

FLEXI- STAND-ALONE MOTOR OWN DAMAGE POLICY - PRIVATE CAR PROSPECTUS

Flexi-Stand-Alone Own Damage Private Car Insurance Policy covers Vehicles used for social, domestic and pleasure purpose and also for professional purpose (excluding carriage of goods other than samples) of the insured or used by insured's employees for such purpose but excluding use for hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.

The policy will be applicable if the own damage policy coterminous with the existing third-party insurance and the policy tenure is up to 3 years.

What does this Policy cover?

SECTION I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst hereon;

- i. By fire explosion, self ignition or lightning ;
- ii. By burglary, housebreaking or theft ;
- iii. By riot and strike;
- iv. By earthquake (fire and shock damage);
- v. By flood. Typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm and frost;
- vi. By accidental external means;
- vii. By malicious act;
- viii. By terrorist activity;
- ix. Whilst in transit by road, rail, inland-waterway, lift, elevator or air;
- x. By landslide rockslide.

Exclusions:

1. The Company shall not be liable to make any payment in respect of:-
 - a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages
 - b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
 - c. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time, and
 - d. any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
2. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.
3. The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:
 - a) The estimated cost of such repair including replacements, if any, does not exceed Rs.500/-
 - b) The Company is furnished forthwith with a detailed estimate of the cost of repairs; and

- c) The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SECTION II: PERSONAL ACCIDENT COVER FOR 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 or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
1. Death	100%
2. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
3. Loss of one limb or sight of one eye	50%
4. Permanent total disablement from injuries other than named above	100%

Provided always that:

- I. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakhs during any one period of insurance.
- II. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. intentional self-injury suicide or attempted suicide physical defect or infirmity or
 - b. an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- III. Such compensation shall be payable directly to the insured or to his/ her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- a) The owner-driver is the registered owner of the vehicle insured herein;
- b) The owner-driver is the insured named in this policy.
- c) The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

Sum Insured, Insured's Declared Value (IDV):

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

The IDV arrived as per the above method may also be increased or decreased basis various factors like Location, usage, road type/ terrain, model segment etc with agreement of the insured and as captured in the policy schedule.

The schedule of depreciation for fixing IDV of the vehicle

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

If there is total loss, constructive total loss, or cash loss, the company's liability will not be more than the Insured Declared Value (IDV) of the vehicle, as mentioned in the policy schedule.

In order to ascertain the Total IDV as on date of loss, tenure-wise chart is accompanied in the policy schedule

OPTIONAL COVERS

The Insured can opt for the below optional covers

1. Depreciation waiver

In consideration of payment of an additional premium, paid by the insured and realized by the insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section I (own damage) of this policy would stand deleted, based on the plan selected.

- **Plan No Claim Limit :** The cover is applicable for every partial loss claim during each year of the policy period.
- **Plan Two Claims limit :** The cover is applicable for maximum 2 [two] partial loss claims during each year of the policy period.
- **Plan One Claim Limit:** The cover is applicable for maximum 1 (one) partial loss claim during each year of the policy period.

Conditions:

The benefits under this add on cover can be availed up to the claim limit specified in the policy schedule.

Exclusions:

In addition to the general exclusions under Motor Insurance, company shall not be liable to pay any claim whatsoever, where any claim intimated under section I (Own-Damage) of the policy, is not payable or admissible.

Subject otherwise to the terms, conditions, limitations, and exceptions of the policy.

2. Return to Invoice

In consideration of the payment of an additional premium by the Insured and realized by the Insurer, notwithstanding anything to the contrary contained in the policy, the Company hereby extends the policy to cover the losses in the event of Total Loss (TL) or Constructive Total Loss (CTL). Benefit under this cover can be availed based on the following options exercised by the insured subject the conditions specified:

- **Plan A: Extensive coverage:**

The followings benefits are extended under this plan: -

1. The insurer will pay the Insured, the difference between the original invoice price of the insured vehicle & insured declared value (IDV).
2. Registration expenses, Road tax (incurred for the first time in the first year of age) & insurance premium paid under Section I (own damage) of the policy, it will be processed on the pro-rata basis for the remaining policy period.

Conditions:

1. The sum of the registration expenses, road tax paid shall be subject to a maximum of 20% of original invoice price.
2. Insurer can choose to provide reimbursement of "Return to invoice value" or may provide similar vehicle with higher model category.
3. If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value whichever is lower.
4. For consideration of CTL/ TL the RTI value will be considered as IDV.

Definition:

Original invoice price means the manufacturer's listed selling price (practically, ex- showroom price) of the complete built- in unit, as the vehicle insured at the commencement of insurance/ renewal including the cost of construction of the body, or accessories or with cost of refurbishments specified, if any, without any adjustment for depreciation, as the case may be.

- a. Registration expenses refers to the cost associated with officially registering and licensing a vehicle with the appropriate government authority.
- b. Road tax would mean the amount net off the refund that might have been received from the RTO upon Total Loss/ Constructive Total Los/ Total Theft of the insured vehicle.
- c. Insurance Premium would mean premium paid under section I (own damage) of the policy. It will be refunded on pro-rata basis for the remaining policy period.

- **Plan B: Limited coverage**

The company shall pay the difference between the ex-showroom less 5% depreciated value of the insured vehicle and insured declared value (IDV).

Conditions:

If the vehicle is being sold, then liability under this add on cover will be limited to the vehicle re-purchased cost by the new owner or market value which every is lower.

General Terms and conditions (applicable for both the above plans):

1. Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
2. Claim under this add-on shall be processed only after 90 days of the first information report with the police, in case of a total theft claim of the insured vehicle.
3. Claim payment in case of total theft of the Insured vehicle will be subject to submission of final investigation report by the police authorities but not before 90 days from the date of theft.
4. The cover is applicable for one claim during each year of the policy period.
5. Claims under this add-on shall be subject to due documentation and substantiation.
6. Any compensation under this add-on cover will be full and final settlement of our liability.
7. No objection certificate from financier is necessary in case the vehicle is hypothecated.

Exclusions:

1. Any claim which does not qualify as Total Loss/ Constructive Total Loss as per the vehicle insurance policy.
2. If the vehicle is recovered within 90 days of the theft unless final investigation report/ non-traceable report is submitted.

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

3. Engine Protect

This add-on will pay you repair and replacement expenses for the loss or damage caused to –

1. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock
2. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables required to be replenished while undertaking the repair or replacement of the parts covered shall also be payable.

Definitions

1. **Consumables** mean material which are used up and need replenishment including engine oil, gear box oil but excluding fuel.
2. **Differential Parts** mean all internal lubricated parts of the differential assembly.
3. **Engine Parts** mean all internal lubricated parts of the engine assembly.
4. **Gear Box Parts** mean all internal lubricated parts of the gearbox/ transfer gearbox assembly.

Exclusions

The Company shall not be liable to make any payment in respect of:

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the waterlogged area and/or repair of the vehicle.

3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. Delay of more than 72 hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
7. Breakdown of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. Normal wear and tear.
9. Losses after payment of 3 [three] claims under this add on during policy period.

Conditions

1. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
2. Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or Leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.
3. Insured should avoid driving the Insured Vehicle through waterlogged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

4. Cost of Consumable

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company hereby extends the policy to cover expenses incurred by the insured towards replacement of consumable items, in the event of damage to the insured vehicle and/or to its insured accessories, arising out of any peril as covered under section I (own damage) of the policy.

For the purpose of this cover, consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However, fuel is excluded under the policy coverage.

Claim payable limit as follows:

Plan A – Cost of consumable benefit under this plan is limited to 2% of IDV/SI

Plan B – Cost of consumable benefit under this plan is limited to 5% of IDV/SI

Plan C – Benefit under this plan shall cover complete cost of consumables.

Conditions:

1. Claim under this section is payable only if the claim under section I (own damage) of the policy is admissible and payable.
2. The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

5. Tyre and Rim Cover

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre and Tubes in case of the following events:

1. Bulge in tyre,
2. Bursting of tyre,
3. Cut or damage to the tyre, arising out of an accident to the insured vehicle,
4. Damaged by road hazards such as roadside kerbs, potholes, and road debris.

