



Stand-Alone Motor Own Damage Policy - Private Car

IRDAN134RP0001V01201920
PROSPECTUS

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
REGISTERED OFFICE:

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

24/7 CUSTOMER CARE NUMBER: 1-800-224030/1800-200-4030

EMAIL: contactus@universalsompo.com

WEBSITE: www.universalsompo.com

IRDA of India Registration Number: 134

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

What does this Policy cover?

Coverages available:

Section I - Loss Of Or Damage To The Vehicle Insured

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

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

- a. consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages.
- b. damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- c. Loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time, and
- d. any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

Extent of Insurance Covers

Cover Selected	Sum Insured Limit
PA Cover (other than Owner Driver)	Upto 2 lakh
Cumulative Personal Accident cover for Owner driver	Upto 15 lakh
Vehicle IDV	Vehicle IDV Calculation Method Ex-showroom price * depreciation scale as per vehicle age = IDV 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

Sum Insured, Insured's Declared Value (IDV)

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

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

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

The Schedule of Depreciation for Fixing IDV of the Vehicle

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

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

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

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

Eligible Discounts

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

- Risk Segment
- Geographical Categorization
- Age of the vehicle
- Claims history
- Fuel Type

The below add-ons covers can be opted by the insured on payment of additional premium to eliminate the policy level exclusions.

- Depreciation waiver
- Cost of Consumables

- Engine Protect
- Tyre Secure
- Hydrostatic Cover
- Wrong Fuel Cover

AVAILABLE ADD-ONS

1. Depreciation waiver

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

Plan A: The cover is applicable for every partial loss claim during the policy period.

Plan B: The cover is applicable for maximum 2 [two] partial loss claims during the policy period.

Plan C: The cover is applicable for maximum 1 (one) partial loss claim during the policy period.

Conditions:

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

Exclusions:

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

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

2. Return to Invoice

In consideration of the payment of an additional premium by the insured and realized by the insurer, notwithstanding anything to the contrary contained in the policy, the Company hereby extends the policy to cover the losses in the event of Total Loss (TL) or Constructive Total Loss (CTL).

Benefit under this cover can be availed based on following options exercised by the insured subject to the conditions specified:

Plan A: Extensive coverage

the followings benefits are extended under this plan: -

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

Conditions:

- The sum of the registration expenses, road tax paid shall be subject to a maximum of 20% of original invoice price.
- Insurer can choose to provide reimbursement of "Return to invoice value" or may provide similar vehicle with higher model category.

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

Definition:

- Original invoice price** means the manufacturer's listed selling price (practically, ex- showroom price) of the complete built- in unit, as the vehicle insured at the commencement of insurance/renewal including the cost of construction of the body, or accessories or with cost of refurbishments specified, if any, without any adjustment for depreciation, as the case may be.
- Registration expenses** refers to the cost associated with officially registering and licensing a vehicle with the appropriate government authority.
- Road tax** would mean the amount net off the refund that might have been received from the RTO upon Total Loss/Constructive Total Loss/Total Theft of the insured vehicle.
- Insurance Premium** would mean premium paid under section I (own damage) of the policy. It will be refunded on pro-rata basis for the remaining policy period.

Plan B: Limited Coverage:

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

Conditions:

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

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

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

Exclusions:

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

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

3. Engine Protect

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

- Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock

- Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

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

Definitions

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

Exclusions

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

- Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
- Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the waterlogged area and/or repair of the vehicle.
- Claims where the repair has been carried out without prior approval of the Company.
- Depreciation of the replaced parts.
- Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
- Delay of more than 72 hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
- Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
- Normal wear and tear.
- Losses after payment of 3 [three] claims under this add on during policy period.

Conditions

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

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

4. Cost of Consumable

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

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

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

Claim payable limit as follows

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

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

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

Conditions:

- Claim under this add-on cover is accepted only if the claim under Section I (Own Damage) of the policy is admissible.
- The consumables not associated with admissible own damage under section I (own damage) of the policy shall not be covered.

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

5. Tyre Cover

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

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

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

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

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

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

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

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

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

Rim Secure:

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

Conditions:

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

Exclusions:

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

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

Conditions:

If damage to Tyre/tube and is due to accidental damage to the insured vehicle covered under “Own Damage” section of the Policy, Company’s liability under this cover will be restricted to the difference of depreciation percentage applied under “Own Damage” section and the unused tread depth (as mentioned above).

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s) of the insured vehicle.

