELLATION AND ABANDONMENT

What we cover

We will pay

(a) Your Ascertained Net Loss should any Insured Event(s) specified in the Schedule be necessarily Cancelled, Abandoned, Postponed, Interrupted or Relocated, in whole or part, which necessary Cancellation, Abandonment, Postponement, Interruption or Relocation is the sole and direct result of any cause not otherwise excluded which occurs during the Period of Insurance and is entirely beyond Your control, or the control of Your employees or agents or the event organizer, sponsors or financial supporters

(b) All reasonable and necessary additional expenses incurred by You to avoid or reduce a loss under this section provided such expenses do not exceed the amount of loss thereby avoided or reduced.

(c) Any claim for damages for which You are legally liable under contract to pay for failing to vacate the Venue at the termination date agreed with the owners or management of the venue location, as a sole and direct result of a cause not otherwise excluded which occurs during the period of the Insured Event, which is entirely beyond Your control or the control of Your employees or agents or the event organizer, sponsors or financial supporters.

What we don't cover

We will not pay for the loss/damage directly or indirectly arising out of, contributed to by, or resulting from:

- (a) any contractual breach by You.
- (b) non-availability of the Venue as a result of any work being carried out there by contractors making it unusable in whole or in part (other than as a result of an emergency occurring after the inception of this Policy).
- (c) any act of Terrorism including any threat or fear of an act of terrorism (whether actual or perceived). [Note: This insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism].

If We allege that by reason of this exclusion any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.

- (d) national, or religious mourning, whether declared or not, unless the death or the funeral occurs in the same country in which the Insured Event is scheduled to take

place and the date of such death or funeral coincides with the date of the insured event.

- (e) any failure, withdrawal or inadequacy of necessary finance, any financial failure of or financial default by anyone.
- (f) lack of or inadequate receipts or sales; inadequate, withdrawal of or no response or support from anyone; lack of or inadequate attendance or insufficient interest prior to attendance.
- (g) industrial action or labour disputes whether actual or threatened.
- (h) Pandemic
- (i) Severe Acute Respiratory Syndrome (SARS) and /or Atypical Pneumonia and /or any other contagious disease or the threat or fear thereof (whether actual or perceived). If We allege that by reason of exclusions (h) and (i), any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.
- (j) Your lack of care, diligence or prudent behavior, the result of which would increase the risk, and/or likelihood of a loss, hereunder.
- (k) alterations to or variance of the insured event without Our prior written approval.
- (l) adverse weather in respect of any outdoor event or Insured Event held under canvas or in a temporary structure unless agreed explicitly in writing by Us.
- (m) expenses which have not been declared to and agreed by Us.
- (n) Your failure to:
 - (i) observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.
 - (ii) make all necessary arrangements for the successful fulfillment of the insured event(s) (which for the avoidance of doubt shall include, but not to be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.
 - (iii) ensure that all necessary contractual arrangements were made and that all necessary authorizations, (which for the avoidance of doubt shall include, but not to be limited to, the obtaining of licences, permits, Visas, copyright and patents) be obtained in a timely manner and valid for the Period of the Insured Event(s)
- (o) fine/penalty imposed by the statutory authority/civic authority for breach/non-compliance of any statutory requirement by You.
- (p) any fraud, misrepresentation or concealment by You.
- (q) actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- (r) civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.
- (s) any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Event(s) is to be held.
- (t) (i) ionizing radiations or contamination by Radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (u) pollution or contamination unless it is discovered during the Period of Insurance and is a direct cause of a loss under this policy.
- (v) non-appearance of the key performer, speaker, player, team, performing group etc.

- (w) the insured perils covered under the Policy provided Our liability does not exceed 5% of Sum Insured under this Section or Rs 10,000/- whichever is higher in respect of each and every loss.

