

USGI – Pradhan Mantri Fasal Bima Yojana

SALES LITERATURE/PROSPECTUS

USGI – Pradhan Mantri Fasal Bima Yojana is the Insurance Product designed to provide insurance protection against losses in crop yield resulting from unforeseen events. It provides payout against reduction in crop loss/damage arising out of unforeseen events.

Scope of Cover

Universal Sompo General Insurance Company's – Pradhan Mantri Fasal Bima Yojana seeks to financial support to farmers suffering crop loss/damage arising out of unforeseen events & stabilize the income of farmers. Policy provides coverage to all farmers including sharecroppers and tenant farmers.

All farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered compulsorily. The Scheme would be optional for the non-loanee farmers.

Coverage of Risks

a. Prevented Sowing / Planting Risks:

In case farmer of an area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions, such insured farmer who failed to sow/ plant (but otherwise has every intention to sow/ plant and incurred expenditure for the purpose), shall be eligible for indemnity. The indemnity payable would be a maximum of the percentage of sum insured as prescribed in the schedule. The scale of payment for different crops will be as shown in the schedule. Having received indemnity based on prevented sowing/planting, the insurance cover is automatically terminated.

b. Standing Crops (Sowing to Harvesting): Insurance is provided to cover yield losses due to non-preventable risks, viz.:

- i. Natural Fire and Lightning
- ii. Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- iii. Flood, Inundation and Landslide
- iv. Drought, Dry spells
- v. Pests/ Diseases etc.

c. Post-Harvest Risks:

Coverage is available only up to a maximum of 2 weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rain and unseasonal rains.

d. Localized Calamities:

Loss/ damage resulting from occurrence of Identified localized risks of hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

General Exclusions

We will not pay for

1. The burning of the Crop by order of any public authority or subterranean fire.
2. Consequential loss whether or not caused by a peril covered under the Policy.
3. Malicious, wilful act or gross negligence of the Insured or any of his representative(s) or employee(s).
4. Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.
5. Instances where recognized good farming and harvesting practices have not been followed.
6. Controllable diseases, weeds and/or controllable insect infestations.
7. Theft / clandestine sale of the Crop.
8. Intentional destruction of the Crop.
9. Poor Crop stands due to defective seed or sampling.
10. Action of birds and animals.
11. Loss occurring prior to the Policy Period.
12. Loss or damage due to or contributed to by the Insured having caused or suffered anything whereby the risks hereby insured against were unnecessarily increased;
13. Any peril not specifically covered under the Policy.
14. Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
15. Any damage to harvested Crops and crop in transit.
16. Any Crop which has been harvested prior to inspection by our loss assessor or without the consent of the Company upon happening of a claim.
17. Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion, loot or pillage in connection therewith.
18. Any loss to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.
19. Any expenses whatsoever incurred by an Insured Person in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/yield.
20. This insurance does not cover losses caused by earthquake, mudflow, earth sinking, earth rising and /or volcanic activity.

21. This policy does not cover losses due to breakdown of irrigation equipment or part thereof.

Crops Covered

The following crops are eligible for coverage at present:

KHARIF	All foodgrain and Oilseeds crops (all Cereals, millets, Pulses and Oilseeds crops.)
RABI	All foodgrain and Oilseeds crops (all Cereals, millets, Pulses and Oilseeds crops.)
Kharif and Rabi	Annual Commercial / Annual Horticultural crops

In respect of each Reference Unit Area, the crops to be covered would be notified by the SLCCCI, whereupon would be referred to as “Notified Crops”. The crops listed above are only indicative & not exhaustive; any addition/deletion may be considered by USGI.

Sum Insured

1. Sum Insured per hectare for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee, and would be pre-declared by SLCCCI and notified. No other calculation of Scale of Finance will be applicable.
2. Sum Insured for individual farmer is equal to the Scale of Finance per hectare multiplied by area of the notified crop proposed by the farmer for insurance. (Area under cultivation shall be expressed in hectare).
3. Sum insured for irrigated and un-irrigated areas shall be separate.

Premium

The detailed structure of Premium Payable by the Insured is tabled below.

SEASON	Crops	Maximum Insurance Charges payable by farmer (% of Sum Insured).
KHARIF	All foodgrain and Oilseed crops.	2.0% of SI or Actuarial rate, whichever is less.
RABI	All foodgrain and Oilseed crops.	1.5% of SI or Actuarial rate, whichever is less.
Kharif & Rabi	Annual Commercial/Horticultural Crops	5% of SI or Actuarial rate, whichever is less.