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

Definitions:

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

6. Key Replacement Cover

This clause covers:

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

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

7. Loss of Personal Belonging

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

Conditions:

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

Exclusions:

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

Excess-Rs 1000/- each claim

8. Roadside Assistance

In consideration of the premium paid it is hereby understood and agreed that the company agrees to provide Roadside Assistance to the insured through the authorised vendor in case of breakdown of the insured vehicle. The services provided under the Roadside Assistance are as mentioned below:

- Breakdown Support over phone
- On-site minor repairs of the insured vehicle (such as Minor Electrical Work, Clutch Setting, Fuel line Bleeding, Brake Setting, Fan Belt Replacement) / arrangement of spare parts.
- Flat Tyre Support
- Transfer/Transportation in case of Mechanical & Accidental Breakdown.
- Arrangement of alternate keys in case of Locked/Lost keys
- Arrangement of emergency fuel (upto 10 litres) in case the vehicle runs out of fuel
- Battery Jumpstart
- Emptying of the fuel Tank
- Co-ordination for load transfer, extraction / removal from pit (only for Heavy Commercial vehicles)

Special Conditions:

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

Exclusions:

- This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
- Situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- Trivial problems (such as non-functional horn / speedometer /air conditioner, Broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilised.
- Cost of making duplicate keys

Territorial Scope:

The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured.

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

9. NCB Protector

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

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

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

10. Daily Cash Allowance Benefit

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

Plan A:

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

Plan B:

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

Conditions:

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

Exclusions:

Benefit for period of delay in taking delivery by the insured

11. Preferred Garage Network

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

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

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

Terms & Conditions:

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

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

12. Pay Less to Drive Less

13. and Drive Less to Pay Less

By opting for these add on covers, Insured is declaring and agreeing that Insured Vehicle will run for limited number of kilometres, as per plan opted and mentioned in the Policy Schedule, during the Policy Period.

Based on the selection of plan, Insured will be eligible for the discount after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers
 Insured can select any of the below options:

1. Pay Less to Drive Less

By opting for this cover, Insured has to declare the number of kilometres on the proposal form for which the Insured Vehicle will be driven during the policy period. After declaring the number of kilometres, the Company will provide discount after considering all the applicable discounts and loading on the base own damage premium including premium of add-on covers.

Terms and Conditions

- At the time of inception of the Policy, the Company will require Odometer reading of Insured's vehicle.
- Basis Odometer reading declaration given by Insured, the agreed discount will be offered in the Policy.
- In case the Kilometres declared has expired, Insured has to intimate the Company and has to recharge/regularize the policy by paying the additional applicable premium.
- In case of mid-term cancellation of base Policy or transfer of Policy, then the Company has the right to recover discount offered on pro-rata basis.
- If the Kilometre reading at the time of claim has exhausted the limit +10% (Margin) then claim would be paid with the principal of under-insurance to an extent of premium shortfall.

Example

If 10% discount is provided and Kilometre limit of 10000 kms was opted, then at the time of claim, if Kms have exceeded 11000 kms then claim would be settled @ 90% of the approved liability.

- A. In case the insured has exceeded the limit specified as per point 5 above, and the Insured has not intimated the Company and has not regularized the policy by paying the additional applicable premium, then the claim would be settled on the basis of under Insurance i.e., the claim would be adjusted against the shortfall applicable that the Insured was supposed to pay to regularize the policy.

For E.g. If the insured is required to make a payment of 25% of the premium on base policy, then the claim would be under settled to the extent of 25% on the claim amount.

b. On renewal, if the insured opts for this cover, then he/she will again have to declare the kilometres that he/she would be driving on the proposal form and accordingly the agreed discount would be provided.

- If the Insured has not exceeded the declared kilometres and there is claim in the policy, then the claim would be settled as per the guidelines applicable
- If the Insured has exceeded the declared kilometres and there is no claim in the policy, then the additional applicable amount that the insured was required to pay to regularize the policy would be adjusted on renewal.
- This add on cover cannot be opted in mid-term of Policy and can be offered only at the inception or renewal of the policy.
- Cover will be transferred to new owner along with own damage cover in case there is any request for transfer of interest.

2. 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.

Terms and Conditions:

- At the time of inception of the Policy, the Company will require Odometer reading of Insured's vehicle.
- If the insured has driven the vehicle within the declared kilometres, agreed discount would be applicable on renewal.
- If the insured has exceeded the declared kilometres, discount would not be provided on renewal. On renewal of Policy, if the Insured opts for this cover, then he/she will have to declare the kilometres that he/she will drive.

- If the insured has exceeded the declared kilometres at the time of claim, there will be no impact on the claim amount settled
- This add on cover cannot be opted in mid-term of Policy and can be offered only at the inception or renewal of the policy.
- Cover will be transferred to new owner along with own damage cover in case there is any request for transfer of interest.

Exclusions (Pay Less to drive Less & Drive Less to Pay Less)

Exclusions as applicable under Section 1 of Insured's Private Car Insurance Policy will also be applicable to this Add-on Cover.

14. Secure Towing (Higher Towing & Removal Costs)

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

15. Additional Expense Coverage Clause - (Emergency Hotel or Transportation Expenses)

We shall reimburse you the cost of expenses incurred for accommodation for overnight stay and /or those for travel to your place of residence or nearest city on your itinerary, necessarily incurred in the event of your vehicle meeting with an accident 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.

Conditions:

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

16. Accidental Hospitalisation Clause for Family

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

Conditions:

- The claim for accidental damages to insured vehicle should be payable as per Policy conditions
- Sum insured will range from Rs 100000 to Rs 500000 in units of Rs 100000
- Family shall mean –self, spouse and upto 2 dependent children of age not greater than 25 years
- Age limit for family members 65 years
- Condition of Contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein. The Payment is irrespective or independent of the liability under the main Motor Package Policy.

