

## HULL ALL RISK INSURANCE POLICY Prospectus

Aviation Insurance portfolio of USGIC encompasses various types of covers designed for Airline Operators, Corporates/Government Departments owning Aircrafts and big Industrialists/Celebrities like famous film personalities, sportsmen etc. owning Aircrafts for their respective use-business, commercial, private or pleasure.

Details of coverage and exclusions under this policy are given as under:

### **Hull All Risk Insurance Policy:**

This Policy will cover “all risks of physical loss or damage to the aircraft from any cause except as hereinafter excluded”.

The Policy does not cover loss of use, delay, consequential loss, wear, tear and gradual deterioration, ingestion damage caused by stones, grit, dust, sand, ice, mechanical breakdown, dismantling, war and allied perils, nuclear perils etc.

This Policy also covers legal liability to Third Parties as well as Passengers.

Common exclusions pertaining to both Physical Damage as well as Liability Sections (Passenger Liability and Third Party Liability) are illegal use of aircraft, aircrafts flying in geographical limit other than specified in the Policy, number of passengers exceeding the limit etc.

The Insurers agree to insure against loss, damage or liability, arising out of an Accident occurring during the Period of Insurance to the extent and in the manner provided in this Policy.

### **SECTION I LOSS OF OR DAMAGE TO AIRCRAFT**

#### **1. Coverage**

- (a) The Insurers will at their option pay for, replace or repair, accidental loss of or damage to the Aircraft described in the Schedule arising from the risks covered, including disappearance if the Aircraft is unreported for sixty days after the commencement of Flight, but not exceeding the Amount Insured as specified in Part 2(5) of the Schedule and subject to the amounts to be deducted specified in Condition 3(c).

- (b) If the Aircraft is insured hereby for the risks of Flight, the Insurers will, in addition, pay reasonable emergency expenses necessarily incurred by the Insured for the immediate safety of the Aircraft consequent upon damage or forced landing, up to 10 per cent of the Amount Insured as specified in Part 2(5) of the Schedule.

#### **2. Exclusions applicable to this Section only**

The Insurers shall not be liable for

Wear and Tear, (a) wear and tear, deterioration, breakdown, defect or failure howsoever caused in any Unit of the Aircraft and the consequences thereof within such Unit;

- (b) damage to any Unit by anything which has a progressive or cumulative effect but damage attributable to a single recorded incident is covered under paragraph 1(a) above.

Dismantling  
Transport  
Repairs

and However accidental loss of or damage to the Aircraft consequent upon 2(a) or (b) above is covered under Paragraph 1(a) above.

### 3. Conditions applicable to this Section only

(a) If the Aircraft is damaged

- (i) no dismantling or repairs shall be commenced without the consent of the Insurers except whatever is necessary in the interests of safety, or to prevent further damage, or to comply with orders issued by the appropriate authority;
- (ii) the Insurers will pay only for repairs and transport of labour and materials by the most economical method unless the Insurers agree otherwise with the Insured.

Payment or  
Replacement

(b) If the Insurers exercise their option to pay for or replace the Aircraft

- (i) the Insurers may take the Aircraft (together with all documents of record, registration and title thereto) as salvage;
- (ii) the cover afforded by this Section is terminated in respect of the Aircraft even if the Aircraft is retained by the Insured for valuable consideration or otherwise;
- (iii) the replacement aircraft shall be of the same make and type and in reasonably like condition unless otherwise agreed with the Insured.

Amounts to be  
deducted from  
the claim

(c) Except where the Insurers exercise their option to pay for or replace the Aircraft, there shall be deducted from the claim under paragraph 1(a) of this Section

- (i) the amount specified in Part 6(B) of the Schedule and
- (ii) such proportion of the Overhaul Cost of any Unit repaired or replaced as the used time bears to the Overhaul Life of the Unit.

No  
Abandonment

(d) Unless the Insurers elect to take the Aircraft as salvage the Aircraft shall at all times remain the property of the Insured who shall have no right of abandonment to the Insurers.

Other  
Insurance

(e) No claim shall be payable under this Section if another insurance which is triggered in consequence of loss or damage covered under this Section has been or shall be effected by or on behalf of the Insured without the knowledge or consent of the Insurers.