The Company will at the time of claim, depending on the schedule-specified below,

1. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
2. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.

In any situation the company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted)-

- A. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- B. Unused tread depth of ≥ 3 to <5 mm – 50% of cost of new tyre and / or tube
- C. Unused tread depth of ≥ 5 to <7 mm – 75% of cost of new tyre and / or tube
- D. Unused tread depth of ≥ 7 mm – 100% of cost of new tyre and / or tube

Please note, in case of tyres with original tread depth of more than 8 mm, the scale of deductibles mentioned above shall be applied proportionately.

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for betterment charges.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

Rim Secure:

If during the Period of Insurance any Rim on insured vehicle is accidentally physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of replacing the wheel rim(s) with wheel rim(s) of same make, model and specification.

Conditions:

1. Coverage for rim will be provided to vehicles fitted with Run Flat Technology (RFT) or tubeless tyre.
2. Maximum of 4 claims will be allowed during the Period of Insurance.

Exclusions:

Company will not pay any claim for damage to Tyre(s)/tube(s) of the Insured Vehicle which, is caused by arises from or is in any way connected with:

1. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
2. Any loss or damage to Rims resulting from corrosion and/or oxidation and/or rusting.
3. Any loss or damage within first 15 days of inception of the policy.
4. Any loss or damage occurred prior to inception of the policy
5. Any loss or damage resulting into total loss of the vehicle
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/ tubes/ rim.
7. Loss or damage to wheel accessories or any other parts.
8. Theft of tyre(s)/ tube(s)/ rim(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
9. If the tyre(s)/ tube(s)/ rim(s) are claimed is different from tyre(s)/ tube(s)/ rim(s) insured/ supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
10. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
11. Loss or damage arising out of improper storage or transportation
12. Loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
13. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/rim function or performance.
14. Loss or damage arising out of modifications not approved by tyre/rim manufacturer
15. Loss or damage resulting from hard driving due to race, rally or illegal activities.
16. Loss or damage due to neglect of periodic maintenance as specified by tyre/rim/vehicle manufacturer.
17. Loss or damage resulting from poor workmanship while repair.
18. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19. Minor damage or scratch not affecting the functioning
20. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s)/ Rim(s) of the Insured Vehicle
21. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

Conditions:

1. If damage to Tyre/tube and is due to accidental damage to the insured vehicle covered under “Own Damage” section of the Policy, Company’s liability under this cover will be restricted to the difference of depreciation percentage applied under “Own Damage” section and the unused tread depth (as mentioned above).
2. Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s) of the insured vehicle.

Definitions:

1. Tyre: means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased
2. Authorized Workshop/Garage/Service Station: A motor vehicle repair workshop/ garage/service station authorized by Company.
3. Lost or stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

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

6. Key Replacement Cover

This clause covers:

1. The cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered
2. The labour charge for opening the car if you have lost the keys or
3. The cost of replacing your vehicle keys which are stolen or lost
4. The cost of replacement or repair of remote key and of Lock set in case of Damage due to Accident &/ or Fire &/ or Water.

Subject otherwise to the terms, conditions, limitations, and exceptions of the policy.

7. Loss of Personal Belonging

Covers loss of personal belongings viz baggage, mobile phone, laptop, clothes, bag etc. belonging to you and your dependent family members from the car by visible means by any peril as insured under the Motor Vehicle Policy, subject to sum insured limit as mentioned in policy schedule.

Conditions:

1. FIR shall be an essential requirement for break in / theft from vehicle cases.
2. Family shall mean your dependants limited to spouse and children.
3. The loss should be intimated immediately to our call centre immediately and duly completed claim form for the loss be submitted 5 days from the date of the call.

Exclusions:

1. Money/cheques/bank drafts/credit/debit cards.
2. Watches, Jewellery, travel tickets, manuscripts, paintings and similar items.
3. Samples

Excess: Rs 1000/- each claim

8. Roadside Assistance

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:

1. Breakdown Support over phone
2. 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.
3. Flat Tyre Support
4. Transfer/ Transportation in case of Mechanical & Accidental Breakdown.
5. Arrangement of alternate keys in case of Locked/Lost keys
6. Arrangement of emergency fuel (up to 10 litres) in case the vehicle runs out of fuel
7. Battery Jumpstart
8. Emptying of the fuel Tank
9. Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

Conditions:

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

Exclusions:

This cover will not be available for

1. Vehicles carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
2. Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. 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 immobilised.
4. 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 terms, exclusions, conditions, and endorsements of the Policy.

9. NCB Protector

Notwithstanding anything contained herein to the contrary, the No Claim Bonus allowed under this policy shall stay protected despite the occurrence of claims and shall not be impaired at the time of the next renewal with us provided:

1. There are not more than 1 claim, paid or outstanding, in the current policy year.
2. The policy is renewed with us within 90 days of its expiry.
3. Higher NCB than the entitlement is not claimed under the current policy.

Tenure of 3 years-NCB eligible at renewal				
Entry NCB %	Number of claims Claim made or pending during the policy period			
	0	1	2/3	>3
20%	45%	25%	20%	0%
25%	50%	25%	25%	0%
35%	50%	35%	35%	0%
45%	50%	45%	45%	0%
50%	50%	50%	50%	0%
55%	55%	55%	55%	0%
65%	65%	65%	65%	0%

Tenure of 2 years-NCB eligible at renewal				
Entry NCB %	Number of claims Claim made or pending during the policy period			
	0	1	2	>=3
20%	35%	20%	20%	0%
25%	45%	25%	25%	0%
35%	50%	35%	35%	0%
45%	50%	45%	45%	0%
50%	50%	50%	50%	0%
55%	55%	55%	55%	0%
65%	65%	65%	65%	0%

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

10. Daily Cash Allowance Benefit

The company will pay you a Daily Cash Allowance as mentioned in the policy schedule in case the insured vehicle is laid up in an authorized garage/ service station for repairs of accidental damages covered under Section I of the Policy and the vehicle is essentially required to be laid up for more than 3 days at the garage.

In case of theft of vehicle the allowance is available up to days.

Plan A:

The benefit shall be limited to total of days in excess of the days for accidental damage claims.

Plan B:

The benefit shall be payable for Days when the vehicle is laid up for more than days at the garage.

Conditions:

1. The claim for accidental damages is payable under the Policy.
2. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
3. In case of theft and recovery before expiry numbers of days mentioned in the policy schedule, shall be payable till the date of such recovery only.

Exclusions:

Benefit for period of delay in taking delivery by the insured.

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

11. Preferred Garage Network

By opting for this cover, insured is eligible for a discount on premium of section I (own damage cover) subject to insured agrees to repair the damaged vehicle (s) at any of the company's preferred list of garages as available on the company's website at the time of claim.

In case insured does not get the vehicle repaired at any of company's preferred listed garages which is available on the company's website at the time of claim, then each claim will be subject to an additional excess amount specified in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

Note: Preferred garage discount on section 1 -own damage cover will be considered after all the applicable discounts and/or loading on the base own damage premium including premium of add-on covers.

Conditions:

1. The discount will be extended only on basic own damage cover and on selected add on covers.
2. This cover can be added in mid-term of the policy and can be excluded in mid-term of the policy on short scale premium computation basis for "Transfer of interest/ ownership" endorsement.
3. Benefit under this cover shall be transferred to subsequent owner along with motor own damage cover in case of "Transfer of interest/ownership" request.
4. In case of motor policy cancellation request, all the benefits under this cover will stand null and void.
5. Any damaged vehicle which is not repaired at any of the company's preferred list of garages available on the company's website at the time of claim, then an additional excess amount as specified in the policy schedule will be applicable & payable by insured.

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

12. Secure Towing (Higher Towing & Removal Costs)

In consideration of extra premium paid, it is hereby understood and agreed that the Company will reimburse additional expenses towards the cost of towing the insured vehicle from the spot of accident to the nearest repairer as approved by the Company over and above the normal protection, removal and redelivery costs recoverable under the Policy and upto the specified limit following admissible losses during the Policy period.