WHAT WE EXCLUDE

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

14. Hospital Daily Cash Cover

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

Conditions:

- The claim for accidental damages to insured vehicle should be payable as per Policy conditions
- There is an Option to include named family members by payment of additional premium for each member named
- Family shall mean –self, spouse and upto 2 dependent children
- Age limit for family members 65 years
- Condition of contribution shall not be applicable, however expenses claimed under any other policy cannot be again claimed for, only excess expenses (not paid under the other Policy) can be covered herein.

18. Loss of Driving License / Registration Certificate

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

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

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

19. Insurance at Manufacturing selling price

The Sum Insured for the Add On shall be the difference between the IDV and the Manufacturers' Selling Price of the vehicle as supported by the invoice of original purchase issued to you by dealer.

Conditions:

- The add-on is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle, whichever is earlier.
- The add-on is available to all classes of Motor Vehicles

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

20. Motor Private Car Hydrostatic Cover

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that the Company agrees to pay 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.

Special Conditions applicable:

- The insured should be the First Registered Owner and vehicle not more than (5) years from the date of start of cover.
- Repair or replacement in our Authorised Garages across India.
- The insured vehicle should be used only for Private Purpose (as per the terms and conditions of the policy schedule) and in case of Transfer of ownership, cover will cease.
- The following cover would be subject to an 'admissible claim' in Section I (with immediate intimation for retrieval of vehicle from water-logged area).
- In case of replacement of engine, submission of Invoice within 15 days of date of loss for Endorsement in the Policy.

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

21. Wrong Fuel Cover

Coverage:

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

- Draining and flushing the fuel tank on site. Or
- To take the insured vehicle, the driver and up to 4 co-passengers to the nearest suitable repairer to drain and flush the fuel tank and replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile, if it is not reasonably possible to do this where insured vehicle is at the time of claim.
- Damage to vehicle engine caused solely and directly by wrong fuel.
- Only two claims during the policy period will be covered.

Exclusions or Limitations:

The Company will not pay for losses resulting from:

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

22. Emergency Assistance Service

Definition:

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

Cover:

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

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

Exclusions:

Please find below the exclusions under this cover:

- Travel was undertaken for the purpose of securing medical treatment.
- Injuries are sustained as a result of participation in acts of war or insurrection.
- Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs
- Injuries are sustained as a result of attempted suicide or

- The Eligible Participant is transferred or is to be transferred, from one medical facility to another of similar capabilities which provides a similar level of care.
- We will not evacuate or repatriate an Eligible participant, if the person has i) no medical authorization :ii) mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home iii) in cases of pregnancy beyond the end of the 28th week and with respect to the child born from pregnancy, we will not evacuate or repatriate a child born while the person was travelling beyond the 28th week: or (iv) a mental or nervous disorder, unless hospitalized.
- We will not provide services for trips exceeding 90 days from legal residence without prior notification to Us. Eligible Participants are only eligible for services inside India.

23. No Fault Protection

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

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

Conditions:

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

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

Exclusions:

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

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

24. Additional Personal Accident Cover

In consideration of the payment of additional premium paid by the insured and realized by the insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant, the insurer will pay to the insured, the capital sum insured as mentioned under the policy. The sum insured under this cover would be available upto Rs.1 crore over the above SI available in the Indian motor tariff, the sum insured should be in multiple of 1 lakh only.

Additional personal accident benefit:

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

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

The additional PA cover benefit extends to cover:

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

Claim under this benefit is payable only if:

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

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

Exclusions:

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

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

25. Preferred Services

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy & insured agreeing to repair the vehicle, in case of an accident or otherwise or avail the services mentioned below in any of the preferred workshop listed with USGI, the insured is eligible to opt for any of the following services.

A. Pick-up & drop service

Coverages:

In the event of accidental claims or visit to workshop for any reason and/or visit to nearest electric vehicle charging station for charging the vehicle battery, the company would provide the insured with "Pick-up and drop service", upto the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy schedule.

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

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

Conditions:

- The benefits under this add-on cover shall be availed only during the policy period.
- The pick-up and drop facility services include the transportation of vehicle between workshop and

insured address or specified location in case of an accident or to nearest electric vehicle charging station, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.

- USGI shall not be responsible for policyholder's personal belongings in the vehicle during the course of service.
- The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured's vehicle before availing such services.
- Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
- Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
- The benefits under this add on cover are transferable to the subsequent owner for the remaining policy period & as applicable within India.
- Services under this add on cover can be availed during working hours.
- Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
- The vehicle should be road worthy and in the running condition.

Exclusions:

- This cover will not be available for the vehicle carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry etc.
- Vehicles which are involved in hostile situation or vandalism or participation in a criminal act or offense.
- Any vehicle which is not used for lawful purpose.
- Under all the circumstances if the service provider has reached to insured location & insured wishes to cancel the appointment due to any of the reason, the applicable charges are (*at actuals) to be borne by insured.
- The services under this add-on cover does not serve to any other transportation needs or specific request by insured which is not listed in the add-on cover.

