

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Insured Name	MR/Ms. XXXXXX XXXXXXXX
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Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product	Motor Private Car- 3 Years	Not Applicable
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN134RPMT0001V01202425	Not Applicable
3.	Structure	Indemnity Basis: Section I Own Damage and Section II Liability to Third Parties Benefit Basis: Section III Personal Accident Cover for Owner-driver	Section I – Loss of or Damage to The Vehicle Insured Section II – Liability to Third Parties Section III - Personal Accident Cover For Owner-Driver
4.	Interests Insured	<ul style="list-style-type: none"> • Damage of the Insured Vehicle • Personal Accident Cover for Owner- Driver of the Insured Vehicle • Liability to Third Party arising out of use of the insured vehicle 	Section I – Loss of or Damage to The Vehicle Insured Section II – Liability to Third Parties Section III - Personal Accident Cover For Owner-Driver

5.	Sum Insured / Motor Insured Declared Value Scope	<p>Section I – Loss of Or Damage To The Vehicle Insured: The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured. The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. A vehicle is deemed a CTL if the cost of retrieval and/or repair, subject to terms and conditions of the policy exceeds 75% of the IDV</p> <p>The IDV arrived is basis factors, Location, usage, road type/ terrain, model segment, model which is with your (Insured) agreement and as captured in the policy schedule</p> <p>Vehicle IDV- Ex-showroom price * depreciation scale as per vehicle age = IDV Vehicle depreciation age slab xx</p> <p>Section II- Liability to Third Party For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance claim amount)</p> <p>Section III - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule): Benefit payment up to 15 Lakhs basis below scale</p> <table><tr><th>Nature of injury</th><th>Scale of Compensation</th></tr><tr><td>i) Death</td><td>100%</td></tr><tr><td>ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr><tr><td>iii) Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv) Permanent Total Disablement from injuries other than named above</td><td>100%</td></tr></table> <p>Third Party Property Damage- Rs.6000/Rs. 7.5 lakhs PA Cover (other than Owner Driver)- Upto 2 lakh</p>	Nature of injury	Scale of Compensation	i) Death	100%	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii) Loss of one limb or sight of one eye	50%	iv) Permanent Total Disablement from injuries other than named above	100%	<p>Section I – Loss of or Damage to The Vehicle Insured</p> <p>Insured’s Declared Value (IDV)</p> <p>Section II- Liability to Third Parties</p> <p>Section III - Personal Accident Cover For Owner-Driver</p>
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6.	Policy Coverage	1. Loss or Damage to Insured Vehicle We will make good the losses caused to the vehicle and/or its accessories while fitted on the vehicle due to: <ul style="list-style-type: none"> (i) Fire, explosion self-ignition or lightning; (ii) Burglary, housebreaking or theft; (iii) Riot and strike; (iv) Earthquake (Fire and Shock Damage); (v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; (vi) Accidental external means; (vii) Malicious act; (viii) Terrorist activity; (ix) whilst in transit by road rail inland - waterway lift elevator or air; (x) Landslide, rockslide. 	Section I – Loss of or Damage to The Vehicle Insured
		2. Liability To Third Parties We will indemnify against legal liabilities with respect to the following arising out of accident of insured vehicle: <ul style="list-style-type: none"> a) Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured. b) Damage to property of the third party other than property belonging to the insured or held in trust or in the custody or control of the Insured. c) Legal liability for death or bodily injury to employees whilst travelling/getting in or alighting from insured's vehicle (including paid driver). 	Section II – Liability to Third Parties
		3. Personal accident cover for owner-driver (if opted and shown in the Policy Schedule) We will compensate for bodily injury/ death sustained by the owner-driver of the vehicle up to Rs. 15 lakhs during any one period of insurance.	Section III - Personal Accident Cover For Owner-Driver
7.	Add on Cover	Following Add-on covers are applicable under your policy. (Only Add-On covers opted by you and mentioned in the policy schedule will be applicable to your Policy) 1. Depreciation Waiver We will reimburse the total cost of parts replaced, due to loss or damage to	Add-on Wordings

