



## **FARMER'S PACKAGE POLICY-** **POLICY WORDING**

In consideration of Your having paid the premium, We will indemnify You on the happening of any insured event, as mentioned under the item “**What We Cover**” under each section, to the extent of loss suffered but not exceeding the sum insured and / or limit of liability stated in the schedule of the policy, provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

This policy is an evidence of the contract between you and Universal Sampo General Insurance Company Limited. The information furnished by you in the proposal form and the declaration signed by you forms the basis of this contract.

The Policy, the Schedule and any Endorsement 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 Schedule shall bear such meaning wherever it may appear.

### ***Definition of Words***

1. **You/Your** : The person (s) named as Insured in the Schedule
2. **We/Us/Our**: Universal Sampo General Insurance Co. Ltd.
3. **Proposal**: The application form you sign for this insurance and/or any other information you give to us or which is given to us on your behalf.
4. **Policy**: Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda if any.
5. **Endorsement**: It means any alteration made to the Policy which has been agreed to by Us in writing.
6. **Schedule**: The document which describes you, the cover that applies the Period of Insurance and other details of your policy.
7. **Sum Insured**: It means the amount stated in each section of the Schedule which shall be our maximum liability under this Policy for any one claim or in the aggregate for all claims under each section during the Policy period.
8. **Period of Insurance**: The time period for which the contract of insurance is valid as shown in the Policy Schedule.
9. **Excess/Deductible** The amount stated in each section of the Policy, which shall be borne by you first in respect of each and every claim made under any section of this Policy. Our **liability** to make any payment under the **Policy** is in excess of the **Deductible**.
10. **Contents**: It means articles excluding money, jeweler and valuables, which are normally worn, used or carried about by You or Your Family in every day life. Contents include Furniture, fixtures and fittings, clothing, household linen, crockery, electronic equipments, domestic appliances and other household goods and personal effects.
11. **Surrounding Structure shall mean**
  - a) Building of “Class A” construction used to locate
    - (i) livestock, poultry, cattle-head
    - (ii) Dish Antenna
    - (iii) pump-set, well-house
    - (iv) farm tools, agricultural implements
    - (v) farm produce
  - b) Contents shall mean



- (i) Belongings of the Insured in his dwelling place;
- (ii) Belongings of the insured in surrounding structures, except to the extent specifically excluded;
- (iii) Food grains, saplings and other inherently non-combustible harvest farm inputs

Farm produce shall mean grains, seeds and other such types of commercial harvestable output from an agricultural process which is inherently non-combustible and is stored in a building

## 12. Basis of Claims Settlement:

UNLESS otherwise specifically stated under the respective section, the basis of settlement shall be as under:

a. Where a damaged item can be repaired or reinstated at a cost less than the replacement cost then we will indemnify you in respect of expenses necessarily incurred to restore the affected item to its state immediately prior to the happening of the insured event.

b. In case of a total loss, we will pay you in respect of restoration or replacement costs. We shall not be bound to reinstate or restore exactly or completely but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event.

c. Unless otherwise expressly stated in particular section, if the value of the insured property shall at the time of any insured event be collectively of greater value than the sum insured thereon then you shall be considered as your own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, of the policy shall be separately subject to this condition.

## Coverage

### SECTION 1: Fire and Allied Perils- Home including Surrounding Structures and Contents including Farm Produce

WHAT WE COVER	WHAT WE EXCLUDE
<p>Loss or Damages directly caused to your property covered by insured perils listed hereunder and subject to its not being otherwise excluded.</p> <ol style="list-style-type: none"> <li>1. Fire</li> <li>2. Lightning</li> <li>3. Explosion / Implosion.</li> <li>4. Damage caused by an aircraft, other aerial or space devices and articles dropped there from.</li> <li>5. Riot, Strike and Malicious Damage:- Visible physical Damage by external violent means directly caused to the property insured.</li> <li>6. Earthquake- Damage to property insured including by fire occasioned by or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide/rockslide resulting there from.</li> <li>7. Strom, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.</li> <li>8. Impact Damage by any rail/road vehicle or animal by direct contact.</li> </ol>	<p>Loss, damage or destruction caused to the insured property by</p> <ol style="list-style-type: none"> <li>1. Pressure waves.</li> <li>2. <ol style="list-style-type: none"> <li>a. Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same.</li> <li>b. Burglary, housebreaking, theft, larceny or any other such attempt or any omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act.</li> </ol> </li> <li>3. Vehicle/ pedal cycle/ livestock, poultry, cattle-head and the like belonging to or owned by You or Your Family.</li> <li>4. <ol style="list-style-type: none"> <li>a) Normal cracking, settlement or bedding of new</li> </ol> </li> </ol>



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9. Subsidence and Landslide including Rockslide:  
Damage caused by subsidence of the whole or part of site on which the insured property stands or landslide/rockslide.