**See also Section IV**

## **SECTION II LEGAL LIABILITY TO THIRD PARTIES (OTHER THAN PASSENGERS)**

## 1. Coverage

The Insurers will indemnify the Insured for all sums which the Insured shall become legally liable to pay, and shall pay, as compensatory damages (including costs awarded against the Insured) in respect of accidental bodily injury (fatal or otherwise) and accidental damage to property caused by the Aircraft or by any person or object falling therefrom.

## 2. Exclusions applicable to this Section only

The Insurers shall not be liable for

Employees  
and Others

(a) injury (fatal or otherwise) or loss sustained by any director or employee of the Insured or partner in the Insured's business whilst acting in the course of his employment with or duties for the Insured;

Operational  
Crew

(b) injury (fatal or otherwise) or loss sustained by any member of the flight, cabin or other crew whilst engaged in the operation of the Aircraft;

Passengers

(c) injury (fatal or otherwise) or loss sustained by any passenger whilst entering, on board, or alighting from the Aircraft;

Property

(d) loss of or damage to any property belonging to or in the care, custody or control of the Insured;

Noise and  
Pollution and  
Other Perils

(e) claims excluded by the attached Noise and Pollution and Other Perils Exclusion Clause.

## 3. Limits of Indemnity applicable to this Section

The liability of the Insurers under this Section shall not exceed the amounts stated in Part

6(C) of the Schedule, less any amounts under Part 6(B). The Insurers will defray in addition

any legal costs and expenses incurred with their written consent in defending any action

which may be brought against the Insured in respect of any claim for compensatory

damages covered by this Section, but should the amount paid or awarded in settlement of

such claim exceed the Limit of Indemnity then the liability of the Insurers in respect of such

legal costs and expenses shall be limited to such proportion of the said legal costs and

expenses as the Limit of Indemnity bears to the amount paid for compensatory damages.

**See also Section IV**

### SECTION III LEGAL LIABILITY TO PASSENGERS

#### 1. Coverage

The Insurers will indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay, and shall pay, as compensatory damages (including costs awarded against the Insured) in respect of

- (a) accidental bodily injury (fatal or otherwise) to passengers whilst entering, on board, or alighting from the Aircraft and
- (b) loss of or damage to baggage and personal articles of passengers arising out of an Accident to the Aircraft.

#### Provided always that

Documentary  
Precautions

- (i) before a passenger boards the Aircraft the Insured shall take such measures as are necessary to exclude or limit liability for claims under (a) and (b) above to the extent permitted by law;
- (ii) if the measures referred to in proviso (i) above include the issue of a passenger ticket/baggage check, the same shall be delivered correctly completed to the passenger a reasonable time before the passenger boards the Aircraft.

Effect of  
Non-Compliance

**In the event of failure to comply with proviso (i) or (ii) the liability of the Insurers under this Section shall not exceed the amount of the legal liability, if any, that would have existed had the proviso been complied with.**

#### 2. Exclusions applicable to this Section only

The Insurers shall not be liable for injury (fatal or otherwise) or loss sustained by any

Employee  
Others

- and (a) director or employee of the Insured or partner in the Insured's business whilst acting in the course of his employment with or duties for the Insured;

Operational  
Crew

- (b) member of the flight, cabin or other crew whilst engaged in the operation of the Aircraft.

#### 3. Limits of Indemnity applicable to this Section

The liability of the Insurers under this Section shall not exceed the amounts stated in Part 6(C) of the Schedule, less any amounts under Part 6(B). The Insurers will defray in addition any legal costs and expenses incurred with their written consent in defending any action which may be brought against the Insured in respect of any claim for compensatory damages covered by this Section, but should the amount paid or awarded in settlement of such claim exceed the Limit of Indemnity then the liability of the Insurers in respect of such legal costs and expenses shall be limited to such proportion of the said legal costs and expenses as the Limit of Indemnity bears to the amount paid for compensatory damages.