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

B. "Extendedcare" (Vehicle repair service warranty)

The company will provide the insured with "vehicle repair service warranty as per period specified in the policy schedule"

Vehicle repair service warranty is provided on the parts which are repaired or replaced (and mentioned on the repair invoice) & craftsmanship during the accidental claim repairs at preferred workshop.

Conditions:

- The benefits under this add-on cover shall be availed only during the policy period.
- The vehicle repair service warranty for period specified in the policy schedule, under this add-on will be applicable only when vehicle is in claim & is being repaired at company's preferred workshop as listed or updated time to time.
- The warranty under this add-on cover is non-transferrable.
- Post loss cancellation of this add-on cover is not permitted.
- The insured is responsible for the vehicle service as per the required schedule for the warranty.
- Insured will be asked to submit the requisite invoices/documents issued for repair warranty program.
- The warranty provided by this additional coverage only applies to parts; any labour cost associated with utilising these services will be responsibility of the insured.
- If insured takes the vehicle to other than preferred workshop, the benefit under this add-on cover cannot be availed.
- This warranty service program cannot be extended for more than specified period as described in policy schedule. Post expiry of the policy, warranty will be valid only if the policy is renewed with USGI.

- Warranty will be applicable on the parts repaired or replaced by preferred workshop only and will be communicated by preferred workshop to the insured, post vehicle is accident repaired, this warranty does not get extended to any other parts of vehicle.

Exclusions:

- Any accidental damage or damage caused due to negligence, intentional or malicious damage or any alternation/modifications to vehicle or its insured parts post repairs.
- Any loss arising out of the vehicle being used for any sort of competition, sport or rally racing, pace making, reliability trials, towing without suitable recommendation by the manufacturer.
- Any normal wear & tear or depreciation.
- Mechanical and electrical breakdown caused by overloading or using the vehicle other than its designed purpose, short circuiting, overheating.
- Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under new vehicles or under any other extended warranty program from any other source.
- Any claim which is fraudulent will lead to voiding the benefits available under this add-on cover.
- Use of the vehicle for any other purpose except for which it is designed and licensed.
- Any kind of consequential loss.
- Pre-existing defect causing the breakdown which was diagnosed prior to the offered warranty, but the repairs were deferred to or carried out during this warranty service program.

C. Annual Maintenance Contract (AMC)

This coverage will include the value-added service towards periodic maintenance of your vehicle. The service plan is as mentioned in the policy schedule.

Coverages:

- A. The maintenance services will include as specified in the contract and policy schedule.
- B. Number of services as specified in the contract and policy schedule.

Conditions:

- The benefits under this add-on cover shall be availed only during the policy period.
- This coverage will be applicable if necessary, repairs are carried out at preferred workshops.
- Additional charges may apply for any repairs or replacement of parts not covered under the contract.
- The customer shall be responsible for ensuring vehicle is in healthy condition and services are availed after the specified running of the vehicles, as necessary.
- The Company shall not be liable for any delay in servicing due to any reason.
- Cancellation of this add-on cover is not allowed.
- If ownership of the vehicle's changes, the remaining AMC period would be effective for the subsequent vehicle owner.
- This add-on cover is non-transferrable to any other vehicle and remains valid for its original vehicle only.

Exclusions:

- The policy does not cover repairs caused by accidents, damage due to negligence, misuse of the vehicle or any unauthorised modifications/alternations done by insured, theft, flooding, fire and or taking a part in motor race.
- Fuel and consumable used during the maintenance services.
- For any repairs or replacement of parts not covered under the policy or AMC Program.
- For any additional work or enhancement requested by insured, the necessary labour and consumable charges shall be applied.
- Mechanical and electrical breakdown caused by overloading or using the vehicle other than its designed purpose, short circuiting, overheating.
- Any normal wear & tear or depreciation.
- Use of vehicle for any other purpose except for which it is designed or licensed.

- Services under this program cannot be availed if any fraudulent activities are observed.

D. Vehicle care services

In consideration of an additional premium, insured is eligible for numerous services. such services may include but are not limited to vehicle wash services, balancing & alignment, vehicle interior cleaning, overhaul services etc., or as specified in the policy schedule.

Conditions:

- The services under this add-on cover shall be utilized as specified in the annexure attached to the policy schedule and being offered by respective preferred workshop.
- The benefits under this add-on cover shall be availed only during the own damage policy period.
- This coverage will be applicable if necessary, repairs are carried out at preferred workshops.
- The insured is responsible for maintaining the service schedule and ensuring that the vehicle is made available for regular maintenance as per the schedule.
- Additional charges may apply for any repairs or replacement of parts not covered under the policy/contract.
- Consumables and parts charges not covered as per the policy/contract, will be charged additionally and to be borne by insured.
- Cancellation of this add-on cover is not allowed.
- If ownership of the vehicle changes, the remaining service period would be effective for the subsequent vehicle owner.
- This add-on cover is non-transferrable to any other vehicle and remains valid for its original vehicle only.

