

CUSTOMER INFORMATION SHEET

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

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| 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 | Not Applicable |
| 2. | Unique Identification Number (UIN) allotted by IRDAI | IRDAN134RP0004V02200708 | 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 |

| <p>5.</p> | <p>Sum Insured / Motor Insured Declared Value Scope</p> | <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 border="1" data-bbox="616 1181 1697 1444"> <thead> <tr> <th>Nature of injury</th> <th>Scale of Compensation</th> </tr> </thead> <tbody> <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</td> <td>100%</td> </tr> </tbody> </table> | 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 | 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> |
|---|---|---|------------------|-----------------------|----------|------|---|------|---|-----|--|------|---|
| 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 | 100% | | | | | | | | | | | | |

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| | | named above | |
| | | Third Party Property Damage- Rs.6000/Rs. 7.5 lakhs PA Cover (other than Owner Driver)- Upto 2 lakh | |
| 6. | Policy Coverage | <p>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:</p> <p>(i) Fire, explosion self-ignition or lightning; (ii) Burglary, housebreaking or theft;</p> <p>(iii) Riot and strike; (iv) Earthquake (Fire and Shock Damage);</p> <p>(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; (vi) Accidental external means;</p> <p>(vii) Malicious act; (viii) Terrorist activity;</p> <p>(ix) whilst in transit by road rail inland - waterway lift elevator or air; (x) Landslide, rockslide.</p> | Section I – Loss of or Damage to The Vehicle Insured |
| | | <p>2. Liability To Third Parties We will indemnify against legal liabilities with respect to the following arising out of accident of insured vehicle:</p> <p>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.</p> <p>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.</p> <p>c) Legal liability for death or bodily injury to employees whilst travelling/getting in or alighting from insured's vehicle (including paid</p> | Section II – Liability to Third Parties |

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| | | driver). | |
| | | <p>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.</p> | Section III - Personal Accident Cover For Owner-Driver |
| 7. | Available Add on for the said Product | <p>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)</p> <p>1. Depreciation Waiver We will reimburse the total cost of parts replaced, due to loss or damage to 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</p> | Add-on Wordings |

accommodation, and pickup of the repaired vehicle.

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.

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.

8. Tyre & Rim Secure

We will reimburse repair or replacement of the tyre (s) & tube (s) fitted to the insured vehicle if it is damaged due to Burst, Cut, and Bulge including labour cost.

9. 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.

10. Daily Cash Allowances Benefit

If the insured vehicle is damaged by a covered peril under Section 1 (Own Damage), we offer fixed allowance will be paid per day if the vehicle is in garage.

11. Battery Protect Cover

Standard Motor Package Policy is extended to cover the expenses incurred in repair or replacement of battery in EV(Electric Vehicle) & HEV (Hybrid Electric Vehicle) system (whether they form part of or taken & fitted to the Insured Vehicle) due to consequential damages arising out of water ingress, short circuit & perils covered under section I of the policy.

12. Power Cable and Charger cover

Standard Motor Package Policy is extended to cover the expenses incurred in repair or replacement of Charger & Adapter in EV(Electric Vehicle) & HEV (Hybrid Electric Vehicle) system (whether they form part of or taken & fitted to the Insured Vehicle) due to consequential damages arising out of water ingression, short circuit & perils covered under section I of the policy.

13. Battery charging support cover

Insured will be extended assistance support in case of spot charging required, or assistance with cable or charger or towing the vehicle to nearest workshop or charging station.

14. EMI Protection

The company will pay total liable EMI (Equal monthly instalment) to the insured if 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.

15. Vehicle Cyber Protection

The add-on aims to provide coverage against financial loss sustained by insured as a result of cyber incident or while the same was being charged at a charging station only in case it is directly being linked with the vehicle or results into burglary/theft of funds. Insured will be provided for the reimbursement cost incurred towards restoring or recovering the vehicle data, cost incurred towards involvement of IT expert, resolving ransomware attack etc. upto SI limit specified in the policy

16. Wrong Fuel Cover

This add-on provides cover for accidental filling of fuel tank with wrong fuel for the insured vehicle.