10. Bursting and overflowing of water tank, apparatus and pipes.

11. Missile testing operations.

12. Leakage from automatic sprinkler installations.

13. Bush Fire.

14. Terrorism as per Indian Terrorism Pool.

Terrorism means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public or any section of the public in fear.

structures (New structures means any building which is less than 5 years old)

b) Settlement or movement of made up ground.

c) Coastal or river erosion.

d) Defective design or workmanship or use of defective material

e) Demolition, construction, structural alteration or repair of any property or ground work or excavation.

f) Repairs or alteration to Your Home.

g) Repairs, removal or extension of the sprinkler installation.

h) Defects in construction known to You.

5. Pollution or contamination.

6. Forest Fire.

7. Loss, destruction or damage caused to the insured property by

(i) Its own fermentation, natural heating or spontaneous combustion.

(ii) It's undergoing any heating or drying process.

(iii) Burning of property insured by order of any Public Authority.

8. Loss of or damage to articles of consumable nature

9. Loss or damage to money, securities for Money and Valuables unless specifically stated in the pricing schedule.

10. Loss or Damage to Bio-Gas Plants.

### **Deductible:**

5% of claims amount for Act of God Perils (Lightning, Storm, Tempest, Flood, Inundation and the like subsidence, landslide, rockslide, earthquake subject to a minimum of Rs. 10,000/- .However the deductible is not applicable for loss or damage to items 1& 2 of the schedule. [Building & household contents]

### ***Special condition applicable to section 1:***

If the property hereby insured shall at the breaking out of any fire or at the commencement of destruction of or damage by any of the insured perils be collectively of greater value than the sum insured thereon, then you shall be considered as your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Provided, however, that if the sum insured hereby on the property insured shall at the event of such fire or at the commencement of such destruction of damage be not less than 85% of the collective value of the property insured, this condition shall be of no purpose and effect.



## SECTION 2: Burglary & Theft

### Definitions:

- Burglary:** Burglary means the unforeseen and unauthorized entry to or exist from the insured premises by forcible and violent means with the intent to steal the contents there from
- Robbery:** Robbery means the theft of Contents at the insured premises using unforeseen, aggressive and violent means against Insured, his family members and/or his employees
- Theft:** "Theft" means the dishonest misappropriation of insured's property with the intention of permanently depriving the Insured of that.

WHAT WE COVER	WHAT WE EXCLUDE
<ul style="list-style-type: none"> <li>Loss or Damages directly caused to properties covered under Section 1 by Theft including larceny, theft or attempted theft involving violent and forcible entry into or exit from the insured premises, robbery and dacoity.</li> <li>Damage to Insured premises (including reasonable costs for damaged locks at the entry and/or exit points) caused by actual or attempted burglary and/or robbery during the policy period.</li> </ul>	<ul style="list-style-type: none"> <li>Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule</li> <li>Valuables and cash in safe , unless specifically covered in the Schedule</li> <li>Loss or damage of motor vehicles, trailers unless shown in the schedule</li> <li>Loss or damage in which you, your employees or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated</li> <li>Loss or damage resulting from an act of Riot, Strike, Malicious Damage.</li> <li>Terrorism</li> <li>Damage to glass and sign boards</li> <li>loss or damage to livestock and pedal cycles</li> <li>Loss or damage to contents or stock when the premises are left unoccupied for more than 60 consecutive days unless the same has been reported to us in writing and our written approval obtained.</li> <li>Any consequential loss or legal liability</li> </ul> <p><b>Deductible:</b></p> <ul style="list-style-type: none"> <li>First Rs 1000/- under each and every claim</li> </ul>

## SECTION 3: Agricultural Pump set (motors up to 25 HP)

WHAT WE COVER	WHAT WE EXCLUDE
<ol style="list-style-type: none"> <li>The electrical/mechanical pump set of the farmer used for agriculture purposes</li> <li>The coverage is against               <ol style="list-style-type: none"> <li>fire</li> <li>Lightning</li> <li>Malicious Damages</li> <li>Earthquake</li> <li>Burglary and/or Theft whilst</li> </ol> </li> </ol>	<p><b>Deductible:</b></p> <ol style="list-style-type: none"> <li>The first 10% of each and every claim for mechanical / electrical breakdown subject to minimum of Rs.250/-</li> <li>Normal wear and tear, gradually developing defects, flaws, cracks, fractures or fatigue, gradual deterioration due to atmospheric conditions or otherwise, caused by normal use or exposure.</li> <li>Loss or damage resulting from over load experiments or tests</li> <li>Loss or damage caused by or arising out of the willful act or</li> </ol>



<p>kept in a locked &amp; secured housing</p> <p>vi. Any unforeseen, sudden &amp; accidental break down</p>	<p>willful gross negligence of the Insured or his representative.</p> <p>e) Loss, damage and/or liability due to faults existing at the time of commencement of this insurance and known to the Insured or his representatives.</p> <p>f) Loss or damage for which the manufacturer or supplier of the Pump set is responsible either by law or under contract.</p> <p>Loss by reason of use of the Pump set or any other consequential loss of any nature whatsoever incurred or suffered by the Insured.</p>
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### 1. A. BASIS OF CLAIM SETTLEMENT

- a) Where the loss or damage is capable of being repaired, then We shall pay
- (i) Expenses necessarily incurred to restore the damaged machine to its former state of serviceability, subject to the limits stated in the table below.