**See also Section IV**

## SECTION IV

### (A) GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

This Policy does not apply

Illegal Uses	1. whilst the Aircraft is being used for any illegal purpose or for any purpose other than those stated in Part 3 of the Schedule and as defined in the Definitions.
Geographical Limits	2. whilst the Aircraft is outside the geographical limits stated in Part 5 of the Schedule unless due to force majeure.
Pilots	3. whilst the Aircraft is being piloted by any person other than as stated in Part 4 of the Schedule except that the Aircraft may be operated on the ground by any person competent for that purpose.
Transportation by other Conveyance	4. whilst the Aircraft is being transported by any means of conveyance except as the result of an Accident giving rise to a claim under Section I of this Policy.
Landing and Take-off Areas	5. whilst the Aircraft is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the Aircraft except as a result of force majeure.
Contractual Liability	6. to liability assumed or rights waived by the Insured under any agreement (other than a passenger ticket/baggage check issued under Section III hereof) except to the extent that such liability would have attached to the Insured in the absence of such agreement.
Number Passengers	7. whilst the total number of passengers being carried in the Aircraft exceeds the declared maximum number of passengers stated in Part 2(4) of the Schedule.
Non-Contribution	8. to claims which are payable under any other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.
Nuclear Risks	9. to claims excluded by the attached Nuclear Risks Exclusion Clause.
War, Hi-jacking, and Other Perils	<p>10. to claims caused by</p> <p>(a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.</p> <p>(b) any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.</p> <p>(c) strikes, riots, civil commotions or labour disturbances.</p> <p>(d) any act of one or more persons, whether or not agents of a sovereign Power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.</p> <p>(e) Any malicious act or act of sabotage.</p>

(f) confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title  
 or use by or under the order of any Government (whether civil military or de facto) or public or local authority.

(g) hi-jacking or any unlawful seizure or wrongful exercise of control of the Aircraft or crew in Flight (including any attempt at such seizure or control) made by any person or persons on board the Aircraft acting without the consent of the Insured.

Furthermore this Policy does not cover claims arising whilst the Aircraft is outside the control of the Insured by reason of any of the above perils.

The Aircraft shall be deemed to have been restored to the control of the Insured on the safe return of the Aircraft to the Insured at an airfield not excluded by the geographical limits of this Policy, and entirely suitable for the operation of the Aircraft (such safe return shall require that the Aircraft be parked with engines shut down and under no duress).

## **(B) CONDITIONS PRECEDENT APPLICABLE TO ALL SECTIONS**

**It is necessary that the Insured observes and fulfils the following Conditions before the Insurers have any liability to make any payment under this Policy.**

- |  |  |
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| Due Dilligence                             | 1. The Insured shall at all times use due dilligence and do and concur in doing everything practicable to avoid accidents and to avoid or diminish any loss hereon.  |
| Compliance with Air Navigation Orders etc. | 2. The Insured shall comply with all air navigation and airworthiness orders and requirements issued by any competent authority affecting the safe operation of the Aircraft and shall ensure that<br>(a) the Aircraft is airworthy at the commencement of each Flight;<br>(b) all Log Books and other records in connection with the Aircraft which are required by any official regulations in force from time to time shall be kept up to date and shall be produced to the Insurers or their Agents on request;<br>(c) the employees and agents of the Insured comply with such orders and requirements.   |
| Claims Procedure                           | 3. 3.1 In the event of any circumstances likely to give rise to a claim insured must follow the following.<br>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.<br>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.<br>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030/1800-200-4030. Alternatively, you can notify your claim by sending mail to <contactclaims@universalsampo.com>. |

- d) While notifying you claim, please share your 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss and 5) estimate of your loss. 6) Details of contact person with mobile no. and e- mail ID.
- e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.
- f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.
- g) Give notice of any impending prosecution
- h) Render such further information and assistance as the Insurers may reasonably require
- i) not act in any way to the detriment or prejudice of the interest of the Insurers

**Followed by notification of a claim, insured is expected to follow the following procedures.**

- a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
- b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
- f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- g) Post notification of a claim, insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit , the claim preferred by insured would be repudiated as " Loss was not established".

**Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)**

- i) A final Survey Report inter-alia incorporating the following:



- a. Name of the registered owner of the vessel
  - b. Identity of the vessel including registration details. Licence particulars including validity thereof wherever applicable.
  - c. The details of loss suffered;
  - d. The Surveyor's observation on the alleged circumstances of the loss;
  - e. The reasonable probability of the alleged circumstances giving rise to the losses noticed and/or claimed;
  - f. Quantification of repairs/replacement cost, Salvage, Sue and Labour etc. where applicable.
  - g. Cause of loss as per the Perils Clause of the policy.
  - h. Confirmation of class if applicable.
  - i. Confirmation on compliance with Conditions and Warranties relating to Trading, Weather, Lay up, Watch and Ward etc., and also the provisions of the applicable statutes.
  - j. Adequacy of sum insured for G.A, Salvage, Sue & Labour, Collision liability claims etc.
  - k. In case of total loss claims, specific recommendations of the surveyors whether the claim is actual total loss or constructive total loss with reasons.
  - l. Comments as to the direction, speed and angle of blow in respect of collision claim together with opinion on degree of blame attaching to each vessel.
  - m. Photographs of the wreck, salvage operations, Sue and Labour etc. wherever practicable.
- ii) Copy of Certificate of Registration and License, if any, issued by the concerned authorities;
  - iii) Original of the Certificate/Letter of Cancellation of Registration of vessel in respect of Total Loss claims.
  - iv) Weather Report for the relevant place, date and time from the competent authority in case Adverse Weather Warranty is involved;
  - v) Affidavits and/or statements by the Owner, Tindal and all members of the crew separately of the insured vessel and/or rescuing vessel, if any, made to any authority such as Police, Magistrate, Notary Public, Port Office, Indian Consulate etc.
  - vi) Marine Casualty Form issued by Mercantile Marine Department where applicable.
  - vii) Police Report for claims within the territorial waters and for SRCC claims.
  - viii) The loss should be reported to the Port Authorities if occurring within the



port area.

- ix) In view of the localised and small scale operation, 'Salvage Charges' covered under the Fishing Vessels' policy is to be seen differently from that under Ocean-going Vessels' Policy in as much as neither the Lloyd's Open Form for salvage agreement nor any international professional salvor is ever likely to be involved in salving such vessels. Therefore, in most of the cases the salvage services rendered to fishing vessels will be contracted salvage and, for the purpose of eliminating unnecessary complications, it is advisable to treat such 'Salvage Charges' as 'Sue and Labour' costs for all practical purposes. It is, however, to be ascertained that the amounts claimed for such costs are both actually incurred and judiciously and reasonably incurred as also incurred to avoid or minimise a loss that would otherwise be admissible under the policy.
- x) In the event of a Total and/or Constructive Total Loss claim being considered for admission, the original insurance policy duly discharged by the insured is to be collected. However, where the original policy is reported to be lost, an appropriate Letter of Indemnity in lieu thereof should be obtained from the insured.
- xi) In the event of a claim for Partial Loss/Expenses, Salvage, Salvage Charges or Sue and Labour Charges, original repair bills, cash memos and similar documents duly verified and certified by the Surveyor as also Salvor's/diver's Report where applicable, are to be furnished. Claims for Sue & Labour Charges may have to be considered for settlement over and above the TL/CTL claim settlement. For these also original bills/cash memos in support of expenses incurred are required.
- xii) For claims other than TL / CTL, the applicable deductible should be first deducted from the total claim amount as provided for in the clauses attached to and forming part of the policy.

3.2 In addition to the above, the following documents have to be collected for Sailing vessel claims.

- i) Certificate of Inspection
- ii) Free Board Certificate before commencement of the voyage;
- iii) Cargo Manifest
- iv) Load Line Certificate
- v) Port Clearance Certificate;

3.3. In case of Fishing Vessels, wherever the provisions of the Merchant Shipping(Amendment) Act 1983 Part XVA, Section 435A to X are applicable, the Surveyors should be directed to report on the compliance thereof

### **(C) GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS**

- 1. The Insurers shall be entitled (if they so elect) at any time and for so long as they desire to take absolute control of all negotiations and proceedings

Claims Control

and in the name of the Insured to settle, defend or pursue any claim.

Subrogation	2. Upon an indemnity being given or a payment being made by the Insurers under this Policy, they shall be subrogated to the rights and remedies of the Insured who shall co-operate with and do all things necessary to assist the Insurers to exercise such rights and remedies.
Variation in Risk	3. Should there be any change in the circumstances or nature of the risks which are the basis of this contract the Insured shall give immediate notice thereof to the Insurers and no claim arising subsequent to such change shall be recoverable hereunder unless such change has been accepted by the Insurers.
Cancellation	4. This Policy may be cancelled by either the Insurers or the Insured giving 10 days notice in writing of such cancellation. If cancelled by the Insurers they will return a pro rata portion of the premium in respect of the unexpired period of the Policy. If cancelled by the Insured a return of premium shall be at the discretion of the Insurers. There will be no return of premium in respect of any Aircraft on which a loss is paid or is payable under this Policy. The grounds for cancellation of the policy for the insurer, can be only on the grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation of the insured
Assignment	5. This Policy shall not be assigned in whole or in part except with the consent of the Insurers verified by endorsement hereon.
Not Marine Insurance	6. This Policy is not and the parties hereto expressly agree that it shall not be construed as a policy of marine insurance.
Arbitration	7. The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
Two or More Aircraft	8. When two or more Aircraft are insured hereunder the terms of this Policy apply separately to each.
Limit(s) of Indemnity	9. Notwithstanding the inclusion herein of more than one Insured, whether by endorsement or otherwise, the total liability of the Insurers in respect of any or all Insureds shall not exceed the Limit(s) of Indemnity stated in this Policy.
False and Fraudulent Claims	10. If the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited.