Exclusions:

- Repairs caused by accidents, damage due to negligence, or misuse of the vehicle.
- Fuel and consumable used during the maintenance services.
- Any modifications or enhancements requested by the insured outside the scope of services mentioned in the annexure attached with the policy schedule.
- Services under this program cannot be availed if any fraudulent activities are observed.

E. Doorstep Fitment services:

The doorstep fitment and installation services include the fitting and installation of vehicle parts & other minor servicers at insured location, and as specified in the annexure attached with policy schedule.

Conditions:

- The benefits under this add-on cover shall be availed only during the motor own damage policy period.
- Insured to ensure the availability of the vehicle at the agreed location & at time provided for fitment and installation services
- If consumables are consumed above the limit specified in annexure attached to policy schedule, any additional charges then to be borne by insured.
- If ownership of the vehicle changes, the remaining service period would be effective for the subsequent vehicle owner.
- Vehicle should have both valid motor own damage cover and third-party cover to avail the service.

All the other terms and conditions shall remain same as specified in base motor insurance policy.

26. Pet Cover

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

Definition:

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

We will cover you for:

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

Conditions:

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

Exclusions:

- Any surgery that is not necessitated because of accident.
- Any other treatment which is not recommended by the veterinarian or unrelated to an injury.
- Any injuries resulting from neglect, inadequate care, failure to provide necessary preventive measures or treatment, abuse, intentional injury by you or any other person who may have care, custody, or control of insured pet.

- Death due to insured pet's participation in any events, competitions, contests, organized fighting, racing, or any other occupational, professional, or business use of insured pet.
- Pet Running away from the spot of accident and is not traceable.
- Pet must not be at driver's seat at the time of accident.
- Liability for injuries or damage caused by the insured pet to third parties is not included.
- Claims arising due to an intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
- This cover is applicable only to individual owners and will not cater to customers who are in buying and selling of pets.
- Any consequential loss arising out of death of the insured pet.
- Any claim arising as a result of committing breach of laws of India.

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

27. Battery Protect Cover

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

Claims under this cover are admissible, if

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

Exclusion:

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

the guidelines of Manufacturer (OEM) and not using standard charging infrastructure as provided or recommended and/or

- Any modifications, alterations, tampering or improper repair which are unauthorized as per Manufacturer (OEM) guidelines and/or
- Extra installation of electric equipment apart from the already installed electric equipment provided by manufacturer and/or
- Failure to use the latest software version as prescribed by the manufacturer and/or
- Participation in adventures activities not recommended by manufacturer and/or
- Manufacturing defect covered under the original warranty and/or
- Use of battery other than its designated purpose.
- Damages resulting from any attempted or actual theft of battery and resulting from attempted or actual physical access or dislodgement of battery.
- Any standalone damage resulting to wall mounted charger due to water ingress.
- Damage resulting by deliberate act or negligence of the insured or on behalf of insured.
- Damages caused by acts of war or terrorism.
- Any Third-Party bodily injury or property damage claim arising due to anything happening with battery.
- Any damages resulting from vehicle that is not under Insured custody at the time of loss or damage or theft.
- Any damages resulting from non-adherence of security measures.
- Theft / Loss resulting from:
 - a. Insured's negligence, such as leaving the vehicle unattended in unsafe area will not be covered and/or
 - b. Vehicle being taken without insured's permission or by an unauthorized person and/or
 - c. In case of any fraudulent activity and/or
 - d. Insured's involvement in any illegal activity and/or
 - e. Theft which is not being reported to the Police Authorities and/or registered as First Information Report (FIR) Registration on immediate basis.

Special condition:

- Insured must intimate the claim immediately to the company.
- At all time, it is the insured's responsibility to take all reasonable measures and precautions as prescribed by manufacturer for the Battery.
- The cover is applicable for one claim during the policy period.

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

28. Vehicle Cyber Protection

In consideration of payment of an additional premium, paid by the insured and realised by insurer notwithstanding anything to contrary, it is hereby understood & agreed that for the purpose of this policy, the company shall indemnify insured against cyber-attack on his vehicle completely or partially for the maximum limit that has been mentioned in policy schedule.

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

Plan A: Vehicle cover: we will indemnify you in case of:

- For any financial loss sustained by insured as a result of insured's vehicle being compromised through cyber incident, only in case it is being directly linked with the vehicle & not to exceeding the sum insured (SI) which is mentioned in the policy schedule.
- For any reasonable and necessary costs incurred by insured, towards:

- Restoring or recovering the vehicles data and system post cyber incident which has potentially led to malfunctions or damages,
- involvement of an IT expert after a cyber incident and/or.
- towing the vehicle to nearest service station.
- To resolve ransomware attacks caused in Insured's vehicle, which prevents Insured from using their vehicle completely or partially, company shall indemnify if any ransom is being paid by the Insured, provided the Insured must notify all relevant law enforcement authorities of the cyber extortion.