Centrifugal Pump set			Submersible Pump set
CAPACITY (HP)	Electrical	Diesel / Oil	
Up to 3.0	Rs.600	Rs.700	Rs.1500
5.0	Rs.800	Rs.800	Rs.1500
7.5	Rs.1000	Rs.1000	Rs.2000
10.0	Rs.1300	Rs.1300	Rs.2500
15.0	Rs.1900	Rs.1900	Rs.3000
17.5	Rs.2000	Rs.2000	Rs.4000
20.0	Rs.2100	Rs.2100	Rs.4500
25.0	Rs.2400	Rs.2400	Rs.5000

- (ii) Cost of dismantling, the cost of transportation to the repair shop and back to the Insured's premises and the cost of re-erection arising out of any damage to the pump set up to a maximum of 2% of the Sum Insured will also be borne by Us where the claim as per i) above is payable.
- b) If the cost of the repairs exceeds the actual value of the Pump set insured immediately before the occurrence of the loss or damage, the settlement shall be made on the basis of total loss subject to
- (i) Depreciation of 10% per year or part thereof of the erected value on the age of the Pump set. Maximum depreciation would be 50% of erected value of Pump set.
- (ii) In case of submersible pump set our liability for total loss claims where pump set cannot be retrieved/recovered is restricted to 50% of Sum Insured.
- c) Except in case of total loss, We will make payments only after being satisfied by production of the necessary bills and documents that the repairs have been affected or replacement have taken place as the case may be.

### SECTION 4: Animal Driven Cart

WHAT WE COVER	WHAT WE EXCLUDE
<p>1. Physical loss or damage to the cart and /or its accessories whilst thereon (mentioned in the schedule) caused by:</p> <p>(a) accidental external means,</p> <p>(b) Fire, external explosion, Lightning, Flood, Burglary, House breaking or Theft,</p> <p>(c) Riot &amp; Strike , Malicious act</p> <p>2. Value of the animals used for pulling the Cart in</p>	<p>(a) loss of or damage to accessories by burglary, house breaking or theft unless the cart is also stolen at the same time</p> <p><b>Deductible:</b></p> <p>(b) First Rs. 100/- in respect of any loss or damage to the cart insured under this Policy.</p> <p>(c) Any accident, loss, damage and/or liability caused, sustained or incurred after any variation</p>



case of death following an accident to the insured cart, provided that the animal(s) are insured under the Policy

3. In respect of Liability to Third party and passengers in the event of accident caused by or arising out of the use of the cart including while loading or unloading of goods including claimant's costs and expenses which the Insured shall become legally liable to pay in respect of:

- a. Death of or bodily injury to any person other than a person in the service of or acting in any capacity either for the Insured or for any sub-contractor of the Insured and
- b. Damage to property other than property belonging to the Insured or being carried in the cart or held in trust or in the control of the Insured or his employees or sub-contractors, where such damage is not recoverable under any other Policy of Insurance

Provided that the sum payable in respect of any one accident shall not exceed Rs. 10,000/- or in respect of all accidents in a year shall not exceed Rs.25,000/-

in or termination of the Insured's interest in the cart.

- (d) Any accident, loss, damage and/or liability caused, sustained or incurred during the period of requisition or commandeering by the Government for any purpose.
- (e) We shall not be liable in respect of any accident, loss, damage and/or liability directly or indirectly proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with typhoon, hurricane, storm, cyclone volcanic eruption or other convulsions of nature.
- (f) Whilst the Insured or any other person driving the cart with the consent of the Insured is under the influence of intoxicating liquor or drug.
- (g) In the event of any claims hereunder the Insured shall prove that the accident, 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 consequence thereof and in default of such proof the We shall not be liable to make any payment in respect of such a claim.
- (h) Damage to hard or pneumatic rubber tyres whenever fitted unless the cart is damaged at the same time, when our liability shall be limited to Fifty percent (50%) towards the cost of replacement.

## SECTION 5: Cattle Insurance

WHAT WE COVER	WHAT WE EXCLUDE
<p>The loss of life of any animal owned by you and covered under the policy whilst within the geographical area specified in the Schedule by accident or Disease or surgical operation performed during the period of insurance subject to the limits specified in the Schedule</p>	<ol style="list-style-type: none"> <li>a) Malicious or willful injury or neglect, over loading, unskillful treatment or the use of animal for purpose other than stated in the Policy without our consent in writing.</li> <li>b) Disease contracted prior to the commencement or risk.</li> <li>c) Any claim arising due to disease contracted within 15 days from the date of commencement of this Insurance unless such Insurance is a renewal without any break of a Policy that had been in force immediately preceding the renewal.</li> <li>d) Diseases such as Rinderpest, Black Quarter, Hemorrhagic Septicemia, Foot &amp; Mouth, Anthrax, Theileriasis etc., unless the animals are vaccinated and necessary Veterinary Certificate is submitted.</li> <li>e) Intentional killing of the animal except in cases where it is necessary to terminate incurable suffering on humane</li> </ol>