SECTION II- LEGAL LIABILITY

What we cover

We will pay You

- (a) the amount which you shall become legally liable to pay as compensation in respect of claims made against you for Third Party bodily injury or damage to Property arising out of accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance.
- (b) Your Defence Costs incurred in any civil proceedings alleging breach of an employer's statutory duty resulting in bodily injury which may lead to a claim covered under this Section.
- (c) Your Defence Costs incurred with Our prior written consent to defend criminal action against You for any breach of statute or regulation directly relating to any actual or potential claim covered under this section.

In no event, We will be liable for more than the Sum Insured pertaining to this Section and the defence costs as referred to in (b) and (c) will form part of and will not be in addition to the Sum Insured for this Section.

USGIC's Event Cancellation Policy is specially designed to protect interest of organizers, managers and sponsors of various event/functions like conferences, meetings, cultural events, sporting events, exhibitions, and other corporate events.

The Policy not only protects you against risk of cancellation and abandonment of the insured event but also covers legal liability(i.e. suits and damages awarded by courts) including the defence costs incurred by you while contesting such claims of liability in the court of law.

What we don't cover

We will not pay any costs in respect of any actual or alleged liability arising directly or indirectly out of:

- (a) loss of or damage to property owned by you;
- (b) damage to property in your care custody or control or the custody of any person under contract of service with you, other than buildings, machinery, plant, fixtures and fittings for which You are legally liable while at the Insured Event.
- (c) transmission of any communicable disease.
- (d) bodily injury or illness arising out of or directly or indirectly contributed to by Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any related virus, complex or syndrome or any sexually transmitted disease.

- (e) goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by You other than food and drink supplied in the course of the insured event and then only up to the Sum Insured stated in the Schedule.
- (f) the ownership, occupation, possession or use of any aircraft, watercraft, vessel, mechanically Propelled vehicle, mechanical driven ride, animal or building not situate at the premises shown in the Schedule.
- (g) any contract unless You would have been liable by law if the contract had not existed.
- (h) wrongful specification or professional advice by you where rendered to a third party for a fee.
- (i) circumstances of which You were aware or ought objectively to have been aware before the period of insurance.
- (j) the erection, installation or dismantling of any structure that exceeds five metres in height unless agreed by Us with regard to your liability to any employee.
- (k) (i) pollution or contamination unless You can prove that the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected discharge immediately following an accident occurring during the period of insurance; and
 - (ii) the accident is discovered by You within 72 hours after the start of the accident and reported to Us in writing no more than 30 days later: and
 - (iii) the accident did not result from Your intentional and willful violation of any statute rule, ordinance or regulation.
- (l) any act or omission You, or any Employee or agent of Yours, deliberately or recklessly commit, condone or ignore.
- (m) death or bodily injury resulting from the use or application of any treatment, therapy or cosmetic.
- (n) any actual or alleged sexual molestation, corporal punishment, physical or mental abuse, assault or battery or any act or omission in respect of the prevention or suppression of such sexual molestation, corporal punishment, physical or mental abuse, assault or battery.
- (o) a refusal or failure to employ, promote or fairly compensate any person, or from supervision or failure to supervise, coercion, reassignment, discipline, defamation, harassment, intimidation, creation of a hostile work environment, humiliation or discrimination of any person.
- (p) any act, error or omission in respect of the provision of Employee benefits of any kind by You.
- (q) the ownership, possession or use of any Inflatable play equipment including but not limited to bouncy castles, slides or rides.
- (r) any act of Terrorism

This insurance also excludes loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppression in any way relating to any act of Terrorism.

If We allege that by reason of this exclusion any loss is not covered by this insurance or a reduced limit of cover applies under the employers' liability cover the burden of proving the contrary shall be upon You.
- (s) any Workers Compensation or similar legislation.
- (t) transmission of a computer virus.
- (u) the ownership, possession or use of fireworks or sparklers.

- (v) any amount which You are legally liable to pay following any judgement or award given or made outside the courts of the country shown in the Schedule. This exclusion also applies to the enforcement of any such award or judgement in any of the courts of such countries.
- (w) fines, penalties or punitive or exemplary damages.
- (x) accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance if Our liability does not exceed 0.5% of the indemnity limit selected by You for this Section or Rs 5000/- whichever is higher in respect of each and every loss.