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

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

Plan B: Vehicle Cover + Charging stations Cover: we will indemnify you in case of:

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

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

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

General Terms and Conditions:

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

Deductible:

Deductibles to be calculated at 1% of sum insured

Exclusions:

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

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

29. Power Cable and Charger Cover

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

- fire, explosion, self-ignition, or lightning.
- by riot or strike.
- Earthquake
- flood, typhoon, tornado, hurricane, storm, tempest, inundation, cyclone, hailstorm frost.
- malicious act.
- terrorist activity.
- landslide or rockslide.
- rodent bite.
- Theft / burglary.

Terms and Conditions:

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

Exclusions:

- Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.

- Any claim where the repair has been carried out without prior approval from the Company.
- Damages resulting from any normal wear and tear.
- Damages resulting due to
 - failure to use manufacture's recommended and genuine equipment's, spare parts etc.
 - failure to follow the manufacturers' instructions whilst charging, parking, and driving / riding the vehicle
 - Any modifications, alterations, tampering or repair which are unauthorized as per OEM guidelines
 - loss or damage to the charger is used for commercial purpose.
 - Manufacturing defect covered under the original warranty
- Any Loss of damage due to wilful act or wilful negligence of the insured or his representative.
- Any damage caused by any faults or defects existing at the time of inception of the policy.
- Consequential damages

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

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

30. Battery Charging Support Cover

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

Plan A: Battery Support cover

- Spot charging
- Assistance with power cable or charger and/or
- Towing the insured vehicle to nearest workshop or charging station

Plan B: Pick-up & drop Service

The company would provide the insured with "Pick-up and drop services", In the event of visit to nearest electric vehicle charging station for charging the vehicle battery, upto the limit specified in the policy schedule. The territorial scope of the services provided will be as mentioned in policy schedule. Company shall be liable for any own damage to the vehicle due to an accident while shifting the vehicle as per coverage under section I (own damage) of base motor Policy.

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

Conditions:

- The pick-up and drop facility services include the transportation of vehicle between nearest electric vehicle charging station and insured location, provided always that any charges for a distance beyond the one mentioned in the policy schedule shall be borne by the customer.
- The insured must check the charging prior to the inception of the journey and should ensure that the vehicle is adequately charged to complete the journey
- USGI shall not be responsible for policyholder's personal belongings in the vehicle during the course of service.
- The Insured or the representative of insured would be required to submit requisite documents to prove its ownership of Insured's vehicle before availing such services.
- Insured to ensure the availability of the vehicle at the agreed location of insured as per the appointment schedule.
- Vehicle photographs will be captured by the company before pick-up and after drop of the vehicle.
- The benefits under this add on cover are transferable to the subsequent owner for the remaining policy

period & as applicable within India.

- Services under this add on cover can be availed during working hours.
- Vehicle should have both valid motor own damage cover, third-party cover, and PUC to avail the service.
- The vehicle should be road worthy and in the running condition.

General Terms & Conditions:

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

General Exclusions:

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

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

31. EMI Protection

In consideration of payment of additional premium it is hereby agreed and declared that notwithstanding anything to the contrary contained in the policy, the company hereby understands & agrees to pay the total liable EMI (Equal monthly instalment) amount, as stated in the schedule, to the insured for which the insured's vehicle is under repair in a workshop, due to loss/damage to the vehicle on account of a peril covered under the policy, subject to the minimum number of days of vehicle is in workshop as stated in schedule.

The insured will be paid regular "Equated Monthly Instalment (EMI)", payable to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle.

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

- Claim under own damage cover for accidental damages should be an admissible claim.
- Maximum two accidental claims shall be admissible under this add on during the policy tenure.
- Benefit under this cover is payable if there is no default on payment of EMI as of the loss date (accident date).
- Hypothecation / Lease clause is endorsed in the policy schedule.
- Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.

Exclusion:

- Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.
- This add on cover would not be applicable on Total Loss (TL) or Constructive Total Loss (CTL).
- This cover will not be applicable in case of Theft Claim.

Other conditions:

- EMI would be paid on the basis of the number of days the vehicle is in workshop.
- The cover would begin from the date the insured has given his consent for repair.

- The cover would be triggered only when the vehicle is kept for a minimum of 30 days unrepaired in the workshop.

Please find below the table based on which EMIs would be payable.

Number of Days in workshop	No of EMI*
>=30 days	1
>=60 days	2
>=90 days	3

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

General Exclusions (Applicable to all sections of Policy) The Company shall not be liable under this policy in respect of