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	<p>consideration on the basis of the certificate issued by qualified Veterinary Surgeon or in cases where killing is resorted to by the order of lawfully constituted authority.</p> <p>f) Transport by air and sea.</p> <p>g) Transport by land by any means beyond 80 kilometers from the place of stabling.</p> <p>h) Theft or clandestine sale of the insured animal.</p> <p>i) Consequential loss, however arising.</p> <p>j) We would entertain the claims on the basis of Market value certified by Veterinary Surgeon or Sum Insured whichever is less.</p> <p>k) Claims arising outside the geographical area in situations like drought, epidemics and natural calamities, necessitating movement of insured animals, are payable. Relaxation of the aforesaid nature can be extended to movement of Sheep and Goat from lower to higher altitude as per weather conditions prevalent in the area.</p>
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### Special Conditions

- a) It is agreed and understood that the animal(s) insured under this Policy is/are sound and in perfect health and free from any injury or disease at the time of commencement of this Insurance or any renewal, addition or substitution thereof.
- b) You shall provide every insured animal (s) sufficient and proper food, water, shelter, immediate and adequate medical attention and supervision as and when necessary. You shall also keep secure all fences, yards, sheds and stabling, and shall at all times and to the best of your knowledge and ability use and exercise every due and proper precaution and safeguard against loss or danger of loss under this Policy, the intent and meaning of this condition being that each insured animal shall have the same care and attention as if it were not insured.
- c) In the event of illness or accident to the Insured animal(s), you shall at your own expense immediately obtain the services of a qualified Veterinary Surgeon and cause the animal to be properly treated.
- d) On the death of any animal(s) hereby insured. You shall give immediate notice thereof to us at the Office which has issued the Policy and shall give us an opportunity of inspecting the carcass until at least the expiration of twenty four hours after serving such notice.
- e) You shall also forthwith surrender the ear tag of the deceased animal and shall within fourteen days furnish to our satisfaction such information including, but not restricted to Veterinary Certificate and other documents, to establish the death, cause thereof, identity and value of the animal.
- f) In the event of loss of tag, due intimation should be given in writing to the Policy issuing office and retagging shall be done immediately after the loss of tag.
- g) No amount is recoverable under this Policy in respect of any claim unless ear tag of the animal in respect of which such claim is made has been surrendered to us.

### SECTION 6 - Janata Personal Accident

We provide insurance under this Section for any bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury. We shall pay You or Your assignee/ legal representative the sum or sums hereinafter set forth in Table of Benefits.



## Definitions

For the purposes of this Policy and endorsements, if any, the terms mentioned below shall have the meaning set forth:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders.

**Accident** means a sudden unforeseen and involuntary event caused by external, visible and violent means.

**Accidental Death** means Death resulting from Bodily Injury solely and independently of any other cause except Illness directly resulting from, or medical or surgical treatment rendered necessary for such Injury, occasions the Death of the Insured Person within 12 months from the date of Accident.

**Adventure Sports:** Participation in sports activities such as bungee jumping, sky diving, white water canoeing/rafting and engaging in racing, hunting, mountaineering, ice hockey, winter sports and the like.

**Ambulance** means any vehicle used solely for the conveyance of injured persons from Accidental location or Your residential place or Hospital to any Hospital in emergency cases.

**Bodily Injury** means accidental physical bodily Injury solely and directly caused by external, violent visible cause.

**Capital Sum Insured** means the monetary amounts shown against Insured Person(s) which is the maximum limit of our liability against said Insured Person.

**Cashless facility** means a facility extended by Us to You where the payments, of the costs of treatment undergone by You in accordance with the Policy terms and conditions, are directly made to the network provider by Us to the extent pre-authorization approved.

**Condition Precedent** means a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.

**Contribution** is essentially the right of an insurer to call upon other insurers liable to the same Insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

**Dental Treatment** is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

**Disclosure to information norm** means the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact

**Emergency Care** means management for a severe Illness or Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.

**Hospitalization** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.





**Hospital** means any institution established for In- patient care and Day Care treatment of Illness and/ or Injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010, or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock,
- has at least 10 inpatient beds, in those towns having a population of less than 10, 00,000 and 15 inpatient beds in all other places,
- has qualified Medical Practitioner (s) in charge round the clock,
- has a fully equipped operation theatre of its own where surgical procedures are carried out,
- maintains daily records of patients and will make these accessible to Insurance company's authorized personnel.

**Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

- a) **Acute condition** - Acute condition is a disease, Illness or Injury that is likely to respond quickly to treatment which aims to return the person to his/her state of health immediately before suffering the disease/Illness/Injury which leads to full recovery.
- b) **Chronic condition** - A chronic condition is defined as a disease, Illness, or Injury that has one or more of the following characteristics:
  - it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
  - it needs ongoing or long-term control or relief of symptoms
  - it requires Your rehabilitation or for you to be specially trained to cope with it
  - it continues indefinitely
  - it comes back or is likely to come back

**Injury** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

**Inpatient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

**Insured** means the individual whose name is specifically appearing in the Schedule herein after referred as "You"/"Your"/"Yours"/"Yourself".

