

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document (Schedule and Wordings) for detailed terms and conditions. Please Note: This Customer Information Sheet contains information specific to and available under this Product. Kindly refer to your Policy Schedule to know exact details of coverages opted by You.

Sr. No	Title/ Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product : Flexi- Standalone Motor Own Damage Policy- Private Car Unique Identification Number (UIN): IRDAN134RPMT0053V01202526	Policy Schedule
2.	Policy Coverage Motor Own Damage – Covers damage to your vehicle (as per policy schedule) Motor Personal Accident – As per your policy schedule	Section I Section II
3.	Structure: Indemnity & Fixed Benefit Interests Insured - Motor Own Damage and Motor Personal Accident (if mentioned in your policy schedule) Sum Insured / Motor Insured Declared Value Scope - IDV is the Sum Insured, based on the manufacturer's listed price at policy inception/renewal, adjusted per depreciation schedule. For vehicles over 5 years/obsolete models, IDV is set by agreement. IDV remains the Market Value for TL, CTL, or Cash Loss claims without further depreciation. A vehicle is CTL if retrieval/repair costs exceed 75% of IDV as per policy terms. Vehicle IDV – As per Policy Schedule. Motor Personal Accident – Your Sum Insured is ₹15 lakhs (As per your policy schedule). Loss Participation - (As per the policy schedule) Value as applicable 1. Compulsory deductible 2. Voluntary deductible	Section I Section II
4.	Add-on Cover - Opted by you (as mentioned in your policy schedule)	Optional covers
	1. Depreciation Waiver (Limit Insured - Actual cost of repair/ replacement.) Covers the full cost of applicable parts without depreciation during repairs.	
	2. Return to Invoice (Limit Insured - Invoice value+ Registration Charges + Road Tax + Insurance amount) Covers financial shortfall between IDV and new vehicle price. Covers financial shortfall between IDV and new vehicle price.	
	3. Engine Protector (Limit Insured - Actual cost of engine/ gear box repair/replacement.) Covers repair/replacement of engine, gearbox, transmission damage from leaks/water.	
	4. Cost of Consumable (Limit insured - Actual cost of consumable items.) Covers cost for consumable items e.g. nut/ bolt/ screw etc. in repairs.	
	5. Tyre & Rim Secure (Limit insured - No. of tyres limited to 4) 6. Covers tyre/ tube repairs for bursts, cuts, or bulges.	

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6. Key Replacement (Limit Insured - As opted in the policy) Pays for lost, stolen, or broken vehicle keys/locks.	
7. Loss of Personal Belonging (Limit Insured - As opted in the policy) Covers loss of personal belongings viz baggage, mobile phone, laptop, clothes, bag, etc	
8. Roadside Assistance (Limit Insured - As opted in the policy) Provides help for breakdowns, repairs, towing, and emergencies	
9. NCB Protector (Limit Insured - As opted in the policy) No Claim Bonus allowed under policy shall stay protected despite the occurrence of claims	
10. Daily Cash Allowance Benefit (Limit Insured - As opted in the policy) Offers daily compensation if vehicle is under repair.	
11. Preferred Garage Network (Limit Insured - As opted in the policy) Discount on Own Damage premium for repairs at preferred workshops.	
12. Secure Towing (Higher Towing & Removal Costs) (Limit Insured - As opted in the policy) Pays for towing disabled vehicle to nearest garage/service station	
13. Additional Expense Coverage Clause (Limit Insured - As opted in the policy) Extends personal accident coverage for driver and occupants.	
14. Accidental Hospitalization Clause for Family (Limit Insured - As opted in the policy) Covers hospitalization expenses for insured and family members	
15. Hospital Daily Cash Cover (Limit Insured - As opted in the policy) Pays daily allowance for hospitalization after vehicle accident	
16. Loss of Driving License/ Registration Certificate (Limit Insured - As opted in the policy) Covers expenses for lost driving license or registration certificate	
17. Wrong Fuel Cover (Limit Insured - As opted in the policy) Cover accidental filling of fuel tank with wrong fuel	
18. Emergency Assistance Services (Limit Insured - As opted in the policy) Covers medical evacuation and support when far from home	
19. No Fault Protection (Limit Insured - As opted in the policy) Allows to retain the no claim bonus at the time of renewal of the policy despite the occurrence of any loss or damage to the vehicle	
20. Additional Personal Accident Cover (Limit Insured - As opted in the policy) Pays additional PA cover	
21. Pet Cover (Limit Insured - As opted in the policy) Covers bodily injury or death of pet due to vehicle accident	
22. Battery Protect Cover (Limit Insured - As opted in the policy) Covers EV/ HEV battery repair or replacement due to damage.	
23. Vehicle Cyber Protection (Limit Insured - As opted in the policy) Covers financial losses from cyberattacks related to insured vehicle	
24. Power Cable and Charger Cover (Limit Insured - As opted in the policy) Covers charger/ adapter repairs for EV and HEV vehicles	