1	Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2	Any claim arising out of any contractual liability
3	any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause
4	a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. 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 exclusions combustion shall include any self-sustaining process of nuclear fission
5	Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6	Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle

insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1	<p>Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender</p>
2	<p>No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p>
3	<p>The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <ul style="list-style-type: none"> a. for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck b. for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to Depreciation as per limits specified. <p>Salvage: The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.</p> <p>In case of partial loss, damaged asset will be retained by the Company. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck i.e.. a 'total loss' or 'write-off', the Company shall grant the insured the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured)</p>
4	<p>The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected</p>

	any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5	If at the time of occurrence of an event that gives rise to any claim under this policy, there is in existence any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense
6	The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy
7	<p>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.</p> <p>Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-</p> <ul style="list-style-type: none"> a) Death Certificate in respect of the insured b) Proof of title to the vehicle c) Original Policy.
8	<p>CANCELLATION</p> <p>The insured can cancel the policy at any time during the term, by informing the Company. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation</p> <p>In such case of cancelation, the Company will refund proportional premium for unexpired policy period, if there is no claim(s) made during the policy period</p> <p>The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.</p> <p>Cancellation due to Total Loss/Total Theft/ Cash loss of Vehicle/ Double insurance</p> <p>In the event of lodgment and settlement of a total loss claim of any nature including theft and constructive total loss/ cash loss, the company will refund the Own damage premium in full (where the risk has not yet incepted). There would no refund for the premium related to lapsed period before the Cancellation effective date).</p> <p>Cancellation of Policy in Double Insurance</p>

In the event of cancellation of policy due to double insurance, the company will refund the Own damage and premium in full where the Risk has not yet incepted. In the event where policy is in-force (risk has incepted), premium will be refunded as follows:

SL no	Scenarios	Same Risk start date (RSD)	Different Risk start date (RSD)	
			First policy cancelled (on request of Insured)	Later policy Cancelled
1	Dual policy with similar cover issued by the company	Full Refund	1. Full refund - if request is received before RSD 2. Proportional Refund - If request is received after RSD.	Full
2	Dual policy with different Companies	Full Refund - If cancellation request is received within 30 days from RSD. Proportional refund - if request is received after 30 days from RSD	Proportional Premium Refund (Subject to minimum premium)	Proportional Premium Refund (Subject to minimum premium)

No refund of premium can be allowed for such cancellation if any claim has arisen on either of the policies when both the policies were in operation, but prior to cancellation of one of the policies.

Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

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In case of total loss / constructive total loss /Cash loss/ Total theft of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims

Claim Procedure

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

Reasons for delay which can be taken into consideration:

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

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

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

Admissibility of Claims - LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The principle of indemnity is a basic rule of insurance that says the insurer will only pay for the actual loss suffered by the insured. The insurer will not pay for any loss that is not covered by the policy or for any loss that is not actually suffered by the insured.

- Examples of willful negligence
Reckless driving and driving while impaired by drugs or alcohol can fall under willful negligence, especially in cases of severe impairment. Any driving under the influence of drug / alcohol or any other intoxicant can render the claim to be inadmissible. Other examples include a lack of care while transporting hazardous cargo by driving recklessly or failing to secure those loads properly.
- Neglect of critical vehicle maintenance could face a willful negligence claim. For example, driving on brakes with 10 percent of their pads left and failing to repair them could result in a driver facing a higher negligence degree, like gross or willful negligence.
- Not engaging handbrake in a four wheeler or vehicle equipped with handbrakes driving through inundated streets, not maintaining the vehicle properly and driving with worn out brakes or tyres leaving the keys inside the vehicle or in a place which is not protected
- Motor vehicle accidents involving willful negligence can overlap with product liability. If a car has defective safety equipment, and the manufacturer knew or should have known of its possible impacts, that manufacturer may be held to a willful negligence standard.
- Proximity Check - Close proximity cases: - if the date of loss is within 30 days of commencement of cover, then the claim can be scrutinized before being investigated. However, this is not compulsory to investigate. If there is proof of the damage being old and accumulated the claim can be processed after approval from the approving authority.
- Period – The validity of the Insurance policy will be checked to ensure that the insurance is in force. The system validations are in place to check the period of insurance and not allow any claim to be processed beyond coverage period
- Peril – The cause of loss based on which the claim is made should be covered.

- Property - The Deceased person should be insured under the policy. The Registered Owner Name on RC / Policy / Pan Card / Aadhar Card should match. In case of minor differences, the same needs to be endorsed. If the difference is major, the same would be sent for further deliberation.
- Place – The location of the loss should be covered.
- Insurable Interest - The property insured, and the policy needs to be in the same name and the physical position of the vehicle should remain with the registered owner. However, if physical ownership is changed by entering into some agreement or by transfer where policy is not transferred it is treated as breach of Insurable interest. And the claim can be denied if it breaches the timelines of 15 days from any such transfer of vehicle.
- Verification of Premium Receipt is carried out at Our end. When a Payment is made through cheque or online mode, there is a possibility of return due to various factors including server errors. If the Premium is not received in advance, the policy becomes void. Systems are in place to check this validation.
- Cause of Loss and the sustained damages will be evaluated by the appointed surveyor which will be verified further by Technical Team of Insurer. In case of any mismatch in the same for particular damage or damage in entirety can be denied.
- All relevant document Validity w.r.t Loss date and Loss Time would be verified
- Current damages will be verified with Pre-inspection photos and Previous claim if any. The same will be allowed only for fresh damages and not repeated / old / pre existing. It can be a pro rata settlement as there are existing damages present in the same panel based on indemnity principle.
- Verifying the validity of Previous policy- Claim will be allowed if Previous policy details found valid as per previous insurer records.
- NCB verification, - If no claim is made in previous policy / policies preceding previous year, bonus in terms of discount is provided based on the number of years no claim has been preferred. If any misrepresentation on NCB is made in terms of eligible slab of NCB, the % misrepresented plus 10% will be deducted from claim amount.
- If there is a delay in intimation which leads to deterioration of Vehicle, then the same will be excluded from assessment.
- In Case of any discrepancy the claim may be referred for fact finding / forensic analysis / accident reconstruction etc.
- Claim would not be repudiated in part or full if the breach of warranty or condition is not relevant to the nature or circumstance of loss and on account of any delay on part of policyholder provided the delay does not result in increase in amount of loss.