**Insured Person:** The person(s) named as Insured Person in the Schedule which will include you and your family inclusive of dependent parents.

**Medical Advise** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

**Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been Insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.

**Medical Practitioner** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State



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Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence and is not a member of the Insured Person's Family.

**Nominee** means the person(s) nominated by the Insured Person to receive the insurance benefits under this Policy payable on his/her death.

**Notification of Claim** is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.

**Period of Insurance:** The time period for which the contract of insurance is valid as shown in the Policy Schedule.

**Permanent Total Disablement:** The bodily Injury that totally, irrecoverably and absolutely prevents you from engaging in any kind of occupation.

**Permanent Partial Disability:** The bodily Injury that results in total, irrevocable, absolute and continuous loss of or impairment of a body part or sensory organ specified under the Table of Benefits.

**Proposal:** The application form you sign for this insurance and/or any other information you give to us or which is given to us on your behalf.

**Policy:** Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda, if any.

**Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the Renewal continuous for the purpose of all waiting periods.

**Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / Injury involved .

**Schedule** means Schedule attached to and forming part of this Policy mentioning the details of the Insured/Insured Persons, the Sum Insured, the period and the limits to which benefits under the Policy would be payable.

**Subrogation** means the right of the insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.

**Temporary Total Disablement:** The bodily Injury that prevents you from engaging in your occupation for a period not exceeding 104 weeks since the date of Injury to the time you are fit enough to resume your occupation as certified by Medical Professional

**Terrorism/Terrorist activity:** means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

**You/Your/Yours/Yourself** means the person(s) that We insure and is/are specifically named as Insured in the Schedule.



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**We/Our/Ours/Us** mean Universal Sampo General Insurance Company Limited.

**War** means War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

WHAT WE COVER	WHAT WE EXCLUDE
<p>Bodily injury directly resulting in the death or disablement to you as per the Table of Benefits. We shall pay to you or your legal personal representative / nominee the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured.)</p>	<ol style="list-style-type: none"> <li>1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.</li> <li>2. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.</li> <li>3. Any payment in case of more than one claim under this section during any one period of Insurance by which our liability in that period would exceed CSI</li> <li>4. Payment of compensation in respect of injury as a consequence of <ul style="list-style-type: none"> <li>• Committing or attempting suicide, intentional self-injury.</li> <li>• Whilst under influence of intoxicating liquor.</li> <li>• Drug addiction or alcoholism.</li> <li>• Whilst engaged in any adventurous sports.</li> </ul> </li> </ol> <p>Committing any breach of law with criminal intent.</p>

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2. a) Loss of sight (both eyes)	100
b) Physical separation of or loss of ability to use both hands or both feet	100
c) Physical separation of or loss of ability to use one hand and/ or both feet	100
d) Loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot	100
3.a) Loss of sight of one eye	50
b) physical separation of or use of ability to use one hand or one foot	50
4. Permanent Total and absolute disablement	100

### Claim Procedure:

A) In the event of any circumstances likely to give rise to a claim you must:

- (a) tell us as soon as reasonably possible, but in any event within 14 days of the date the incident occurred.
- (b) Tell the local police immediately if loss or damage is caused by theft or attempted theft, accidental loss, malicious persons, vandals, riot, violent disorder, civil commotion, strike or labour disturbance, and keep a note of any reference number given to you.



## Universal Sampo General Insurance Co. Ltd.

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- (c) Immediately send to us without acknowledging it, any writ, summons or any other communication which suggests that a claim will be made against you or a member of your family.
- (d) Take all reasonable steps to recover any property which has been lost.
- (e) when asked, you must at all times provide without expense to us, all proofs, certificates, evidence, assistance or information which we may reasonably require (including written estimates and proof of ownership or value).

B) The documents required to be submitted in the event of a claim are :

1. Duly completed Claim form
2. Fire Brigade Report ( in case of loss or damage by Fire)
3. First Information report & Non-traceable certificate ( in case of theft and burglary)
  - Meteorological report ( incase of loss or damage by Flood, Storm etc)
  - Estimate for repairs/replacement
  - Invoice/ Bills/Receipts
  - F.R. where ever applicable.
  - Any other documents as required by the insurer

### Conditions:

#### 1. Notice:

Every notice and communication to the Company required by this Policy shall be in writing. Initial notification can be made by telephone

#### 2. Mis-description:

This Policy shall be void and premium paid shall be forfeited to Us in the event of mis-representation, mis-description or non-disclosure of any materials facts by You.

Non-disclosure shall include failure on Your part to intimate us in writing and obtaining written approval from us in respect of Changes in Circumstances arising out of changes in the duty, business, occupation of the Insured Person(s).

#### 3. Contribution and Subrogation:

Subrogation and Contribution provisions are not applicable to the Policy.

#### 4. Fraud

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

#### 5. Cancellation/termination

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.