Extent of Cover

USGIC's Event Cancellation Policy is specially designed to protect interest of organizers, managers and sponsors of various event/functions like conferences, meetings, cultural events, sporting events, exhibitions, and other corporate events.

The Policy not only protects you against risk of cancellation and abandonment of the insured event but also covers legal liability(i.e. suits and damages awarded by courts) including the defence costs incurred by you while contesting such claims of liability in the court of law.

Extensions

1. Adverse Weather for outdoor events(in open or in a temporary structure)

"In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from adverse weather in respect of outdoor events consequent upon which Exclusion (I) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable."

2. Non –appearance of the key performer, speaker, player, team, performing group etc.

"In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from non-appearance of the key performer, speaker, team, player, performing groups, participants, exhibitors or guests consequent upon which Exclusion (v) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable."

3. Non-availability of Site/Venue for the Event due to operation of Fire, Lightning, Earthquake, Flood, Inundation, Storm, Cyclone, Tempest, Hurricane, Typhoon and Tornado

"In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of,

contributed to by, or resulting from unavailability of venue/site for the event due to operation of Fire/ Lightning/ Earthquake/ Flood/ Inundation/ Storm, Cyclone/ Tempest/ Hurricane/ Typhoon and Tornado”

4. Cancellation arising out of Pandemic

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Pandemic and/or any other contagious disease or the threat or fear thereof (whether actual or perceived) consequent upon which Exclusion(h) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

5. Cancellation arising out of Severe Acute Respiratory Syndrome (SARS) and/or Atypical Pneumonia and/or any other contagious disease

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Severe Acute Respiratory Syndrome (SARS) and/or Atypical Pneumonia and/or any other contagious disease or the threat or fear thereof (whether actual or perceived) consequent upon which Exclusion (i) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

6. Terrorism

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Terrorism consequent upon which Exclusion (c) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

Conditions

1. False or Fraudulent Acts

Any fraud, misstatement or concealment in the information provided or in the making of a claim or otherwise, howsoever, shall render all claims thereunder forfeited.

2. Due Diligence

You shall at all times do and concur in doing all things necessary to avoid or diminish a loss covered under this Insurance.

3. Definitions

This Insurance and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Insurance or Schedule shall bear such meaning wherever it may appear.

4. Compliance with Terms

You shall observe and fulfil the terms and conditions contained herein or endorsed hereon.

5. Permission for other Insurance

It is understood and agreed that no other insurance shall be effected by You to protect the interest insured hereunder without Our prior written approval. In the event that such other insurance is effected, We reserve the right to amend the terms and conditions of this Insurance.

6. Under-Insurance

You shall maintain insurance adequate to cover the full value of a total loss of Expenses (and Profit if insured) for each Insured Event, without any allowance for recoveries, savings or waivers. Should You fail to do so then We will not be liable for a greater proportion of any loss covered hereunder than the Limit of Liability bears to the full value of a total loss of Expenses (and Profit if insured) for the relevant Insured Event.

7. Premium and Expenses

The premium and any expense incurred in the formulation of a claim hereunder shall not be recoverable items.

8. No Return of Premium

The premium being prepaid and this Insurance non-cancellable there can be no return of premium unless otherwise stated in the Schedule.

9. Maintenance of Records

You shall maintain adequate records in connection with the subject matter insured hereunder.

10. Salvage and Recoveries

Salvage: The amount that is assessed which the damaged asset will fetch in the open market. The amount is deducted from the claim amount.

All salvage, recoveries and payments due to You will be applied as if recovered or received prior to settlement of the loss and all necessary adjustments will be made by the parties involved.

11. Subrogation

We reserve the right to pursue an action for recovery from any party, whether before or after payment of a loss, at their sole discretion and in Your name or otherwise. In the event of any payment under this insurance, We shall be subrogated to the extent of such payment to all Your rights of recovery and the You shall execute all papers required and shall do everything that may be necessary to secure such things.