#### **(D) DEFINITIONS**

1. "ACCIDENT" means any one accident or series of accidents arising out of one event.
2. "UNIT" means a part or an assembly of parts (including any sub-assemblies) of the Aircraft which has been assigned an Overhaul Life as a part or an assembly. Nevertheless, an engine complete with all parts

normally attached when removed for the purpose of overhaul or replacement, shall together constitute a single Unit.

3. "OVERHAUL LIFE" means the amount of use, or operational and/or calendar time which, according to the Airworthiness Authority, determines when overhaul or replacement of a Unit is required.
4. "OVERHAUL COST" means the costs of labour and materials which are or would be incurred in overhaul or replacement (whichever is necessary) at the end of the Overhaul Life of the damaged or a similar Unit.
5. "PRIVATE PLEASURE" means use for private and pleasure purposes but NOT use for any business or profession nor for hire or reward.
6. "BUSINESS" means the uses stated in Private Pleasure and use for business or professional purposes but NOT use for hire or reward.
7. "COMMERCIAL" means the uses stated in Private Pleasure and Business and use for the carriage by the Insured of passengers, baggage accompanying passengers and cargo for hire or reward.
8. "RENTAL" means rental, lease, charter or hire by the Insured to any person, company or organisation for Private Pleasure and Business uses only, where the operation of the Aircraft is not under the control of the Insured. Rental for any other purpose is NOT insured under this Policy unless specifically declared to Insurers under SPECIAL RENTAL USES in the Schedule.

Definitions 5, 6, 7 and 8 constitute Standard Uses and **do not include** instruction, aerobatics, hunting, patrol, fire-fighting, the intentional dropping, spraying or release of anything, any form of experimental or competitive flying, and any other use involving abnormal hazard, but when cover is provided details of such use(s) are stated Part 3 of the Schedule under SPECIAL USES.

9. "FLIGHT" means from the time the Aircraft moves forward in taking off or attempting to take off, whilst in the air, and until the Aircraft completes its landing run. A rotary-wing aircraft shall be deemed to be in Flight when the rotors are in motion as a result of engine power, the momentum generated therefrom, or autorotation.
- 10 "TAXIING" means movement of the Aircraft under its own power other than in Flight as defined. Taxiing shall not be deemed to cease merely by reason of a temporary halting of the Aircraft.
- 11 "MOORED" means, in the case of aircraft designed to land on water, whilst the Aircraft is afloat and is not in Flight or Taxiing as defined, and includes the risks of launching and hauling up.
- 12 "GROUND" means whilst the Aircraft is not in Flight or Taxiing or Moored as defined above.

#### **Eligible Discounts**

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

- Make,
- Model,
- Use of aircraft,
- Maintenance of aircraft,
- Experience and expertise of the pilots,
- Past loss experience
- Territory of operations

## 10. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

### ➤ Step 1

#### a. Contact Us

1-800-224030/1-800-2004030

#### b. E-mail Address: [Contactus@universalsompo.com](mailto:Contactus@universalsompo.com)

#### c. Write to us Customer Service Universal Sampo General Insurance Company Limited

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

#### d. Senior Citizen Number: 1800 267 4030

### ➤ Step 2

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

### ➤ Step 3:

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

**Universal Sampo General Insurance Company Limited**

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

Email : [gro@universalsampo.com](mailto:gro@universalsampo.com)

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

➤ **Step 4.**

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

**Insurance Ombudsman**

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

**The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:** <https://www.cioins.co.in/Ombudsman>

**Note: Grievance may also be lodged at IRDAI** <https://bimabharosa.irdai.gov.in/>

Besides the aforesaid aviation policy, Universal Sampo General Insurance Company Ltd also provides various other tailor-made insurances as per the requirement of the Insured in Aviation Business

**Note:** Policy can be underwritten subject to availability of suitable reinsurance support.

\*Please note that the above is only a list of the salient features of the Policy, for complete details please refer to the Policy wordings.

**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 the Company.

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

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