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

13. Additional Expense Coverage Clause

We shall reimburse you the cost of expenses incurred for accommodation for overnight stay and /or those for travel to your place of residence or nearest city on your itinerary, necessarily incurred in the event of your vehicle meeting with an accident enroute and it is impossible to drive the insured vehicle due to an accident and the vehicle had to be towed or if the vehicle is stolen ,subject to your being over 100 miles away with the vehicle from your address. The reimbursement under the 2 heads shall be subject to limits of Rs 2500 each person with Rs 5000 per such accident limit and an aggregate of Rs 10,000 in a policy period in event of more than one accident /theft claim.

Conditions:

Benefit payable only if the claim for accidental damages or theft claim is payable under the Policy.

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

14. Accidental Hospitalization Clause for Family

This is a special clause for reimbursement of inpatient hospitalization expenses incurred for accidental injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for all the named family members.

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. Sum insured will range from Rs 1,00,000 to Rs 5,00,000 in units of Rs 50,000
3. Family shall mean –self, spouse and up to 2 dependent children of age not greater than 25 years
4. Age limit for family members 65 years
5. Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other

Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy.

Exclusions:

1. Hospitalization/Domiciliary Hospitalization expenses arising from all Diseases/ Injuries which are in Pre-existing Condition.
2. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not)
3. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury
4. Cost of spectacles and contact lens or hearing aids
5. Dental treatment or surgery of any kind
6. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies, intentional self-injury and use of intoxicating drugs/alcohols
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalization
8. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material
10. Any expense on treatment of Insured Person as outpatient only in a Hospital
11. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Injury suffered whilst engaged in adventurous sports
12. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthamatic condition, etc
13. War, riots, strike, terrorism acts, nuclear weapon induced treatment
14. Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident.

15. Hospital Daily Cash Cover

In event of insured suffering from an accidental injury involving the insured vehicle leading to an hospitalization as an inpatient we will pay an amount of Rs 2000 per day of hospitalization for maximum up to 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization.\

Conditions:

1. The claim for accidental damages to insured vehicle should be payable as per Policy conditions
2. There is an Option to include named family members by payment of additional premium for each member named
3. Family shall mean –self, spouse and up to 2 dependent children
4. Age limit for family members 65 years

5. Condition of contribution shall not be applicable; however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

16. Loss of Driving License/ Registration Certificate

In the case where the insured suffers a loss of an Original Driving License or the Original Registration Certificate, we will provide compensation of up to Rs 500 to obtain a duplicate License or RC.

Conditions:

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

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

17. Wrong Fuel Cover

Coverage:

Subject to payment of additional premium policy will cover accidental filling of fuel tank with wrong fuel for the insured vehicle.

1. Draining and flushing the fuel tank on site. Or
2. To take the insured vehicle, the driver and up to 4 co-passengers to the nearest suitable repairer to drain and flush the fuel tank and replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile, if it is not reasonably possible to do this where insured vehicle is at the time of claim.

Conditions:

1. Damage to vehicle engine cause solely and directly by wrong fuel.
2. Only two claims during each year of the policy period will be covered.

Exclusions or Limitations:

The Company will not pay for losses resulting from:

1. For mechanical or component damage to insured vehicle whether or not caused as a result of wrong fueling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
2. Any claim where the wrong fueling occurs outside of the Indian Geography.
3. For fuel, other than the 5 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
4. For any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.
5. Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the vehicle.
6. Loss of value,
7. Wear and tear
8. Loss of use of the vehicle
9. Replacement of the fuel filter.

18. Emergency Assistance Services

Definition:

Eligible Participant: Shall mean an enrolled individual covered under the terms of an Insurance policy issued by Us that includes Our services as a covered benefit inside India.

Cover:

On Payment of additional premium, the Company will provide the below services which will be available when the Insured is away more than 150 kilometres from his/her residential address as provided in the Proposal Form. The services will be provided by the Company, through the Company's appointed Service provider, with prior intimation and acceptance by the Company.

1. **Medical Consultation, Evaluation and Referral-** In the case of any medical emergency situation, the Company/Our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals.
2. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family / employer.
3. **Emergency Medical Evacuation** - If the Insured is ill or injured in an area where appropriate care is not available, the Company/ Our Service Provider will intervene and use available transportation, equipment, and personnel necessary to evacuate the Individual safely to the nearest facility for medical care. This shall also include Air Ambulance services if required.
4. **Medical Repatriation (Transportation):** When medically necessary, as determined by Company and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of Insured's residential address as mentioned in the Policy Schedule, provided that the Insured is medically cleared for travel via commercial carrier and provided further that the transportation can be accomplished without compromising Insured's medical condition.
5. **Compassionate Visit:** When Insured is hospitalized for more than seven (7) consecutive days, The Company/ Our Service Provider will arrange appropriate transportation to Insured's family member or a friend to visit the hospital where Insured is hospitalized.

Exclusions:

Please find below the exclusions under this cover:

1. Travel was undertaken for the purpose of securing medical treatment.
2. Injuries are sustained as a result of participation in acts of war or insurrection.
3. Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs
4. Injuries are sustained as a result of attempted suicide or
5. The Eligible Participant is transferred or is to be transferred from one medical facility to another of similar capabilities which provides a similar level of care.
6. We will not evacuate or repatriate an Eligible participant, if the person has
 - i). no medical authorization :
 - ii). mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home
 - iii). in cases of pregnancy beyond the end of the 28th week and with respect to the child born from pregnancy, we will not evacuate or repatriate a child born while the person was travelling beyond the 28th week: or

- iv). a mental or nervous disorder, unless hospitalized.
- 7. We will not provide services for trips exceeding 90 days from legal residence without prior notification to Us. Eligible Participants are only eligible for services inside India.

19. No Fault Protection

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be allowed to retain the no claim bonus at the time of renewal of the policy despite the occurrence of any loss or damage to the insured vehicle due to the following perils:

1. Damage to only windshield glass of the parked insured vehicle by external object.
2. Loss due to flood/earthquake/act of god perils to the insured parked vehicle.

Conditions:

If any claim/s has been reported in the current policy period, then policyholder will still be eligible for “No Claim Bonus” which shall remain same as offered in existing policy provided:

1. This Add-on cover was opted in the current policy year along with the base motor OD cover.
2. The cover is applicable for one claim during each year of the policy period.
3. No claim bonus would be available only if the policy is renewed with the company.
4. No claim bonus will be protected only if the policy is renewed within 90 days from the date of expiry of the previous policy.
5. Any losses due to any other perils not mentioned in the above coverages will be out of the scope of this add on cover.
6. No claim bonus will not be offered if the vehicle is sold / transferred.

Exclusions:

Any misrepresentation/concealment of facts resulting in a claim or reduction of premium.

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

20. Additional Personal Accident Cover

In consideration of the payment of additional premium paid by the insured and realized by the insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of any bodily injury/ death in case insured has met with an accident while travelling in his/ her vehicle as a driver or occupant, the insurer will pay to the insured, the capital sum insured as mentioned under the policy.

The sum insured under this cover would be available up to Rs.1 crore over the above SI available in the Indian motor tariff, the sum insured should be in multiple of 1 lakh only.

Insurer will pay the sum insured based on the benefit table if the insured meets with an accident while traveling in the vehicle as a driver or occupant.

Sr No	Details if Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes	100%
3	Permanent total disablement from injuries other than named above	100%
4	Speech and hearing in both ears	100%
5	Loss of any one limb and sight of any one eye	50%
6	Loss of four fingers and thumb of one hand	40%
7	Loss of hearing in one ear/ thumb and index finger of same hand / loss of four fingers except thumb	25%

The additional PA cover benefit extends to cover:

1. Personal accident cover for insured (Owner driver).
2. Personal accident cover for the un-named passenger of the vehicle.
3. Personal accident cover for the paid driver of the vehicle.
4. Employee of the insured.

Claim under this benefit is payable only if:

1. It is payable under personal accident section of motor policy.
2. Insured person must be travelling in the vehicle as a driver or occupant.