17. Hospital Daily Cash Cover

In The Event Insured Suffering From An Accidental Injury Involving The

Insured Vehicle Leading To A Hospitalization As An Inpatient The Company Will Pay An Amount Of Rs.2000/- As Per Day Hospitalization Charges For Maximum Upto 30 Days Subject To Submission Of Documents In Support Hospitalization Due To Accidental Damages To Insured Vehicle.

18. Accidental Hospitalization Clause For Family

This Cover Provides Financial Protection To Insured Individuals And Their Family Members In The Event Of Hospitalization Due To Accidental Injuries.

19. Additional Expenses Coverage Clause (Emergency Hotel Or Transportation Expenses)

The Cover 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 En-Route 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.

20. Hydrostatic Lock

It provides coverage for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

21. Pay less to drive less

Under this feature, the Company shall be liable to indemnify the losses under section-1 only up to the number of kilometers opted for by the

customer. Customer shall have to declare & opt for maximum number of kilometers

22. Drive less to pay less

By opting for this cover, If the Insured has driven the Insured vehicle within the number of kilometres limit as opted in the policy schedule, then the Company will provide discount on renewal after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers.

23. Preferred Garage Network

Under this add-on cover, the insured shall be eligible for a discount on own damage premium if he/she agrees to repair their damaged vehicle in any of Company's preferred list of workshops/garages as updated on Company's website.

24. Emergency Assistance Services

The company will provide the services such as Medical Consultation, Evaluation and Referral, Emergency Medical Evacuation, Medical Repatriation (Transportation) etc. in case the insured is away more than 150 KM's from their residential address as provided in the policy.

25. No Fault Protection

Under this cover, the Insured shall be allowed to retain the No Claim Discount during next renewal despite occurrence of any loss or damage to the insured vehicle due to the following perils:

- Damage to only windshield glass of the parked insured vehicle by external object
- Loss due to Flood/Earthquake/AOG perils to the insured parked vehicle

26. Additional Personal accident cover

The Additional Personal Accident Cover extended coverage beyond the

basic personal accident cover 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.

27. Preferred services

This add-on cover comprises of multiple services such as Pick-up & drop, AMC, Vehicle repair services, doorstep fitment services. It is designed to serve convenience to policyholders.

28. Pet Cover

Under this cover, the Insured is indemnified for bodily injury or death of a pet who is onboard during an accident.

29. Insurance at manufacturing selling price

It provides coverage for the vehicle's original manufacturing selling price (MSP) in case of total loss or theft. This add-on ensures that the policyholder receives compensation equivalent to the vehicle's original purchase price.

30. Loss Of Driving License/ Registration Certification

It Provides Coverage For The Expenses Incurred In Case The Insured Individual Loses Their Driving License Or Vehicle Registration Certificate.

31. NCB Protector

The No Claim Bonus (NCB) Protector add-on cover helps policyholders protect their accumulated NCB in case they make a claim during the policy period.

| Sr. No | Add-On | Sum / Limit Insured |
|--------|------------------|---|
| 1 | Engine Protector | Actual cost of engine /gear box repair/replacement. |

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| | | 2 | NCB Protector | N.A. | |
| | | 3 | Return to invoice | Invoice value+ Registration Charges + Road Tax + Insurance amount | |
| | | 4 | Key Replacement Cover | As opted in the policy | |
| | | 5 | Road Side Assistance | N.A. | |
| | | 6 | Cost of Consumable | Actual cost of consumable items | |
| | | 7 | Depreciation Waiver | Actual cost without deduction towards depreciation | |
| | | 8 | Daily Cash Allowances Benefit | As opted in the policy | |
| | | 9 | Insurance at manufacturing selling price | Invoice cost | |
| | | 10 | Loss Of Driving License/ Registration Certification | Document recreation | |
| | | 11 | Tyre & Rim Secure | No. of tyres limited to 4 | |
| | | 12 | Loss of Personal Belongings | As opted in the policy | |
| | | 13 | Secure Towing (Higher Towing & Removal Costs) | As opted in the policy | |
| | | 14 | Wrong Fuel Cover | N.A. | |
| | | 15 | Hospital Daily Cash Cover | As opted in the policy | |
| | | 16 | Accidental Hospitalization Clause For Family | As opted in the policy | |
| | | 17 | Additional Expenses Coverage Clause (Emergency Hotel Or Transportation Expenses) | As opted in the policy | |
| | | 18 | Hydrostatic Lock | Actual cost of engine /gear box repair/replacement. | |
| | | 19 | Pay less to drive less | N.A. | |
| | | 20 | Drive less to pay less | N.A. | |

