

## **Machinery Breakdown Insurance**

Machinery Breakdown Policy covers Mechanical and Electrical Machinery and/or equipments owned by you or for which you are responsible or held in trust and/or commission at the insured premises.

### **COVERAGES:**

The policy covers unforeseen and sudden physical damage to any mechanical and electrical machinery and/or equipment by any cause necessitating repairs and/or replacement. Coverage include:

- Faulty design, Faults at workshop or in erection, Defects in casting
- Faulty operation, lack of skill, Negligence.
- Tearing apart on account of centrifugal force.
- Short circuit and other electrical causes.

### **OPTIONAL EXTENSIONS:**

- Escalation
- Express Freight
- Air Freight
- Owners surrounding property
- Third party liability
- Additional custom duty

### **OTHER SALIENT FEATURES:**

- Discount for stand-by equipments
- Discount for favorable claims experience
- Discount for opting higher voluntary excess
- Incentives for good Maintenance
- Special rating scheme for equipments valued Rs. 50 lakhs and above based on age, maintenance, in-built safety systems, claims experience etc.

### **EXCLUSIONS:**

Loss or damage resulting from:

- Fire, lightning, Inundation, Flood, Earthquake, Subsidence, landslide Chemical Explosion, Burglary and Theft, Impact by land borne/water borne craft
- Wear and Tear, Faults or defects existing at the time of commencement of insurance which ought to have been or were known to you, Faults or defect for which the supplier is responsible either by law or under contract
- War or warlike operations, Nuclear reaction, radiation or radioactive

contamination

- Willful acts or Gross negligence on the part of you or your representatives

The details furnished above do not constitute the entire terms and conditions. For details please refer to our Policy document.

## GRIEVANCES

**In case of any grievance the insured person may contact the company through**

- Website :** www.universalsompo.com
- Toll Free :** 1 - 800 - 224030 (For MTNL/BSNL Users) or  
1 - 800 – 2004030 or on chargeable numbers  
at +91-22-27639800/+91-22-39133700;
- E-mail:** contactus@universalsompo.com
- Courier :** Universal Sampo General Insurance Co. Ltd, Unit No- 601 &  
602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur  
Road, Airoli- 400708

**Policyholder** may also approach the grievance cell at any of the company's branches with the details of grievance :

If **Policyholder** is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at

**[grievance@universalsompo.com](mailto:grievance@universalsompo.com)**

For updated details of grievance officer, kindly refer the link **[www.universalsompo.com](http://www.universalsompo.com)**

Grievance may also be lodged at IRDAI Integrated Grievance Management System - **<https://igms.irda.gov.in/>**

### **Insurance Ombudsman –**

The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-A.

| Areas of Jurisdiction                               | Office of the Insurance Ombudsman                                                                                                                                                                                                                                        |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Gujarat,<br>Dadra & Nagar Haveli,<br>Daman and Diu. | <b>AHMEDABAD</b><br>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.<br>Tel.: 079 - 25501201/02/05/06<br>Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a> |
| Karnataka.                                          | <b>BENGALURU</b><br>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049                                                      |

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|                                                                                             | Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>                                                                                                                                                                                                              |
| Madhya Pradesh<br>Chattisgarh.                                                              | <b>BHOPAL</b><br>Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203<br>Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a> |
| Odisha                                                                                      | <b>BHUBANESHWAR</b><br>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429<br>Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>                                                  |
| Punjab,<br>Haryana,<br>Himachal Pradesh,<br>Jammu & Kashmir,<br>Chandigarh.                 | <b>CHANDIGARH</b><br>Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274<br>Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>   |
| Tamil Nadu,<br>Pondicherry Town and<br>Karaikal (which are part of Pondicherry).            | <b>CHENNAI</b><br>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664<br>Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>                       |
| Delhi.                                                                                      | <b>DELHI</b><br>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504<br>Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>                                                         |
| Assam,<br>Meghalaya,<br>Manipur,<br>Mizoram,<br>Arunachal Pradesh,<br>Nagaland and Tripura. | <b>GUWAHATI</b><br>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(Assam). Tel.: 0361 - 2632204 / 2602205<br>Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>                               |
| Andhra Pradesh,                                                                             | <b>HYDERABAD</b>                                                                                                                                                                                                                                                                                         |