The insured may opt for this policy at the time of inception or at the time of renewal

Exclusions:

1. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. intentional self-injury suicide or attempted suicide physical defect or infirmity or
 - b. An accident happening whilst such person is under influence of intoxicating liquor or drugs.

such allowance shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representatives(s).

Subject otherwise to terms, exclusions, conditions, and amount per extent of the policy.

21. Pet Cover

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood and agreed that for the purpose of this policy, the company shall indemnify insured up to the sum insured as mentioned in the policy schedule for bodily injury or death of pet due to vehicle accident, which is being carried in the insured vehicle at the time of an accident.

Definition:

1. **Insured Pet** only those domesticated animals named as an insured pet in the policy schedule, pet in this policy only refers to Dogs & Cats, it should not include any protected species, which are illegal to be kept as pet as per prevailing existing laws.
2. **Accident, Accidental** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
3. **Accidental/ Bodily injury** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means leading to bodily harm, excluding any illness or disease solely or directly caused by it, which is verified and certified by licensed veterinarian.
4. **Medical Benefits** means those expenses that an insured has necessarily and actually incurred for medical treatment of pet on account of bodily injury due to an insured vehicle accident, and on the advice of veterinary practitioner.
5. **Medical Treatment** means any treatment, tests, medication or stay in hospital which is required by insured pet as advised by veterinarian on account of bodily injury due to insured vehicle accident.
6. **Licensed Veterinarian/ Vet** means a person who holds a valid registration from the Veterinary council of India (VCI) Or state veterinary council and is thereby entitled to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. **Licensed Veterinarian** should not be the insured pet owner himself/herself or a close member of the family of the insured pet owner.

We will cover you for:

1. **Mortality Benefit:** Full sum insured (*as per valuation provided by Licensed veterinarian*) in case of death by a vehicle accident.
2. **Medical Benefits:** Medical expenses incurred towards bodily injury due to vehicle accident during motor own damage policy period.

Conditions:

1. The sum insured for this coverage is as specified in policy schedule.
2. Claim for pet insurance is admissible only if own damage cover for accidental damages is admissible under section I (own damage).
3. Only one claim (death/bodily injury) would be admissible during the each of the policy period and is limited to one pet only, once the claim has been made and accepted, the pet insurance policy will automatically be cancelled.
4. Maximum Total liability is limited to the valuation report received by a government approved verified pet's doctor.
5. Covers insured pet from 8 weeks old to 8 years old.
6. Clear photographs of the pet, insured & insured vehicle must be provided at the time of claim.
7. Animals those comes under the Laws of Wildlife (Protection) Act, 1972 and any subsequent amendments are not covered in this policy.
8. All the necessary rules and requisite precautions should be followed while carrying a pet in the vehicle.
9. This policy shall be governed by laws of India.
10. The benefit under this add-on cover is non-transferrable.

Exclusions:

1. Any surgery that is not necessitated because of accident.
2. Any other treatment which is not recommended by the veterinarian or unrelated to an injury.

3. Any injuries resulting from neglect, inadequate care, failure to provide necessary preventive measures or treatment, abuse, intentional injury by you or any other person who may have care, custody, or control of insured pet.
4. Death due to insured pet's participation in any events, competitions, contests, organized fighting, racing, or any other occupational, professional, or business use of insured pet.
5. Pet Running away from the spot of accident and is not traceable.
6. Pet must not be at driver's seat at the time of accident.
7. Liability for injuries or damage caused by the insured pet to third parties is not included.
8. Claims arising due to an intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
9. This cover is applicable only to individual owners and will not cater to customers who are in buying and selling of pets.
10. Any consequential loss arising out of death of the insured pet.
11. Any claim arising as a result of committing breach of laws of India.

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

22. Battery Protect Cover

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/Short circuit causing loss or damage to vehicle battery and or theft of Vehicle battery, of Internal Combustion Engine/ Hybrid Vehicle/ fully Electric Vehicle.

Claims under this cover are admissible, if

1. There is evidence of physical damage to Battery.
2. In case of short circuit while mounting, dismounting or while charging resulting into damage/failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within battery following a flood.
5. This cover also pays for Partial / Standalone Theft of vehicle battery, subject to coverage as per subsequent plans:
 - **Plan A:** The benefit shall be limited to 50% of the total Claim amount, which includes any damages happening to vehicle battery only.
 - **Plan B:** The benefit shall be limited to 50% of the Total Claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.
 - **Plan C:** The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle battery as well as partial or standalone theft of battery.

Exclusion:

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.

3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
 - a. Failure to use vehicle manufacture's recommended and genuine equipment's, spare parts etc. and/ or
 - b. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/ or
 - c. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
 - d. Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/ or
 - e. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
 - f. Failure to use the latest software version as prescribed by the manufacturer and/or
 - g. Participation in adventures activities not recommended by manufacturer and/or
 - h. Manufacturing defect covered under the original warranty and/or
 - i. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
6. Any standalone damage resulting to wall mounted charger due to water ingress.
7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
8. Damages caused by acts of war or terrorism.
9. Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
10. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
11. Any damages resulting from non-adherence of security measures.
12. Theft / Loss resulting from:
 - a. Insured's negligence, such as leaving the vehicle unattended in unsafe area will not be covered and/or
 - b. Vehicle being taken without insured's permission or by an unauthorized person and/or
 - c. In case of any fraudulent activity and/or
 - d. Insured's involvement in any illegal activity and/or
 - e. Theft which is not being reported to the Police Authorities and/or registered as First Information Report (FIR) Registration on immediate basis.
13. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same

Conditions:

1. Insured has to intimate the claim immediately to the company.
2. At all times, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery.
3. The cover is applicable for one claim during each year of the policy period.

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

23. Vehicle Cyber Protection

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of

this policy, the company shall indemnify insured against cyber-attack on his vehicle completely or partially for the maximum limit that has been mentioned in policy schedule.

Claim under this add on cover is admissible only if vehicle is being compromised due to Cyber incident and or vehicle being hacked.

Plan A- Vehicle cover:

We will indemnify you in case of:

1. For any financial loss sustained by insured as a result of insured's vehicle being compromised through cyber incident, only in case it is being directly linked with the vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary costs incurred by insured, towards:
 - i. Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
 - ii. involvement of an IT expert after a cyber incident and/or.
 - iii. towing the vehicle to nearest service station.
 - iv. To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify if any ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion.

This serves to restore the vehicle to the closet possible condition it was, prior to cyber incident.

3. In case of any Third-Party bodily Injury or property damage (repair and replacement cost) claim will be covered, arising due to
 - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or
 - ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage due to unauthorized control over the vehicle system up to the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

Plan B: Vehicle Cover + Charging stations Cover:

We will indemnify you in case of:

1. For any financial loss sustained by Insured as a result of insured's vehicle being compromised through a cyber incident, while the same was being charged at a charging station resulting into burglary/theft of funds, only in case it is being directly linked with the Vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
2. For any reasonable and necessary costs incurred by insured, towards:
 - i. Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
 - ii. involvement of an IT expert after a cyber incident and/or
 - iii. towing the vehicle to nearest service station
 - iv. To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify any if ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion

This serves to restore the vehicle to the closet possible condition it was, prior to cyber incident.

3. Any Third-Party bodily injury or property damage (repair and replacement cost) claim will be covered, arising due to
 - i. Any cyber-attack in insured's vehicle resulting into a damage to other vehicle or property and/or

- ii. In the event of cyber-attack, that may lead to fire or a third-party bodily injury or any kind of property damage, due to unauthorized control over vehicle system upto the sum insured specified in policy schedule, which shall be processed as per section II of Motor insurance policy.

Conditions:

1. All the valuables or loss of funds (applicable, only in case it is being directly linked with the vehicle) must be declared at the time of claim.
2. Our liability will be in excess of any deductible and subject to the limit of liability for each and every insured event or third-party claim as stated in the schedule.
3. Any damages resulting from vehicle that is not under insured custody at the time of cyber-attack or loss or damage or theft.
4. The insured shall notify concern law enforcement authorities of all such cyber-attack incident.
5. The benefits under this add-on cover shall be availed only during the policy period.
6. The cover is applicable for one claim during each year of the policy period.