Precaution to be taken with vehicle

1. The vehicle should not be left unattended without proper precautions taken to prevent further loss or damage.
2. Don't drive the vehicle before the necessary repairs are affected, as any extension of the damage or any further damage is not payable under the policy.
3. Driving the vehicle after an under carriage damage and Parking the vehicle at places which are not authorized or not frequented by people or vehicles without any precautions will be considered as gross negligence
4. Park the vehicle always as mentioned in Owner's Manual provided by Manufacturer . If the vehicle is parked at unguarded and unsecured place regularly will be considered on non standard basis.
5. In case the water level is more than 4 inches avoid driving the vehicle through it. Please follow the safe water level for driving as per owner's Manual.
6. Maintain the vehicle in roadworthy condition, replace brake Pads/Shoes before it reaches the limit, Change oils as prescribed.
7. Carry out periodic maintenance as recommended by the OEM.
8. If the vehicle stops in water do not start the vehicle or try to jump start or push start the same without professional guidance. Pls note water needs to be taken out through spark plug, or injectors depending on fuel type and no rotation of engine should be done before the said repairs.

9. In case of vehicle being declared CTL / TL/ NOS the same can be shifted to a safe custody till further process.
10. Keep the keys including the duplicate in safe custody as keys are also having immobiliser facility to evade theft. In case you loose the key , get the keys replaced and recoded. Any loss of key needs to be informed to the insurer immediately.
11. Do not make duplicate keys as this may cause vulnerability of theft.
12. Do not leave duplicate keys with the vehicle.
13. Do not change the seating capacity or carry any alternation / modification in contravention to MV act/ rules

List of Documents

- Claim Form
- Vehicle Registration Certificate (RC Book),
- Driving Licence of Driver at the time of Loss
- Estimate
- Address Proof- Electric Bill / Voter Card/ Passport / Adhar Card
- Identity Proof- Adhar Card / Pan Card
- CKYC form
- Discharge cum Satisfaction Voucher
- Payment Receipt (If non cashless case)
- Neft Mandate Form / Cancel CTS Chq / Passbook
- Police FIR copy (in case of Full theft or TP injury) and also in case of any malicious act
- Punchanama (in case of Partial Theft or TP injury)

- Postmortem Report (In case of driver death)
- MLC report (In case of Driver / passenger Injury/Driver death)
- Repair Bill (After completion of repair work)

*If TP injury

- Above documents with Police FIR copy, Punchnama copy, MLC report

*If Driver death

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

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

- Original Sale Invoice in Name of Insured, Notarised Consent

For Hypothecated cases-

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

If no Hypothecation Or after Loan Closer

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

Please Note-

- Insured and Driver Google Timeline, Fast Tag Statement, Toll receipts will require to confirm Loss Place date, time
- In case of 2nd owner without Hypothecation then may require ITR copy.
- Any other requirement on basis of merits of claim then we will inform you accordingly
-

Standard claim evaluation process - Loss Of Or Damage To The Vehicle Insured

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

Turn-around time (TAT) for claim settlement:

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

Surveyor appointment- within 24hrs from Claim Intimation

Survey Completion- within 24hrs of Surveyor appointment

Surveyor report submission- within 15 days from Date of Survey

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

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

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

Contact Us:

REGISTERED & CORP OFFICE:

Universal Sampo General Insurance Company Limited:

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

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

24/7 Customer Care: Toll free Nos: 1800 - 22- 4030 or 1800-200-4030

Email: contactus@universalsampo.com

Website: www.universalsampo.com

IRDAI Registration Number:134

CIN: U66010MH2007PLC166770

Grievances:

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

Step 1: Contact Us

Write to us at:

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

contactus@universalsampo.com

Toll Free Numbers: 1800-22-4030 **OR**

1800-200-4030

Senior Citizens toll free number:

1800-267-4030

Step 2: Grievance Cell

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

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

grievance@universalsampo.com

Visit Branch Grievance Redressal Officer (GRO) - Walk into any of our nearest branches and request to meet the GRO.

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

Step 3: Chief Grievance Redressal Officer

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

Universal Sampo General Insurance Co. Ltd.

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

E-mail Address:

gro@universalsampo.com

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

Step 4: Insurance Ombudsman

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

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any.

Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

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

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

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

Insurance is the subject matter of solicitation. Please read the sales brochure carefully before concluding a sale.

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.