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| Telangana,<br>Yanam and<br>part of Territory of Pondicherry.                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Office of the Insurance Ombudsman, 6-2-46,<br>1st floor, "Moin Court", Lane Opp. Saleem<br>Function Palace, A. C. Guards, Lakdi-Ka-<br>Pool, Hyderabad - 500 004.<br>Tel.: 040 - 67504123 / 23312122 Fax: 040 -<br>23376599<br>Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a> |
| Rajasthan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>JAIPUR</b><br>Office of the Insurance Ombudsman, Jeevan<br>Nidhi – II Bldg., Gr. Floor, Bhawani Singh<br>Marg, Jaipur - 302 005. Tel.: 0141 - 2740363<br>Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>                                                                          |
| Kerala,<br>Lakshadweep,<br>Mahe-a part of Pondicherry.                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>ERNAKULAM</b><br>Office of the Insurance Ombudsman, 2nd<br>Floor, Pulinat Bldg.,<br>Opp. Cochin Shipyard, M. G. Road,<br>Ernakulam - 682 015. Tel.: 0484 - 2358759 /<br>2359338 Fax: 0484 - 2359336<br>Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>                      |
| West Bengal,<br>Sikkim,<br>Andaman & Nicobar Islands.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>KOLKATA</b><br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 4th Floor, 4, C.R.<br>Avenue, Kolkata - 700 072. Tel.: 033 -<br>22124339 / 22124340, Fax : 033 -<br>22124341<br>Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>                                    |
| Districts of Uttar Pradesh :<br>Laitpur, Jhansi, Mahoba, Hamirpur,<br>Banda, Chitrakoot, Allahabad, Mirzapur,<br>Sonbhabdra, Fatehpur, Pratapgarh,<br>Jaunpur, Varanasi, Gazipur, Jalaun,<br>Kanpur, Lucknow, Unnao, Sitapur,<br>Lakhimpur, Bahraich, Barabanki,<br>Raebareli, Sravasti, Gonda, Faizabad,<br>Amethi, Kaushambi, Balrampur, Basti,<br>Ambedkarnagar, Sultanpur,<br>Maharajgang, Santkabirnagar,<br>Azamgarh, Kushinagar, Gorkhpur,<br>Deoria, Mau, Ghazipur, Chandauli, Ballia,<br>Sidharathnagar. | <b>LUCKNOW</b><br>Office of the Insurance Ombudsman, 6th<br>Floor, Jeevan Bhawan, Phase-II, Nawal<br>Kishore Road, Hazratganj, Lucknow - 226<br>001.<br>Tel.: 0522 - 2231330 / 2231331, Fax: 0522 -<br>2231310<br>Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>                  |
| Goa,<br>Mumbai Metropolitan Region                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>MUMBAI</b><br>Office of the Insurance Ombudsman, 3 <sup>rd</sup><br>Floor, Jeevan Seva Annexe, S. V. Road,                                                                                                                                                                                                              |

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| excluding Navi Mumbai & Thane.                                                                                                                                                                                                                                                                                                                                                                      | Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052<br>Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>                                                                                                        |
| State of Uttaranchal and the following Districts of Uttar Pradesh:<br>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. | NOIDA<br>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.<br>Tel.: 0120-2514250 / 2514252 / 2514253<br>Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a> |
| Bihar, Jharkhand.                                                                                                                                                                                                                                                                                                                                                                                   | PATNA<br>Office of the Insurance Ombudsman, 1 <sup>st</sup> Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952<br>Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>                                  |
| Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.                                                                                                                                                                                                                                                                                                                    | PUNE<br>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.<br>Tel.: 020-41312555<br>Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a>                      |