Deductible:

Deductibles to be calculated at 1% of sum insured

Exclusions:

1. If Insured fails to notify the concerned financial institute about unauthorized transactions on immediate basis.
2. Any damages caused due to customer's negligence, such as sharing confidential details like OTP, PIN, password etc with third-party.
3. Any damages caused due to any act, error, or omission which a court, tribunal, arbitrator, or a regulator finds, or which an Insured admits, to be a criminal, dishonest or fraudulent act.
4. Any type of war (whether declared or not), use of force or hostile act.
5. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
6. If the Insured has made unauthorised modifications or alternations to the vehicle's software, which could contribute to vulnerability that allowed the cyber attack.
7. If Insured fails to install necessary software updates or security patches, leaving their vehicle to vulnerable attacks.
8. Updating, upgrading, enhancing, or replacing any system to a level which existed prior to sustaining cyber-attack.
9. Cost resulting from unauthorized use of internet;
10. Claims relating to data privacy infringements against the insured person;

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

24. Power Cable and Charger Cover

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured for repair and or replacement of "Electric Vehicle Power Cable" and or "Charger", provided such damage, loss or destruction is a direct resultant action of the below perils:

1. fire, explosion, self-ignition, or lightning.
2. by riot or strike.
3. Earthquake
4. flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost.

5. malicious act.
6. terrorist activity.
7. landslide or rockslide.
8. rodent bite.
9. Theft / burglary.

Conditions:

1. The insured must provide equipment purchase invoice at the time of claim.
2. Power cable / charger should be used as per the specification, as specified by the manufacturer.
3. The cover is applicable for one claim during each year of the policy period.

Exclusions:

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any normal wear and tear.
4. Damages resulting due to
 - i. failure to use manufacture's recommended and genuine equipment's, spare parts etc.
 - ii. failure to follow the manufacturers' instructions whilst charging, parking, and driving / riding the vehicle
5. Any modifications, alterations, tampering or repair which are unauthorized as per OEM guidelines
6. Loss or damage to the charger is used for commercial purpose.
7. Manufacturing defect covered under the original warranty
8. Any Loss of damage due to wilful act or wilful negligence of the insured or his representative.
9. Any damage caused by any faults or defects existing at the time of inception of the policy.
10. Consequential damages

Note: Insured shall take reasonable care to avoid further damage to the power cable/ charger by not using the damaged charger further to charge the vehicle.

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

25. Battery Charging Support Cover

In consideration of payment of an additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the insured shall be eligible for vehicle battery charging service in the event of his/her electric vehicle runs out of charging.

The insured must call our service provider for assistance under this coverage.

Plan A: Battery Support cover

1. Spot charging
2. Assistance with power cable or charger and/or
3. Towing the insured vehicle to nearest workshop or charging station

Plan B: Pick-up & drop Service

The company would provide the insured with "Pick-up and drop services", in the event of visit to nearest electric vehicle charging station for charging the vehicle battery, up to the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy

schedule. Company shall be liable for any own damage to the vehicle due to an accident while shifting the vehicle as per coverage under section I (own damage) of base motor Policy.

Note: Cost of services beyond the coverage as mentioned shall be borne by the insured.

Conditions:

1. The pick-up and drop facility services include the transportation of vehicle between nearest electric vehicle charging station and insured location, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.
2. The insured must check the charging prior to the inception of the journey and should ensure that the vehicle is adequately charged to complete the journey
3. USGI shall not be responsible for policyholder's personal belongings in the vehicle during the course of service.
4. The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured's vehicle before availing such services.
5. Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
6. Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
7. The benefits under this add on cover are transferable to the subsequent owner for the remaining policy period & as applicable within India.
8. Services under this add on cover can be availed during working hours and maximum up to three times in a policy year.
9. Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
10. The vehicle should be road worthy and in running condition.

Conditions:

1. The benefit under this add on cover shall be availed during motor own damage policy period.
2. The Limit of services are as specified in the Policy Schedule.
3. The territorial scope of the above assistance service provided will be as specified in the policy schedule.

General Exclusions:

1. Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
2. Any vehicle which is not used for lawful purpose.
3. Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (*at actuals) to be borne by insured.
4. The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

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

26. EMI Protection

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall pay the total liable EMI (Equal monthly instalment) amount, as stated in the schedule, to the insured for which the insured's vehicle is under repair in a

workshop, due to loss/damage to the vehicle on account of a peril covered under the policy, subject to the minimum number of days, the insured vehicle is in workshop as stated in schedule. The insured will be paid regular “Equated Monthly Instalment (EMI)”, payable to the insured recorded in our books due to an accident involving the insured vehicle.

Insured has an option to choose the number of EMI (Subject to minimum 1 and maximum 3) and the minimum time excess will be of 7/15 days. The number of EMI/s payable will depend on the number of days the vehicle is under repair in garage as per below table:

Option 1:

Period	Trigger of EMI Protect With time excess- 7days	No of EMI
0-30 days	8-30 days	1
31 - 60 days	31 - 60 days	2
61- 90 days	61- 90 days	3

Option 2:

Period	Trigger of EMI Protect With time excess- 15 days	No of EMI
0-30 days	16-30 days	1
31 - 60 days	31 - 60 days	2
61- 90 days	61- 90 days	3

Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

1. Claims for accidental damages under the own damage cover must be admissible.
2. A maximum of two accidental claims per policy year are allowed under this optional cover and maximum up to three accidental claims in the entire policy period.
3. The number of EMIs payable depends on the option chosen by the insured or the sum insured mentioned in the policy, whichever is lower, and is subject to the repair time exceeding the specified Time Excess.
4. Benefits under this cover are payable only if there is no default on EMI payments as of the accident date.
5. The vehicle must be repaired at a company network garage.
6. A statement of account from the financier for the insured vehicle must be submitted.
7. The policy schedule must include a hypothecation/lease clause.
8. Benefits are limited to the EMI amount specified in the original loan/lease agreement.

Exclusion:

1. Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.
2. Delay of more than 5 days, in delivering insured vehicle to the garage from the time of occurrence of accidental damage or loss.
3. Non-availability of spare parts required for repair
4. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges
5. This optional cover is not applicable on Total Loss (TL) or Constructive Total Loss (CTL) or Theft Claim.

Other conditions:

1. EMI payments will be based on the number of days the vehicle is in the workshop.

2. The actual repair time is counted from the day after the insured vehicle is delivered to the garage, along with the claim intimation and submission of all required claim documents, until the day before the vehicle is discharged, re-inspected, or the repair invoice is issued, whichever comes first.
3. The cover is triggered only if the vehicle remains unrepaired in the workshop for at least 7 days.

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

27. Electric Motor Protect Cover

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for expenses incurred in repair or replacement due to damages arising out of water ingress/ Short circuit causing loss or damage to vehicle's Electric motor/ Drive motor and battery management system (BMS).

Claims under this cover are admissible, if

1. There is evidence of physical damage to Vehicle's Electric motor / Drive motor and BMS.
2. In case of short circuit while mounting, dismounting or while charging of vehicle's battery resulting into damage/ failure.
3. In case of expenses incurred in repair or replacement due to any partial/ full loss/ damage/ failure arising out of unexpected power surge while charging the battery, spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
4. In case of Water Ingression, there is evidence of the insured vehicle being submerged or parked or stranded in a waterlogged area and or moisture build up within Electric motor / Drive motor and BMS.
5. Claims for accidental damages under the own damage cover must be admissible.

This cover subject to coverage as per below plan:

Plan A: The benefit shall cover 100% of the Total claim amount, which includes any damage happening to vehicle Electric motor / Drive motor and battery management system (BMS).

Exclusion:

1. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
2. Any claim where the repair has been carried out without prior approval from the Company.
3. Damages resulting from any wear and tear of the battery, cable & wires.
4. Damages resulting due to
 - i. Failure to use vehicle manufacture's recommended and genuine equipment, spare parts etc. and/or
 - ii. Failure to follow manufacturer's instructions whilst charging, parking, and riding the vehicle and/or
 - iii. Charging done through unauthorized charging stations (which are not recommended by manufacturer) or charging equipment (not provided or authorized by manufacturer) or charging was not done as per the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or
 - iv. Any modifications, alterations, tampering or improper repair which are unauthorized as per iv).