12. Condition for Legal Action

No suit shall be brought upon this Insurance unless You have complied with all the provisions of this insurance and have commenced suit within twelve months after the loss occurs.

13. Assignment

This Insurance may not be assigned in whole or in part without Our prior written consent.

14. Loss Payee

If the Loss Payee is other than You, all claim payments due under the terms and conditions of this Insurance shall be made payable to the party(s) detailed in the Schedule as Loss Payee(s). Payment of such losses by Us to the Loss Payee(s) shall be a sufficient and complete discharge of all of Our obligations to You and Loss Payee(s) in connection with said loss(es).

16. 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)

17. Geographical Limits

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this Policy shall be settled in Indian Rupees only.

18. Disclaimer Clause

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

19. Below Warranty will be applied in case multiple policies involving Bank or other lending or financing entity

Warranted that in case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, contribution clause stands deleted. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk

20. Cancellation

The Insured can cancel the policy at any time during the term, by informing the Company. In case the Insured 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 and 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.

Who can take this policy

This policy can be taken by organizers, managers and sponsors of various event / functions like conferences, meetings, cultural events, sporting events, exhibitions, and other corporate events.

Criteria on which discounts in premium can be allowed

- Experience / Track Record of the Partners & Principals
- Increased Deductibles
- Claims Experience
- Events managed by event management company

Exclusions specific to the policy, which can be covered on payment of additional premium

Terrorism

"In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Terrorism consequent upon which Exclusion (c) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable."

Cancellation arising out of Severe Acute Respiratory Syndrome (SARS) and/or Atypical Pneumonia and/or any other contagious disease

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Severe Acute Respiratory Syndrome (SARS) and/or Atypical Pneumonia and/or any other contagious disease or the threat or fear thereof (whether actual or perceived) consequent upon which Exclusion (i) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

Cancellation arising out of Pandemic

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Pandemic and/or any other contagious disease or the threat or fear thereof (whether actual or perceived) consequent upon which Exclusion (h) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

Non –appearance of the key performer, speaker, player, team, performing group etc.

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from non-appearance of the key performer, speaker, team, player, performing groups, participants, exhibitors or guests consequent upon which Exclusion (v) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

Adverse Weather for outdoor events (in open or in a temporary structure)

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from adverse weather in respect of outdoor events consequent upon which Exclusion (l) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

Claims Procedure

Claim Intimation

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 responded 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 Event Cancellation: This can be an official cancellation notice from the event organizer or venue.
2. Insurance Policy Document: A copy of your insurance policy that covers event cancellations.
3. Proof of Payment: Receipts, invoices, or bank statements showing payment for the event and any related expenses.
4. Communication Records: Emails, letters, or messages related to the cancellation.

5. Reason for Cancellation: Documentation explaining why the event was canceled, such as a letter from the organizer or a news article.
6. Proof of Expenses: Any costs incurred due to the cancellation, like travel or accommodation expenses.
7. Claim Form: Completed insurance claim form, if applicable

Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)

- The Surveyor shall be appointed within 24 hours from the intimation.
- The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
- The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.
- 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.

Escalation Matrix

Level 1 - contactclaims@universalsompo.com

Level 2 - grievance@universalsompo.com

Level 3 - gro@universalsompo.com

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

Contact Us - 1-800-224030/1-800-2004030

E-mail Address: Contactus@universalsompo.com

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

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/resourse-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/>

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

Disclaimer: The above information is only indicative in nature. For full range of benefits available and the conditions and exclusions applicable under the policy, kindly refer to the policy wordings.

Registered & Corp Office: Universal Sampo General Insurance Company Ltd. 8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063, Toll free no: 1800-22-4030/1800-200-4030, IRDAI Reg no: 134, CIN# U66010MH2007PLC166770 E-mail: contactus@universalsompo.com, website link www.universalsompo.com