		<p>the insured vehicle, without any deduction towards depreciation.</p> <p>2. Cost of Consumable We shall cover the cost of consumables, such as engine oil, gearbox oil, lubricants, nut & bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.</p> <p>3. Engine Protector This covers repair and replacement expenses for damage to internal parts of the engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly.</p> <p>4. Return to Invoice We will pay the financial shortfall between Insured's Declared Value (IDV) of the insured vehicle and on-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or stolen vehicle/total loss. On-road price includes registration fees, road tax & Insurance charges.</p> <p>5. Road Side Assistance This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval, fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle.</p> <p>6. Loss of Personal Belongings We will pay for the loss or damage to you and your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the vehicle.</p> <p>7. Key Replacement We will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then we will reimburse you for the cost of replacing your locks and keys including the labour cost for replacing the lock.</p> <p>8. Secure Towing (Higher Towing & Removal Costs) We will pay you the cost of towing the Insured Vehicle to the nearest garage/ service station in the event of the Insured Vehicle being disabled by any reason of loss or damage covered under section I of the policy.</p>	
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Sr. No	Add-On	Sum / Limit Insured	
1	Engine Protector	Actual cost of engine /gear box repair/replacement.	
2	Return to invoice	Invoice cost+ Registration Charges + Road Tax + Insurance Cost	
3	Key Replacement	Maximum liability of the company is dependent on the option exercised by the insured	
4	Road Side Assistance		
5	Cost of Consumable	Actual cost of consumable items	
6	Depreciation Waiver	Actual cost without deduction towards depreciation	
7	Daily Cash Allowances Benefit	Maximum liability of the company is dependent on the option exercised by the insured	
8	Loss Of Driving License/ Registration Certification	document recreation	
9	Loss of Personal Belongings	Maximum liability of the company is dependent on the option exercised by the insured	
10	Secure Towing (Higher Towing & Removal Costs	50000	
11	Hospital Daily Cash Cover	As opted in the policy	
12	Accidental Hospitalization Clause For Family	As opted in the policy	
13	Additional Expenses Coverage Clause (Emergency Hotel Or Transportation Expenses)	As opted in the policy	

8.	Loss Participation	Value as applicable ▪Compulsory deductible ▪Voluntary deductible ▪Theft excess	Endorsements
9.	Exclusions	<p>SECTION I</p> <p>LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <p>1. The Company shall not be liable to make any payment in respect of :-</p> <ol style="list-style-type: none"> Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages 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. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time ,and 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 drug. <p>SECTION II</p> <p>LIABILITY TO THIRD PARTIES</p> <p>The company shall not be liable in respect of death ,injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from</p> <p>SECTION III</p> <p>PERSONAL ACCIDENT COVER FOR OWNER-DRIVER</p> <p>The Company shall not be liable to pay in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1)</p>	<p>Section I- Loss of or Damage to The Vehicle Insured</p> <p>Section II – Liability to Third Parties</p> <p>Section III - Personal Accident Cover For Owner-Driver</p>