- v. Manufacturer (OEM) guidelines and/or
 - vi. Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
 - vii. Failure to use the latest software version as prescribed by the manufacturer and/or
 - viii. Participation in adventurous activities not recommended by manufacturers and/or
 - ix. Manufacturing defect covered under the original warranty and/or
 - x. Use of battery other than its designated purpose.
5. Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
 6. Any standalone damage resulting to wall mounted charger due to water ingression.
 7. Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
 8. Damages caused by acts of war or terrorism.
 9. Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
 10. Any damages resulting from non-adherence of security measures.
 11. Damages resulting due to Thermal Runaway in EV vehicle batteries or fire arising out of the same.

Conditions:

1. Insured has to intimate the claim immediately to the company.
2. At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer.
3. The cover is applicable for one claim, each year during the policy period.
4. Battery depreciation grid would be applicable to the Electric motor / Drive motor at the time of claim.

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

28. Accidental Hospitalization for Occupants

In consideration of payment of additional premium, paid by the insured and realized by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall reimburse for inpatient hospitalization expenses incurred for treatment of accidental bodily injuries suffered whilst travelling in the insured vehicle only. The cover is available as a single limit for the insured or any other occupant(s) subject to the registered seating capacity.

Inpatient hospitalization refers to a patient's admission to a hospital for at least 24 consecutive hours for medical treatment, observation, or procedures.

Conditions:

1. Claims for accidental damages to the insured vehicle must be payable as per policy conditions.
2. The sum insured will range from ₹100,000 to ₹500,000 in units of ₹50,000.
3. This cover is applicable to both individual and corporate customers.
4. The maximum age limit for all occupants is 65 years.
5. The condition of contribution does not apply. However, expenses claimed under any other policy cannot be claimed again. Only excess expenses (not covered by the other policy) can be claimed here. Payment is independent of the main Motor Package Policy liability.
6. The company's total liability under this cover for all occupants is limited to the sum insured mentioned in the policy schedule.
7. The company's liability for the cost of hiring an ambulance for all occupants traveling in the insured vehicle is ₹5,000 per claim event.

Exclusions:

1. Hospitalization expenses arising from all Diseases/ Injuries which are attributable to Pre-existing Conditions.
2. Any expenses not supported by original and valid bill / invoice / receipt / and related prescription of the attending medical practitioner / Hospital.
3. Any expenses arising or resulting from or traceable to attempted suicide, intentional self-injury.
4. Any expenses arising or resulting from or traceable to an accidental happening due to the influence of intoxicating drugs / liquor.
5. Any expenses for treatment commenced after 1 day from the date of incident.
6. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
7. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
8. Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).
9. Circumcision unless necessary for the treatment unless required as a result of accidental bodily injury; plastic surgery except those relating to treatment of Injury.
10. Cost of spectacles and contact lens or hearing aids
11. Dental treatment or surgery of any kind.
12. Convalescence, general debility, run down condition or rest cure, congenital external defects or anomalies.
13. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Injury falling within ambit of Hospitalization.
14. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
15. Injury or Diseases directly or indirectly caused by or contributed to by Nuclear, chemical or biological attack or weapons.
16. Any expenses incurred on OPD treatment.
17. Any expense related to Injury suffered whilst engaged in adventurous sports.
18. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.
19. Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
20. Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
21. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.
22. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.

23. Expenses related to any unproven treatment, services and supplies for or in connection with any treatment.
24. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
25. Treatment taken outside the geographical limits of India.

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

29. Multi-damage

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Universal Sampo General Insurance Co Ltd, for the Add-on cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect of accidental loss or damage occurring to the insured vehicle during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exclusions and Conditions contained herein or endorsed or expressed hereon;

SCOPE OF COVER:

Multi damage Add-on shall be offered with the Base private car Motor Insurance policy and all covers, regulations and exclusions of the base private car motor policy would apply to the policy with Multi damage add-on also.

This add on provides extensive coverage for damages to insured vehicle resulting from a variety of incidents. Our Multi damages Coverage feature allows insured to cover unclaimed multiple damages during the current policy period.

Conditions

1. Multi damage Add-on (Add-on would be applicable to Section 1 of the policy only i.e Motor Own Damage, Fire & Theft).
2. A multiple deductible as may be prescribed will be applied to cover multiple damages as being claimed, depended on number and type of damages.
3. The Count of claims will be dependent on nature of multiple own damages.
4. Inspection of the vehicle will be compulsory at the time of the policy issuance.
5. Pre-existing damages before the policy risk start date will be excluded.
6. Extension of damages in respect of previously recorded damages will not be covered.
7. Insured can opt only one multi-damage claim during each year of the policy period.

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

30. Eco Depreciation Waiver

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to indemnify the insured for repair expenses using refurbished parts and/ or non- OEM/ OES parts, without applying depreciation in the base policy.

Conditions:

1. By opting for this cover, insured agrees to repair the damaged vehicle (s) at any of the company's suggested list of garages as available at the time of claim.

2. Total loss / Constructive total loss will be determined based on the parts used.
3. In case insured does not get the vehicle repaired at any of company's suggested listed garages at the time of claim, or in case insured declines to use refurbished parts and requests for the new parts at the time of claim, then each claim will be subject to difference between the cost of new part(s) and refurbished part(s) and the difference in cost has to borne by the insured.
4. In case if refurbished parts aren't available in the insurer suggested workshop, new parts will be used to repair the vehicle in the event of total or partial loss.

Illustration:

Repair Option	Refurbished parts availability at insurer suggested workshop	Repairs carried out using non-OEM/ OES parts	Remarks
Using Refurbished part(s)	Yes	No	Depreciation as per base Policy will not be applicable
Refurbished part(s) not available for repair	No	Yes	Depreciation as per base Policy will not be applicable
Insured requests to repair the vehicle using new part(s)	Yes	Yes	Difference of charges between both parts will be applicable and to be borne by insured. Depreciation as per base Policy will be applicable

Exclusions:

1. Mid-term cancellation/ termination or inclusion is not allowed.
2. The excess levied in policy schedule which would be in addition to any other excess levied under any other clause(s) mentioned under the policy.

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

31. Pay How you Drive

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the policy, the company hereby undertakes to covert the base motor product into an Asset cum "Usage and/ or Driving-Behaviour" based product. The insurance premium would be effected based on how an insured vehicle is Used and/or Driven.

Historical data of relevant customer segment may also be used to establish the inherent behaviour of the specific segment of customer to extend upfront pricing variability. The Driving / Usage behaviour would be derived basis available parameters and would be classified into Score-ranges or Bands. Discounts and loadings would be provided to the insured based on the driving behaviour over a period of time.

Illustration for representative purpose only:

Driving Score	Category	Discount / Loading
0 – 2	Very High Risk	Up to 20%
3 – 4	High Risk	Up to 10%

5	Moderate Risk	0%
6 – 7	Low Risk	Up to -10%
8 – 10	Very Low Risk	Up to -20%

Above mentioned percentages may be offered as discounts and loadings basis the driving behaviour score bands. Applicable score band & scoring pattern would be updated at the point of policy purchase.

Conditions:

1. This addon will only be available with a minimum tenure of 1 year.
2. Insured should ensure that the number of Kilometers driven, and other parameters related to driving behaviour, at any point during the policy tenure or at the point of claim is easily ascertainable whether through use of technology or through readings in vehicle's devices (like Odometer) or through any other available means.
3. Any act of tempering with such devices or readings, or any act which renders such devices/ facilities/ technologies non- functional would make the policy/ Add-ons/covers in- effective and may lead to repudiation of claims made.
4. If the device is rendered non-functional or is malfunctioning is observed due to any defect in the device (caused by wear & tear or manufacturing defect), the Insured should bring the same to the notice of Insurer immediately.