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You may cancel this Policy by sending a written notice to Us. Retention premium for the period We were on risk will be calculated based on following short period table and the balance will be refunded to You subject to the condition that no claim has been preferred on Us:

Upto 1 month	25% of annual premium
Above 1 month and upto 3 months	50% of annual premium
Above 3 months and upto 6 months	75% of annual premium
Above 6 months	100% of annual premium

## 6. Discount(s) under the Policy

### Group Discount

We shall provide group discount as per below when the number of persons covered under the Policy exceeds 25. Group Discount will not be reviewed during the currency of the Policy, even if the size of the group exceeds the next slab.

Number of Persons covered	Applicable discount
Upto 25 persons	No discount
Between 25 and 50 persons	5% on total premium
Between 51 and 100 persons	10% on total premium
Between 101 and 300 persons	15% on total premium
Between 301 and 400 persons	20% on total premium
Between 401 and 500 persons	25% on total premium
Over 500 persons	To be decided by Corporate Office

### On Duty Cover Discount:

We may provide a discount up to 25% on the basic premium when Janata Personal Accident cover is only for restricted hours of duty (and not for all 24 hours of day and night) for the Insured Persons in the Policy. The restricted cover is intended only for employers who wish to cover their employees for accidents during and in the course of employment.

### Off Duty Cover Discount:

We may provide a discount up to 50% on the basic premium when Janata Personal Accident cover is required only for restricted hours, when the Insured Person is not at work and/ or not on official duty.

## 7. Arbitration clause

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

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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

## 8. Geographical Scope:



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The geographical scope of this Policy will be worldwide unless otherwise stated in the Policy schedule; however the claims shall be settled in India in Indian rupees. The provisions of this Policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.

### **9. Sum Insured Enhancement:**

Sum Insured can be enhanced only upon renewal, subject to Our underwriter's approval.

### **10. Disclaimer Clause**

In case of any claim under the Policy which is not admitted by us and such claim shall not have been made subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

### **11. Three Months Notice:**

We shall give You notice in the event We may decide to revise, modify or withdraw the product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We shall adhere to the following:

- i) In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.
- ii) The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the renewal date and We shall provide You with an option to migrate to a substitute product offered by Us.

### **12. Nomination**

The Policy has provision of nomination, In absence of Your declaring Nomination at the time of Proposal, then all benefits accrued under the Policy if any, shall be given to Your legal heir/ dependents.

### **13. Substitute Product**

In case We may decide to withdraw this product under which this Policy is issued to You or where the children have attended maximum eligibility age under the Policy, if covered, We shall provide You with an option to buy a similar substitute Accident insurance Policy from Us.

### **14. Free Look-up period**

1. The Policy shall have a free look period. The free look period shall be applicable at the inception of the Policy and:
  - i. You will be allowed a period of at least 15 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable
2. If You have not made any claim during the Free Look period, You shall be entitled to
  - i. A refund of the premium paid less any expenses incurred by Us on Your medical examination and the stamp duty charges or;
  - ii. Where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period on cover or;
  - iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.



**15. Renewal**

- i. This Policy shall ordinarily be renewable for lifetime except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You
- ii. The Renewal of the Policy sought by You shall not be denied arbitrarily. If denied, We shall provide You with cogent reasons for such denial of Renewal.
- iii. No loading on premium shall be applied on Your individual claims experience basis but the group as a whole

The premium for renewals shall be subject to discount when group Policy issued witnesses favourable claims ratio as under:

<b>Incurred Claim Ratio under the Group Policy</b>	<b>Discount Percentage (%)</b>
Up to 20 %	25
21 % - 35 %	15
36 % - 50 %	10
51 % - 60 %	5

The premium for renewals shall be subject to loading when group Policy issued witnesses adverse claims ratio as under:

<b>Incurred Claim Ratio under the Group Policy</b>	<b>Loading Percentage (%)</b>
Between 80 % and 100 %	25
Between 101 % and 125 %	55
Between 126 % and 150 %	90
Between 151 % and 175 %	120
Between 176 % and 200 %	150
Over 200 %	Cover to be reviewed

We will inform You about the applicable risk loading through a counter offer letter. You have to revert to Us with consent and additional premium (if any) within 15 days of issuance of such counter letter. In case, You neither accept the counter letter from Us nor revert to Us within 15 days, We shall cancel Your application and refund the premium within next 7 days.

**Please note** We shall issue Policy only after getting Your consent

- iv. The premium of the Policy may be revised subject to approval from Insurance Regulatory Development Authority

**16. Adjustment of Premium (applicable to policies issued on unnamed employees basis)**

The premium payable hereon has been determined by reference to Your estimate of the number of persons and their category as stated in the Schedule. It is hereby agreed that during the Policy Period You shall maintain a proper and contemporaneous record of the actual number of persons within such category, which record shall be available for inspection by Us at any reasonable time.