The difference between actuarial rate and rate of Insurance charges payable by farmers shall be treated as Rate of Normal Premium Subsidy, which shall be shared equally by Centre & State.

Legal ownership of land

It is important to note that during the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated. The Insured shall provide to Us

such title deeds and other documents as may be required for verification of the Insured Person's ownership of the agricultural land. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

General Conditions:

1. Notice

You will give every notice and communication in writing to our office through which this insurance is effected.

2. Mis-description

This Policy shall be void-ab-initio and premium paid shall be forfeited by Us in the event of misrepresentation, mis-description or non-disclosure of material facts by You. Non-disclosure shall include non-intimation of any circumstances which may affect the acceptance of the proposal and Insurance cover granted.

3. Changes in Circumstances

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your landholding etc. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

4. Fraud

All benefit under this Policy shall be forfeited and the Policy shall be treated as void in case of any fraudulent claims or if any fraudulent means are used by You or anyone acting on Your behalf to obtain any benefit under this Policy.

5. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions, warranties, special conditions and endorsements to and of this Policy in so far as they relate to anything required to be done or to be complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

6. Contribution

If at any time any defined peril giving rise to a claim under this policy, the Insured has any other Insurance in force in respect of his Crops, whether or not such insurance is valid or collectible, the Company shall be released from all liability in connection with such Crops unless the agreement of the Company to such other Insurance is endorsed on this Insurance.

If the agreement of the Company to such other Insurance is endorsed on this Insurance, the Company shall be liable under this Insurance for the excess beyond any amount insured by such other Insurance in respect of such Crop, whether or not such other Insurance is valid or collectible.

7. Salvage and Recoveries:

You shall dispose of any salvage and recoveries to the best advantage and the amount realised shall belong to Us. However, You shall take all reasonable measures to avoid or minimize the Production Shortfall.

8. No constructive Notice :

Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

9. Notice of charge etc.

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company.

10. Right to Inspect

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall, in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required to do so by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

11. Forfeiture of Policy

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy; or, if the loss be occasioned by the wilful act, or with connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within three months after such rejection, or (in the case of an arbitration taking place in pursuance of Condition (Arbitration) of the Policy) within three months after the arbitrator or arbitrators or umpire shall have made their award, all benefits under this Policy shall be forfeited.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers under this Policy, all benefits under this Policy shall be forfeited.

12. Nominated loss adjusters

It is agreed that in the event of a loss, if the Company so wishes, then the services of a loss adjusters shall be utilized for any investigation and for loss adjustment; the fee and other service charges for the investigation by the loss adjusters shall be borne by the Company

13. Condition of Average

If the insured Crops shall at the time of any loss be of greater value than the Sum Insured stated in the Schedule and calculated in accordance with the basis of indemnity (the Cropping Plan), the Insured shall only be entitled to recover hereunder such proportion of the said loss as the Sum Insured bears to the total value of the said Crop.

14. Time limitation

In no case whatsoever shall the Company be liable for any loss after the expiration of the Policy Period unless a claim is the subject of pending action or arbitration.

15. Sale, mortgage, lien or charge

Unless expressly described as such in this Policy or by endorsement hereon, no sum shall be payable hereunder by way of indemnity, compensation or otherwise in respect of any Crops which, during the currency of the period of insurance stated in the Schedule:

- a) the Insured sells or otherwise parts with any interest here on, whether temporarily or permanently;
or
- b) is subject to any mortgage, instrument by way of security, lien or charge or is held (whether by the Insured or by any other person whatsoever) on trust, hire or commission.

16. Change of risk:

If the interest in the Crops Insured passes from the Insured otherwise than by will or operation of law, the insurance ceases to attach unless the Insured, before the occurrence of any loss, obtains the sanction of the Company signified by endorsement upon the policy, by or on behalf of the Company.

The Insured shall within twenty-four (24) hours notify the Company by any means of communication and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or premium shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Insured whereby the risk is increased, unless the continuance of the cover provided under this Policy is confirmed in writing by the Company.