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

GENERAL EXCLUSIONS (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. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
5. 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
6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
7. 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

8. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered (until permanent valid registration number is issued to the Vehicle)
9. Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.

ELIGIBLE DISCOUNTS

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

- Vehicle Make
- Geographical Categorization
- Fuel Type
- Parking Arrangement

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

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. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender

Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the Company after reasonable period, insured shall provide the reasons of such delay to the Company and Company may, at its sole discretion, and on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information/documents to the Company. Condonation of delay shall not be claimed as a right by the insured and it is purely the discretion of the Company to condone the delay.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - a. for total loss/ constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the

value of the wreck

- b. for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle
 - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to Depreciation as per limits specified.

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

In case of partial loss damaged asset will be retained by the Company. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck ie. a 'total loss' or 'write-off, the Company shall grant the insured the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured)

4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense
6. The due observance and fulfilment 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
7. 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. 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: -
 - a. Death Certificate in respect of the insured
 - b. Proof of title to the vehicle
 - c. Original Policy.
8. In case of total loss/ constructive total loss/Cash loss/ Total theft of the vehicle, the claim will be settled at invoice price i.e. amount paid by the insured/ policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) calculated in accordance with the Schedule attached to this Policy, whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

9. **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 cancelation, the Company will refund the proportional premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

In case the term of the policy is more than 12 months, the Company will refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

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

Cancellation due to Total Loss/Total Theft/ Cash loss of Vehicle/ Double insurance

In the event of lodgment and settlement of a total loss claim of any nature including theft and constructive total loss/ cash loss, the company will refund the Own damage section premium in full for the unexpired years (where the risk has not yet incepted). There would be no refund for the premium related to lapsed years (Risk years/12-month periods which have expired before the Cancellation effective date) and for the current year before the cancellation effective date falls.

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 liability section premium in full for the unexpired years (years for which the Risk has not yet incepted). For the year 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 Company(s)	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	Proportional Premium Refund

No refund of running policy year premium can be allowed for such cancellation if any claim has arisen on either of the policies during the uncompleted year's period when both the policies were in operation, but prior to cancellation of one of the policies.

Please note:

- 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.

11. Limitations as to use

The Policy covers use of the vehicle for any purpose other than:

- A. Hire or Reward
- B. Carriage of goods (other than samples or personal luggage)
- C. Organized racing
- D. Pace making
- E. Speed testing
- F. Reliability Trials
- G. Any purpose in connection with Motor Trade

12. Driver's Clause

Any person including the insured Provided that a person driving holds an effective Driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 or any amendment(s) thereto.

NO CLAIM BONUS (NCB)

The insured is entitled to receive No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the table below:

a. For a policy tenure of equal to or more than 12 months:

No. of claim	NCB at inception	1 st year	2 nd year	3 rd year
No claim	0%	20%	25%	35%
	20%	25%	35%	45%
	25%	35%	45%	50%
	35%	45%	50%	50%
	45%	50%	50%	50%
	50%	50%	50%	50%
1 claim	NA	0%	20%	25%
2 claims	NA	0%	0%	20%
>=3 claims	NA	0%	0%	0%

Maximum capping for NCB will be 50% subject to sunset clause.

b. For a policy tenure of less than 12 months:

If the insured has not reported any claim during the policy period, NCB benefit at entry will be carried forward and the insured will not be eligible for any additional NCB benefits at renewal.

Sun Set Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to NIL at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

Conditions:

1. If a claim is made under Section I during the currency of the policy, the No Claim Bonus, if any earned, will be in terms of the above Table.
2. No Claim Bonus will be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.
3. In case of cancellation of the policy in the mid-term, insured will be eligible for the NCB benefits as per the given NCB scheduled for his/ her expired policy period.

CLAIM PROCEDURE

The insured should intimate the Company within 15 days in case of OD (partial loss and complete loss) and within 24 hours in case of theft and fire claims of the happening of loss or damage. The Company may, in its sole discretion, condone the delay in notification of claim on merit where the delay is proved to be beyond Insured's control, and the insured provides the Company with the reasons for delay in writing along with reasonable proof.

Reasons for delay which can be taken into consideration:

- (a) If the insured or his family members are grievously injured in the accident with hospitalization
- (b) If there is a death due to accident.
- (c) In case the Insured has any medical emergency and hospitalization.
- (d) Any other reasons which can be proved that they were beyond the insured's control in intimating the claim.

Note: Mere confiscation of the vehicle by police due to accident will not be considered as a valid reason for delay.

The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured.

Admissibility of Claims - Loss Of Or Damage To The Vehicle Insured

- 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 provided the same is covered under the insurance policy issued by the Company. 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. Actual loss is, what is reimbursed by the Company to the Insured irrespective of the higher sum assured available in the policy.
- Examples of willful negligence- Reckless driving and driving while impaired by drugs or alcohol can fall under willful negligence, especially in cases of severe impairment. Any driving under the influence of drug / alcohol or any other intoxicant can render the claim to be inadmissible. Other examples include a lack of care while transporting hazardous cargo by driving recklessly or failing to secure those loads properly.
- Neglect of critical vehicle maintenance could face a willful negligence claim. For example, driving on brakes with 10 percent of their pads left and failing to repair them could result in a driver facing a higher negligence degree, like gross or willful negligence.
- Not engaging handbrake in a four wheeler or vehicle equipped with handbrakes driving through inundated streets, not maintaining the vehicle properly and driving with worn out brakes or tyres leaving the keys inside the vehicle or in a place which is not protected
- Motor vehicle accidents involving willful negligence can overlap with product liability. If a car has defective safety equipment, and the manufacturer knew or should have known of its possible impacts, that manufacturer may be held to a willful negligence standard.

- Proximity Check - Close proximity cases: - if the date of loss is within 30 days of commencement of cover, then the claim can be scrutinized before being investigated. However, this is not compulsory to investigate. If there is proof of the damage being old and accumulated the claim can be processed after approval from the approving authority.
- 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 property 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.
- Cause of Loss and the sustained damages will be evaluated by the appointed surveyor which will be verified further by Technical Team of Insurer. In case of any mismatch in the same for particular damage or damage in entirety can be denied.
- All relevant document Validity w.r.t Loss date and Loss Time would be verified.
- Current damages will be verified with Pre-inspection photos and Previous claim if any. The same will be allowed only for fresh damages and not repeated / old / pre existing. It can be a pro rata settlement as there are existing damages present in the same panel based on indemnity principle.
- Verifying the validity of Previous policy- Claim will be allowed if Previous policy details found valid as per previous insurer records.
- NCB verification, - If no claim is made in previous policy / policies preceding previous year, bonus in terms of discount is provided based on the number of years no claim has been preferred. If any misrepresentation on NCB is made in terms of eligible slab of NCB, the % misrepresented plus 10% will be deducted from claim amount.
- If there is a delay in intimation which leads to deterioration of Vehicle, then the same will be excluded from assessment.
- In Case of any discrepancy the claim may be referred for fact finding / forensic analysis / accident reconstruction etc.
- Claim would not be repudiated in part or full if the breach of warranty or condition is not relevant to the nature or circumstance of loss and on account of any delay on part of policyholder provided the delay does not result in increase in amount of loss

Precaution to be taken with vehicle: Below are the general precautions to be taken with the vehicle. In the event it reveals that the insured has not taken these precautions, the claim shall not be payable.