Within one month from the expiry of this Policy, You shall provide Us with a written record of the actual number of persons within such category during the Policy Period and any information or supporting documentation in respect thereof at Our request. If the actual number of persons within such category ascertained after the expiry of this Policy shall differ from Your original estimate thereof, then:



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- if the actual number of persons within such category exceeds the estimate of the same, You shall pay Us any additional premium that We may determine by reference to the differential, or
- if the actual number of persons within such category is less than the estimate of the same, We will reimburse You by reference to the differential but subject to minimum retention of premium of 50%

## 17. Compensation

In case of claim by Death or Permanent Total Disablement compensation will be made only after deleting by an endorsement the name of the deceased/injured person in respect of whom such sums shall become payable.

### SECTION 7: Bio Gas Plant

WHAT WE COVER	WHAT WE EXCLUDE
Loss or Damage to the Bio Gas Plant belonging to you, situated within the same land(in case of the plant being situated at any place other than the insured's farm/dwelling) which contains the Dwellings, subject to the limits specified in the Schedule arising out of : <ul style="list-style-type: none"> <li>(a) Fire, Lightning</li> <li>(b) Explosion or Implosion.</li> <li>(c) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation</li> <li>(d) Earthquake (Fire and Shock), Subsidence and Landslide including Rockslide</li> <li>(e) Impact damages: Loss of or visible physical damage or destruction caused due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to you or your employees.</li> </ul>	<b>Deductible:</b> <ul style="list-style-type: none"> <li>a) Rs. 1000 or 5% of the sum insured whichever is higher of each and every loss.</li> <li>b) loss of or damage to articles of consumable nature</li> <li>c) destruction or damage caused to the insured property by               <ul style="list-style-type: none"> <li>(i) Its own fermentation, natural heating or spontaneous combustion.</li> <li>(ii) It's undergoing any heating or drying process.</li> <li>(iii) Loss or damage by fire or otherwise of property insured by order of any Public Authority.</li> </ul> </li> </ul>

### Special Conditions

- (a) No claim under this section shall be admissible unless accompanied by a claim in respect of the Dwelling and / or surrounding structures.
- (b) The Condition of Average as mentioned under 12 c of the definitions shall not apply if the Sum Insured under this Section, shall at the time of the operation of any peril insured against under this section, be not less than 85% (eighty five percent) of the collective value of the property insured under this Section.

### Basis of Claims Settlement:

The Basis of claims settlement will be same as that of Section 1.

### SECTION 8: Tractor Insurance: Including Trailer & Implements to be used for Agriculture Purposes

WHAT WE COVER	WHAT WE EXCLUDE
<b>Section I</b> Loss or Damages directly caused to your vehicle and other accessories if covered by	<ol style="list-style-type: none"> <li>1. Any claim arising out of contractual liability.</li> <li>2. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is</li> </ol>





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insured perils listed hereunder and subject to its not being otherwise excluded.

1. Fire, explosion, self ignition and/or lightning
2. Burglary, housebreaking or theft
3. Riot & Strike
4. Earthquake ( fire and shock damage)
5. Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, Hailstorm & frost.
6. Accidental external means
7. Malicious act
8. Terrorist activity
9. whilst in transit by road, rail, inland waterway lift, elevator or Air
10. landslide rockslide

## Section II

I(i) Death of or bodily injury → Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988

I(ii) Damage to Third Party Property → Rs.7.5 lacs/- unless restricted cover is opted by you.

- Being used otherwise than in accordance with the Limitation as to use or
  - being driven by or is for the purpose of being by him/her in the charge of any person other than a Driver as stated in the Driver's clause
3. Any accidental loss or damage or liability directly or indirectly caused by or contributed by or arising from nuclear weapons / material
  4. We shall not be liable for each and every claim under Section –I (loss of or damage to the Vehicle insured) of this policy in respect of the deductible stated in the schedule.
  5. We 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) Damages to Tyres & Tubes unless the vehicle insured is damaged at the same time in which case the liability of the We shall be limited to 50% of the cost of replacement
    - c) Loss of 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.

### Deductible:

0.5% of IDV of the vehicle subject to a minimum of Rs.2000/- in case of own damage section of the policy.

## General Conditions

### 1. Notice:

Every notice and communication to Us required by this policy shall be in writing. Initial notification can be made by telephone.

### 2. Reasonable care:

You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.

### 3. Mis-description:

This Policy shall be void and premium paid shall be forfeited to Us in the event of mis-representation, mis-description or non-disclosure of any material facts by the insured.

### 4. Geographical Limits:

The Geographical Limit of this Policy and jurisdiction shall be India except for Section –Personal Accident, where Geographical Limit will be worldwide. All claims under this policy shall be settled in Indian Rupees only.



## 5. Claims Procedure:

A) In the event of any circumstances likely to give rise to a claim you must:

- (a) Tell us as soon as reasonably possible, but in any event within 14 days of the date the incident occurred.
- (b) Tell the local police immediately if loss or damage is caused by theft or attempted theft, accidental loss, malicious persons, vandals, riot, violent disorder, civil commotion, strike or labour disturbance, and keep a note of any reference number given to you.
- (c) Immediately send to us without acknowledging it, any writ, summons or any other communication which suggests that a claim will be made against you or a member of your family.
- (d) Take all reasonable steps to recover any property which has been lost.
- (e) when asked, you must at all times provide without expense to us, all proofs, certificates, evidence, assistance or information which we may reasonably require (including written estimates and proof of ownership or value).