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	25. Battery Charging Support Cover (Limit Insured - As opted in the policy) Provides assistance for charging, cables, or emergency towing.											
	26. EMI Protection (Limit Insured - As opted in the policy) Pays monthly EMI if insured vehicle is under repair											
	27. Electric Motor Protect Cover (Limit Insured - As opted in the policy) Covers damages arising out of water ingress/ Short circuit											
	28. Accidental Hospitalization for Occupants (Limit Insured - As opted in the policy) Covers inpatient treatment for injuries sustained while traveling in insured vehicle											
	29. Multi-damage (Limit Insured - As opted in the policy) Covers various incidents, allowing multiple claims per period.											
	30. Eco Depreciation Waiver (Limit Insured - As opted in the policy) Pays for repair expenses using refurbished parts and/ or non- OEM/ OES parts, without applying depreciation											
	31. Pay How you Drive (Limit Insured - As opted in the policy) Covert the base motor product into an Asset cum “Usage and/ or Driving-Behaviour” based product											
5.	Exclusions - No coverage for losses outside geographical limits, contractual obligations, or misuse. Excludes unregistered vehicles, unlisted/unlicensed drivers, minor scratches, consequential losses, and damage from nuclear hazards. War, invasion, civil unrest, or military events are excluded unless proven unrelated. For complete exclusions, refer to your policy wordings here: https://www.universalsompo.com/resources-downloads/motor Special Conditions - <<>>	General Exclusion										
6.	Admissibility of claim - Claims are assessed per coverages, exclusions, and conditions in your CIS, policy wording, and schedule. Take care of your vehicle, minimize losses, and notify claims within 30 days for smooth processing. Claims follow the Motor Vehicle Act 1988 & 2019, CMV Rules 1989, Insurance Act 1938 & 2015, and relevant laws. Claim Calculation (Post Admission) <table><tr><td>OD Partial Loss</td><td>Repair invoice minus deductibles/ depreciation (if no add-on)</td></tr><tr><td>OD Total Loss/CTL/Cash Loss</td><td>IDV minus salvage & deductibles.</td></tr><tr><td>Theft</td><td>IDV minus deductibles</td></tr><tr><td>TP Claim</td><td>As per court decision</td></tr><tr><td>PA Claim</td><td>As per Sum Insured</td></tr></table>	OD Partial Loss	Repair invoice minus deductibles/ depreciation (if no add-on)	OD Total Loss/CTL/Cash Loss	IDV minus salvage & deductibles.	Theft	IDV minus deductibles	TP Claim	As per court decision	PA Claim	As per Sum Insured	Claims Procedure
OD Partial Loss	Repair invoice minus deductibles/ depreciation (if no add-on)											
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Theft	IDV minus deductibles											
TP Claim	As per court decision											
PA Claim	As per Sum Insured											
7.	Policy Servicing - Claim Intimation and Processing - The insured/ claimant may intimate claim at the below mentioned details- Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030. Visit us at: www.universalsompo.com . Pulz app from Play Store.	Claims Procedure										

	<p>Roadside Assistance Toll free number 0120-4501424 (Across Assist Pvt. Ltd)</p> <p>Claim registration triggers an SMS/ Email/ WhatsApp to the insured with the designated company official's name & contact details for queries.</p> <p>Surveyor appointment & contact details are also sent to the insured via mobile/ email as per policy records.</p> <p>Claim Procedure – Cashless & Reimbursement:</p> <p>Claim intimation via available channels.</p> <p>Surveyor deputation by insurer.</p> <p>Document verification by surveyor;</p> <p>repair approval granted if in order.</p> <p>Re-inspection may be conducted post-repair.</p> <p>Cashless: Upon repair invoice submission, insurer issues a delivery order to the workshop, and the claim amount is paid directly.</p> <p>Reimbursement: Insured submits the original repair invoice & pending documents, and the amount is reimbursed.</p> <p>Turnaround Time (TAT) for Claim Settlement: Initial Survey: Within 24 hours of claim intimation. Survey Report Submission: Within 15 days of allocation. Claim Approval/ Rejection: Within 7 days of receiving the survey report and all relevant documents. Escalation Matrix when TAT is not satisfied</p> <p>For lack of a response or if the resolution still does not meet your expectations, you can write to</p> <p>Level 1- contactclaims@universalsompo.com</p> <p>Level 2- grievance@universalsompo.com</p> <p>Level 3- gro@universalsompo.com</p>	
8.	<p>Grievance Redressal and Policyholders Protection</p> <p>E- mail Address: grievance@universalsompo.com</p> <p>Website Address: www.universalsompo.com</p> <p>For complete details, kindly refer the policy wordings</p> <p>Grievance Redressal Process: If you have a concern. Contact our Grievance Redressal Officer Toll Free @ 1-800-224030/1-800-2004030</p> <p>Email of Grievance Redressal Officer at Contactus@universalsompo.com</p> <p>Write to us at (courier/ post): Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra – 40 .</p> <p>If the issue remains unresolved, you can approach the Insurance Ombudsman https://cioins.co.in/ombudsman</p> <p>or visit the Bima Bharosa Portal at https://bimabharosa.irdai.gov.in/</p>	Grievances
9.	<p>Obligations of the Policyholder Disclosure of Information:</p> <p>Ensure all proposal details are accurate and update changes promptly to avoid coverage issues.</p> <p>Provide a valid license, PUC, registration, NCB, and past claims.</p> <p>For full disclosure details, refer to your policy wording.</p>	Condition

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Please read carefully the Customer Information Sheet (CIS) of your policy and acknowledge having received and noted the contents.

Note:

- i. For Product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.universalsompo.com/resources-downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.