1. The vehicle should not be left unattended without proper precautions taken to prevent further loss or damage.

2. The vehicle should not be driven before the necessary repairs are affected, as any extension of the damage or any further damage is not payable under the policy.
3. Driving the vehicle after an under carriage damage and parking the vehicle at places which are not authorized or not frequented by people or vehicles without any precautions will be considered as gross negligence
4. The vehicle should be always parked as mentioned in Owner's Manual provided by Manufacturer. If the vehicle is parked at unguarded and unsecured place regularly will be considered on non standard basis.
5. In case the water level is more than 4 inches avoid driving the vehicle through it. Please follow the safe water level for driving as per owner's Manual.
6. The vehicle should be maintained in roadworthy condition. Brake Pads/Shoes should be replaced before it reaches the limit. Oil changing to be done as prescribed.
7. Periodic maintenance should be carried out as recommended by the OEM.
8. If the vehicle stops in water do not start the vehicle or try to jump start or push start the same without professional guidance. Please note water needs to be taken out through spark plug, or injectors depending on fuel type and no rotation of engine should be done before the said repairs.
9. In case of vehicle being declared Constructive Total Loss/ Total Loss/ Net of Salvage, the same can be shifted to a safe custody till further process.
10. The keys including the duplicate should be kept in safe custody as keys also have immobiliser facility to evade theft. In case you lose the key, get the keys replaced and recoded. Any loss of key needs to be informed to the insurer immediately.
11. Duplicate keys should not be made as this may cause vulnerability of theft.
12. Duplicate keys should not be left with the vehicle.
13. Changes should not be made to the seating capacity or any alternation / modification should not be carried out in contravention to MV act/ rules.

List of Documents

1. Claim Form
2. Vehicle Registration Certificate (RC Book),
3. Driving Licence of Driver at the time of Loss
4. Estimate
5. Address Proof- Electric Bill / Voter Card/ Passport / Adhar Card
6. Identity Proof- Adhar Card / Pan Card
7. CKYC form
8. Discharge cum Satisfaction Voucher
9. Payment Receipt (If non cashless case)
10. Neft Mandate Form / Cancel CTS Chq/ Passbook
11. Police FIR copy (in case of Full theft or TP injury) and also in case of any malicious act
12. Punchednama (in case of Partial Theft or TP injury)
13. Postmortem Report (In case of driver death)
14. MLC report (In case of Driver / passenger Injury/Driver death)
15. Repair Bill (After completion of repair work)

***IF TP Injury**

Above product with Police FIR copy, Punchednama copy, MLC reports

***If Driver death**

Above product wise basic documents with Police FIR copy, Punchednama copy, MLC reports, Post Mortem report

Additional Document for Total Loss/ Constructive Total Loss Motor OD Claims If opted RTI cover-

Original Sale Invoice in Name of Insured, Notarised Consent

For Hypothecated cases-

Loan Account Statement, NEFT details of Loan Account, Foreclosure Letter

If no Hypothecation Or after Loan Closer

Bank NOC and Form 35 duly stamped and signed by Financer, Notarized Consent from Insured

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

Standard Claim Evaluation Process - Loss Of Or Damage To The Vehicle Insured

1. Intimate the claim through the various channels available for intimation.
2. Get the spot survey done by informing USGI toll free numbers in case the vehicle is Goods carrying or passenger carrying. In case of PVT vehicle if possible, take photograph at the spot along with the details of other vehicle involved.
3. Submit duly filled and signed claim form. Please mention the correct cause of loss.
4. Loss falling within the definition of named peril in the policy will be covered for any insurance claim.
5. Furnish all information and documentary evidence as required.
6. It is recommended to submit an estimate of repair to ascertain the cost of parts which keeps on changing. In absence of the same the surveyor can prepare an estimate as per the last available price.
7. The Company will appoint a surveyor immediately after receipt of intimation to assess the loss as per IRDAI guidelines.
8. The surveyor shall inspect the damaged vehicle, discuss the cost of repair or replacement with the repairers and submits his report to the insurance company having assessment as below criteria
 - a. If replacement with OEM Parts -Assessment will be as per actual Rate by applying depreciation
 - b. If repairing carried with replacement of OES Parts (Original Equipment supplier – generally part rates are 30% of OEM)- Assessment will be 30% less on OEM part rate by applying depreciation
 - c. If repairing carried with replacement of Non-OEM / Non OES Parts by Insured- Assessment will be 50% less on OEM part rate without applying depreciation.
9. In case of theft, immediately inform the police authorities and Insurance company as well
10. If the repair bill amt paid directly to the repairer, then the bill in the name of Universal Sampo GIC Ltd. with proper GSTIN number available with all the offices is necessary. Insured can reimburse with the amount on submission of a receipt and bill from the repairer.
11. Wherever possible click spot photos of vehicle after accident with photos of other involved vehicles etc.
12. Vehicle will be declared Constructive Total Loss where the aggregate cost of repairs exceeds 75% of IDV mentioned in the Policy. If the vehicle has not suffered extensive structural damage and can be repaired using reconditioned / OES Parts without affecting the structural integrity of the vehicle the same can be sold with RC and if the structural integrity is compromised the same should be sold without RC. The vehicle can be retained by Insured

by opting for cash loss settlement where wreck value will be deducted from the IDV and rest amount will be paid after deduction of compulsory excess.

13. The Company may offer replacement of same Make and Model in case the model is discontinued OR The vehicle ownership sequence is greater than one.
14. The CTL will be decided based on the safety parameters which includes structural panel, crumple zones safety equipment fitted in the vehicle, water contamination due to inundation. Any deviation in the same by opting for substandard repairs will not be considered for determination of the liability.
15. Salvage will not be deducted for any repair basis claim/partial loss claim. However, Salvage can be collected by authorized vendor or USGI officials.

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

Standard claim evaluation process - Personal Accident Cover For Owner-Driver

1. Intimate the claim through the various channels available for intimation.
2. Submit duly filled and signed claim form by Nominee / Legal 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 - Personal Accident Cover For Owner-Driver

1. Claim Form,
2. Policy Copy,
3. Vehicle Registration Certificate (RC Book),
4. Fitness, permit, authorization, road tax (For Commercial vehicles). In addition load challan would be required for GCV and MISC D.
5. Driving Licence of Insured at the time of Loss
6. Driving Licence of Driver at the time of Loss
7. Driving License Extract copy of Driver at the time of Loss
8. Driving License Extract copy of Insured at the time of Loss
9. Address Proof of Insured- Electric Bill / Voter Card/ Passport / Adhar Card
10. Identity Proof of Insured - Adhar Card / Pan Card
11. CKYC form of Nominee.
12. Address Proof of Nominee / Legel Hier - Electric Bill / Voter Card/ Passport / Adhar Card
13. Identity Proof of Nominee / Legel Hier:- Adhar Card / Pan Card
14. Nominee Relation Proof (for example Ration Card/Marriage Certificate)
15. Nominee Written Statement
16. Witness Statement with Identity Proof and Address Proof
17. Discharge cum Satisfaction Voucher signed by Nominee / Legel Hier
18. Neft Mandate Form / Cancel CTS Cheque / Passbook of Nominee / Legel Hier
19. Police FIR copy , GD Entry
20. Punchedanama
21. Postmortem Report (In case of Driver death)
22. MLC report (In case of Driver / passenger Injury/Driver death)
23. Final Report or Final Charge Sheet If (FIR)
24. Insured Death Certificate
25. Hospital records if any.

Turn Around Time (Tat) For Claim Settlement:

- **Loss of or damage to the vehicle insured**

Surveyor appointment- within 24hrs from Claim Intimation

Survey Completion- within 24hrs of Surveyor appointment

Surveyor report submission- within 15 days from Date of Survey

Settlement / Claim decision- within 7 days from date of receipt of surveyor report

Claim Payment to Insured in case of Non-Cashless – Claims shall be settled within 15 days of receipt of or the last relevant and necessary document.

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

- **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

Write to us at:

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

contactus@universalsampo.com

For more details:

www.universalsampo.com

Toll Free Numbers: 1800-22-
4030 OR

1800-200-4030

Senior Citizens toll

free number: 1800-267-

Step 2: Grievance Cell

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.

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

grievance@universalsampo.com

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: Chief Grievance Redressal Officer

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:

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

gro@universalsampo.com

For updated details of grievance officer, kindly refer the link
<https://www.universalsampo.com/resource-grievance-redressal>

Step 4: Insurance Ombudsman

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

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 with IRDAI – <https://bimabharosa.irdai.gov.in/>

Registered Address: Universal Sampo General Insurance Company Limited

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

1800-22-4030 / 1800-200-4030

contactus@universalsompo.com

www.universalsompo.com

IRDAI Registration No. 134, CIN No. U66010MH2007PLC166770

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 of 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making Default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakhs Rupees.