B) The documents required to be submitted in the event of a claim are:

1. Duly completed Claim form
2. Fire Brigade Report (in case of loss or damage by Fire)
3. First Information report & Non-traceable certificate (in case of theft and burglary)
4. Meteorological report (in case of loss or damage by Flood, Storm etc)
5. Estimate for repairs/replacement
6. Invoice/ Bills/Receipts
7. F.R. where ever applicable.
8. Any other documents as required by the insurer

## 6. Cancellation

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending a written notice to Us. Retention premium for the period we were on risk will be calculated based on following short period table and the balance will be refunded to you subject to the condition that no claim has been preferred on us:

### Short period table:

Up to 1 month	25% of annual premium
Above 1 month and up to 3 months	50% of annual premium
Above 3 months and up to 6 months	75% of annual premium
Above 6 months	100% of annual premium

## 7. Fraud

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

## 8. Contribution



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If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, then We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

### **9. Rights And Responsibilities**

On the happening of loss or damage to any of the property insured by this policy, We may

- (a) Enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
- (d) Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the We shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with Our requirements or shall hinder or obstruct Us, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the We whether taken possession of by the We or not.

### **10. Subrogation**

You shall at Our expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the We shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by Us.

### **11. Arbitration**

Should any dispute arise between Us and You on the quantum of amount payable, liability being otherwise admitted by us, such dispute will be referred to Arbitration proceedings in accordance with Arbitration Act of 1996 as amended from time to time. Further the making of an award by Arbitrator(s) shall be a condition precedent to any right of action or suit by You against Us.

### **12. Disclaimer Clause**

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

### **13. Policy Disputes**

It has been agreed between the parties that any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with Indian Laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

### **14. Claims Disclaimer**



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In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1-800-2004030 (other users) or on chargeable numbers at (022)39133700. Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

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

### **General Exclusions**

#### **1) Loss of or Damage arising from terrorism which results in:**

- Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind
- Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted authority
- Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same
- Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of Terrorism
- Loss or damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with an action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of Terrorism. If the We alleges that by reason of this exclusion any loss, damage, cost or expense is not covered by this insurance the burden proving the contrary shall be upon the insured

The limit of coverage under this Endorsement shall not exceed the Sum Insured stated In the Policy schedule. The coverage shall also be subject to an excess of 0.50% of the total sum insured subject to a minimum of Rs 25,000/ for each and every loss.

#### **2) Radioactive contamination:**

Any loss, damage or legal liability directly or indirectly caused by:

- (a) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or
- (b) The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

#### **3) War Risks:**

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

### **Notices And Claims**

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



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Toll free Fax No. 022-29211844 Email: [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

## Universal Sampo General Insurance Co. Ltd.

Express IT Park, Plot No. EL - 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai-400710

**Toll Free Numbers:** 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030

**Landline Numbers:** (022)-27639800 or (022)39133700 (Local Charges Apply)

**E-mail Address:** [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Fax Numbers:** (022)39171419

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

### Grievances

In case You are aggrieved in any way, You may register a grievance or Complaint by visiting Our website or write to us on [contactus@universalsompo.com](mailto:contactus@universalsompo.com).

You may also contact the Branch from where You have bought the Policy or the Complaints Coordinator who can be reached at Our Registered Office.

You may also contact on Our –

Toll Free Numbers: 1 - 800 - 224030 (For MTNL/BSNL Users) or 1 - 800 – 2004030 or on chargeable numbers at +91-22-27639800/+91-22-39133700; and also send us fax at: (022) 39171419

- You can also visit Our Company website and click under links [Grievance Notification](#)
  - You can also send direct mail to the concerned authorities at- [grievance@universalsompo.com](mailto:grievance@universalsompo.com)
- If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of Your grievance.

The updated details are also available on: <http://www.gbic.co.in/ombudsman.html>

The details of Insurance Ombudsman are available below:

Office of the Ombudsman	Contact Details
<b>AHMEDABAD</b>	Office of the Insurance Ombudsman,6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road,Ahmedabad - 380001.Tel nos: 079-25501201/02/05/06 email: bimalokpal.ahmedabad@gbic.co.in
<b>BHOPAL</b>	Office of the Insurance Ombudsman,2nd Floor, Janak Vihar Complex, 6, Malviya Nagar,BHOPAL-462 003.Tel.:- 0755-2769201/9202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in
<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman,62, Forest Park, BHUBANESHWAR-751 009.Tel.:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
<b>CHANDIGARH</b>	Office of the Insurance Ombudsman, SCO No.101-103,2nd Floor, Batra Building, Sector 17-D,CHANDIGARH-160 017.Tel.:- 0172-2706468 /2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in



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<b>CHENNAI</b>	Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>
<b>NEW DELHI</b>	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>
<b>GUWAHATI</b>	Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, S.S. Road, GUWAHATI-781001. Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>
<b>HYDERABAD</b>	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 /23312122 Fax: 040-23376599 Email: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>
<b>ERNAKULAM</b>	Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>
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