For any reason, if farmer changes the Crop planned earlier at the time of buying insurance, such changes should be intimated to Financial Institution at which insurance Proposal was submitted, within 30 days from the cut-off date for buying insurance, accompanied by sowing certificate or other relevant document to this effect issued by concerned official of the State at village level. Where required, the farmer will pay the difference in premium or company will refund difference in premium, as per the premium structure.

Any change or changes in management and key personnel as described in the Proposal form and additional information provided by the Insured are material and shall be advised to the Company accordingly.

17. Good crop husbandry

The Insured shall practice due diligence in the Crop husbandry, care in every respect for the Crops sown/planted and comply with all local requirement for the Crops insured under this Policy so as to minimize, diminish or avoid any loss or damage. The Insured is required to keep written records (log books) of all his farming activities during the whole Policy Period

18. Insurance of all Fields

The Insured must offer all of the fields upon which he grows Crops for insurance during the Policy Period.

19. Position after a claim

The Insured shall not be entitled to abandon any Crop/ Insured Area, whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

20. Subrogation

You shall do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which We are or would become entitled upon Us making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. You shall not prejudice these subrogation rights in any manner and shall provide Us with whatever assistance or cooperation is required to enforce such rights.

Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and Our costs and expenses of effecting a recovery, where after We shall pay any balance remaining to You.

21. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.

22. Duties after a loss

In case of a probable loss to the Crops insured under this Policy, You must comply with the following:

- a) Give the Company written notice within 48 hours after the occurrence.
- b) If a probable loss is determined after harvest begins on an insured Crop, notice must be given immediately and a representative sample of the unharvested Crop (at least 2 meters wide and the entire length of the Field) must remain unharvested, unless the Company gives the Insured his written consent to harvest the representative sample.
- c) Give promptly notice to the Company if, during the period before harvest, the Insured's Crop is damaged to the extent that the Insured does not expect to further care for the Crop or harvest it, or if the Insured wants the Company consent to put the Field to another use, or additional damage occurs after consent to put the Field to another use is given.
- d) Leave intact any Field which is not to be harvested until the Company makes an inspection of the same.
- e) Upon the Company request, provide a complete harvesting and marketing record of each Crop, including separate records showing the same information for production from any uninsured Field.
- f) Sign a withdrawal of claim when the Company's inspection of the Crop determines that there is no payable loss under the terms of this policy.
- g) It shall be a condition precedent to the payment of any indemnity that the Insured makes available to the Company any and all information requested by the Company and allow his access to the Crops insured to permit him to verify and substantiate the total production of the Crop insured under this policy by insurance unit.

Note: - The Company may reject any claim for indemnity submitted by You and no indemnity payment will be made if any of the requirements of this section are not met.

23. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the

dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as herein provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is understood, however, that the Insured shall have the right at all times during currency of the Policy to communicate only with the leading or issuing office in all matters pertaining to this insurance.

However, under Government sponsored schemes, disputed claims / sub-standard claims, if any, will be referred through SLCCCI to Government Of India (GOI) for consideration by Us; and decision of GOI in case of any interpretation of provisions of scheme or disputes will be binding on State Govt. / Insurance Company / Banks and the farmers.

24. Disclaimer Clause

If We shall disclaim Our liability for any claim and such claim shall not have been made subject matter of suit in a court of law within 12 (twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

25. Geographical Limit

The geographical scope of this Policy will be limited to the awarded cluster in Karnataka and all claims shall be payable in Indian Currency only.

26. Protection of Policy Holder's Interest

In the event of a claim, if the same is found admissible under the Policy, the Company shall make an offer of settlement or convey the rejection of the claim within 30 days of receipt of all relevant documents and Investigation/ Assessment Report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7 days of Your acceptance of Our offer.

27. Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

28. Limitation Period

(a) In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the date on which the claim under this Policy is made or the intimation is given by the Company to the Insured, if the Insured fails to produce or deliver such documents or details as may be required by the Company in connection with the processing of the claim, unless the claim is the subject matter of any pending action or arbitration.

(b) It being expressly agreed and declared that, if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

29. Insurable Interest

During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. You shall provide to the

Company such title deeds and other documents as may be required by the Company for verification of the Insured Person's ownership of the agricultural land. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

30. Legal Ownership

During the Period of Insurance, the Insured shall possess all legal ownership rights with regard to the Property and/or Crop Cultivated. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Property and/or Crop Cultivated. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

31. Change in Insurable Interest

You/transferee will intimate the transfer of interest to the Company. In case such transfer of interest is not accepted by the Company in writing, all covers under this Policy shall cease.