10.	Special Conditions and Warranties (if any)	NIL	Not Applicable															
11.	Admissibility of Claim	<div>1. You shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.</div> <div>2. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.</div> <div>3. In the event of any accident or breakdown, the vehicle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected, any extension of the damage or any further damage to the vehicle shall be entirely at your own risk.</div> <div>4. If the claim is for theft, insured should report to the Police as well as insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</div> <div>5. We shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.</div> <div>6. The driver at the time of accident holds a valid & effective driving license.</div> <div>7. The insured vehicle is driven in within the specified geographical limits.</div> <div>8. Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear & Tear</div> <div>Sample Claims Calculation:</div> <table><tr><td>A</td><td>Gross Assessed Liability</td><td>₹20,000</td></tr><tr><td>B</td><td>Less: Depreciation (if applicable)</td><td>(₹4,000)</td></tr><tr><td>C</td><td>Net Assessed Liability (A-B)</td><td>₹16,000</td></tr><tr><td>D</td><td>Less: Compulsory Deductible</td><td>(₹2,000)</td></tr><tr><td>E</td><td>Net payable amount (C-D)</td><td>₹14,000</td></tr></table> <div>• Claims will be admissible under Third Party Liability Claims only if your vehicle has caused accidental bodily injury or damage to property of third party.</div>	A	Gross Assessed Liability	₹20,000	B	Less: Depreciation (if applicable)	(₹4,000)	C	Net Assessed Liability (A-B)	₹16,000	D	Less: Compulsory Deductible	(₹2,000)	E	Net payable amount (C-D)	₹14,000	Section: Claims Procedure
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		<ul style="list-style-type: none"> Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver. The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal. 	
12.	Policy Servicing - Claim Intimation and Processing	<p>The insured/ claimant may intimate claim at the below mentioned details-</p> <ul style="list-style-type: none"> Policy Servicing – Claim Intimation and Servicing <ul style="list-style-type: none"> Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030 Website: www.universalsompo.com Pulz app from Play Store Details of designated company officials to be contacted in time of claim Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of company official to be contacted for any concerns/queries regarding the claim. Surveyor Appointment and contact details will be sent to Insured on the mobile number/email Details of procedure to be followed for cashless service as well as for reimbursement of claim <ul style="list-style-type: none"> Intimation of claim to Insurance Company through various mediums available Deputation of surveyor by Insurance Company Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required. Upon submission of repair invoice to Insurance Company in case of 	Section: Claims Procedure

		<p>cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. The insurance claim amount will be paid directly to the network garage.</p> <ul style="list-style-type: none">• In case of reimbursement claims, Insured will have to submit repair invoice in original and any other documents are pending. The Claim amount will be reimbursed to insured. <ul style="list-style-type: none">• Turn Around Time (TAT) for claims settlement <table border="1"><tr><td>Initial Survey</td><td>Within 24 hours from the time of intimation of claim to Insurance Company</td></tr><tr><td>Obtaining Survey report by Insurance Company</td><td>Within 15 days of allocation</td></tr><tr><td>Approval /Rejection of Claim after receiving first/addendum survey report</td><td>With 7 days from the date of receipt of Survey Report with all relevant claim documents.</td></tr></table> <ul style="list-style-type: none">• Escalation Matrix when TAT is not satisfied For lack of a response or if the resolution still does not meet your expectations, you can write to <ul style="list-style-type: none">• Level 1: contactclaims@universalsompo.com• Level 2- grievance@universalsompo.com• Level 3- gro@universalsompo.com	Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company	Obtaining Survey report by Insurance Company	Within 15 days of allocation	Approval /Rejection of Claim after receiving first/addendum survey report	With 7 days from the date of receipt of Survey Report with all relevant claim documents.	
Initial Survey	Within 24 hours from the time of intimation of claim to Insurance Company								
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13.	Grievance Redressal and Policyholders Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through: Toll Free @ 1-800-224030/1-800-2004030 Email of Grievance Redressal Officer at Contactus@universalsompo.com Write to us at (courier/ post):</p>	Section: Grievances						

		<p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit the Servicing Branch mentioned in the policy Document</p> <p>Insurance Ombudsman</p> <p>If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.universalsompo.com.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)</p>	
14.	Obligations of the Policyholder	<ol style="list-style-type: none"> 1. You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. 2. In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately 3. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. <ol style="list-style-type: none"> a) Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any. b) Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant 4. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of 	Section: Conditions

		commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy	
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Declaration by the Policyholder:

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

Place:

Date:

(Signature of the Policyholder)

*Please read carefully the Customer Information Sheet (CIS) of your policy and acknowledge having received and noted the contents.
Your acknowledgement will be deemed if no response is received within 15 days.*