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| | | 21 | Preferred Garage Network | N.A. | | | |
| | | 22 | Emergency Assistance Services | N.A. | | | |
| | | 23 | No Fault Protection | N.A. | | | |
| | | 24 | Additional Personal accident cover | As opted in the policy | | | |
| | | 25 | Preferred services | N.A. | | | |
| | | 26 | Pet Cover | As opted in the policy | | | |
| | | 27 | Battery Protect | Value of battery | | | |
| | | 28 | Vehicle Cyber Protection | As opted in the policy | | | |
| | | 29 | Power Cable and Charger cover | Value of Charger & Adapter | | | |
| | | 30 | EMI Protection | As opted in the policy | | | |
| | | 31 | Battery charging support cover | N.A. | | | |
| | | | | | | | |
| 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>The Company shall not be liable to make any payment in respect of :-</p> <p>a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages</p> <p>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.</p> <p>c. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time ,and</p> <p>d. Any accidental loss or damage suffered whilst the insured or any</p> | | | Section I- Loss of or Damage to The Vehicle Insured | | |

person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drug.

**SECTION II
LIABILITY TO THIRD PARTIES**

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

**SECTION III
PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**

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) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

General Exclusions

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 or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or 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

Section II – Liability to
Third Parties

Section III - Personal
Accident Cover For Owner-
Driver

General Exclusions

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| | | <p>loss.</p> <p>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;</p> <p>6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>7. We will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.</p> <p>8. DEDUCTIBLE: We 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.</p> | |
| 10. | Special Conditions and Warranties (if any) | NIL | Not Applicable |
| 11. | Admissibility of Claim | <p>1. You shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.</p> <p>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.</p> <p>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.</p> | Section: Claims Procedure |

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.
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.
6. The driver at the time of accident holds a valid & effective driving license.
7. The insured vehicle is driven in within the specified geographical limits.
8. Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear & Tear

Sample Claims Calculation:

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|----------|------------------------------------|----------|
| 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 |

- 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.
- 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

The insured/ claimant may intimate claim to IC NAME via–

- Policy Servicing – Claim Intimation and Servicing
 - Toll free numbers: 1800-22-4030 / 1800-200-4030, Senior citizen number: 1800-267-4030
 - Website: www.universalsompo.com

Section: Claims Procedure

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| | | <ul style="list-style-type: none"> ☐ 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 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. • 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. • Turn Around Time (TAT) for claims settlement | |
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| | | <table border="1"> <tr> <td data-bbox="728 220 1218 331">Initial Survey</td> <td data-bbox="1218 220 1787 331">Within 24 hours from the time of intimation of claim to Insurance Company</td> </tr> <tr> <td data-bbox="728 331 1218 411">Obtaining Survey report by Insurance Company</td> <td data-bbox="1218 331 1787 411">Within 15 days of allocation</td> </tr> <tr> <td data-bbox="728 411 1218 523">Approval /Rejection of Claim after receiving first/addendum survey report</td> <td data-bbox="1218 411 1787 523">With 7 days from the date of receipt of Survey Report with all relevant claim documents.</td> </tr> </table> | 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 | | | | | | | | |
| 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. | | | | | | | | |
| | | <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"> <input type="checkbox"/> Level 1: contactclaims@universalsompo.com <input type="checkbox"/> Level 2- grievance@universalsompo.com <input type="checkbox"/> Level 3- gro@universalsompo.com | | | | | | | |
| 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): Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Visit the Servicing Branch mentioned in the policy Document</p> <p>Insurance Ombudsman 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</p> | Section: Grievances | | | | | | |

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| | | <p>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 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 | Section: Conditions |

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.*