32. Customer Service

In case the insured is aggrieved in any way, the insured may contact the Company at the specified address, during normal business hours

33. Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

General Warranties:

It is warranted that:

1. Our liability in respect of the coverage under this Policy shall not exceed the Sum Insured set against each Insured Person in the Schedule.
2. During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. You shall provide to Us such title deeds and other documents as may be required by Us for verification of the Insured Person's ownership of the agricultural land. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

Eligible discounts:

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

- Location of the District
- Data quality and trend
- Volatility in the past yield

Endorsement applicable

Agreed Bank Clause:

It is hereby declared and agreed:-

That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.

That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties Insured hereunder.

That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this Policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.

That this Insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the subject insured matter by reason of operation of Condition 3 of Policy (Observance of terms and conditions) except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this Insurance shall not be invalidated by any act or omission on the part of any other party Insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby Insured or any building in which the goods Insured under the Policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this Insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from the time when such increase of risks first took place and It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this Policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

SETTLEMENT OF CLAIMS:

In case of adverse seasonal conditions during crop season, claim amount up to percentage (as given in the schedule) of likely claims would be released subject to adjustment against the claims assessed on yield basis. The on account payment will be considered only if the expected yield during the season is less than the percent (as shown in the schedule) of normal yield. The criteria for deciding on-account payment of claims shall be based on proxy indicators such as rainfall data, other weather data, satellite imagery and crop condition reports by district level state government officials, supported by media reports. The State's notification should also spell out all the necessary details in this regards.

Claim Documents:

The Insured shall be required to furnish the following for or in support of a claim under the Policy:

1. Duly completed claim form;

2. Land records as per Government norms;
3. Certificate from certifying agency nominated by Government or authorized by the Company.
4. Copy of Certificate of Insurance.
5. Other than Government subsidized scheme, two photographs of damaged or loss incurred area of Crop which shows the loss under the Policy.
6. Sowing Certificate or other relevant document to this effect.

Procedure for settlement of claims:

- a. Upfront premium subsidy from Government of India and concerned State/UT should have been received for the season, by USGIC to enable to settle the claim.
- b. In case of widespread calamity (end of season claims), once yield data is received from State Government as per the cut-off-dates decided, claims will be worked out as per Declarations/ proposals received from banks /channel partners / insurance intermediaries for each notified area and crops and claims will be approved by Competent Authority of USGIC..
- c. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/ nodal banks; and banks branches/ PACs at grass root level, will credit into accounts of individual farmers within a week of receipt of funds from the us and shall provide a certificate to the us along with list of farmers benefited. Bank Branch shall also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.
- d. In case of farmers covered on voluntary basis through intermediaries, payable claims will directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries shall also be uploaded on the crop insurance portal immediately.
- e. In case of claims under prevented/failed sowing, localized calamities, postharvest losses; we will process the claims after assessment and shall release the claims as per procedure given in the relevant sections above.
- f. We shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.
- g. Disputed claims/sub-standard claims, if any will be referred within three months of claim disbursement through SLCCCI/ State Government to DAC & FW for consideration and decision of DAC & FW in case of any interpretation of provisions of scheme or disputes will be binding on State Government / USGIC / Banks and the farmers.

Universal Sompo General Insurance Co. Ltd.

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

Toll Free Numbers: 1-800-224030 or 1-800-2004030 Crop help line no: 14447 (Others), Karnataka: 1800-200-5142

E-mail Address: contactus@universalsompo.com.

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

Claims Disclaimer

In the unfortunate event of any eventuality resulting into a claim on this Policy, please intimate the mishap IMMEDIATELY to Our Call Centre at Toll Free Numbers on 1-800-22-4030 or 1-800-200-4030. Please note that no delay should be allowed to occur in notifying a claim on the Policy as the same may prejudice liability.

In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the Policy.

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
- 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

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@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.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, 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/>

Information about Us

- **Universal Sampo General Insurance Company Limited**
- **Address Web:** www.universalsompo.com.
- **E-mail:** contactus@universalsompo.com
- **Customer Service:**
- **Toll Free Numbers:** 1800-200-4030/ 1800-22-4030

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.

Disclaimer: The above information is only indicative in nature. For full range of benefits available and the conditions and exclusions applicable under the policy, kindly refer to the policy wordings.

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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.

*****END*****