



# Universal Sampo General Insurance Co. Ltd.

(A joint venture of Allahabad Bank, Indian Overseas Bank, Karnataka Bank Ltd., Debur Investment Corp. and Sampo Japan Nipponia Insurance Inc.)

Registered and Corporate Office : Unit No. 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (East), Mumbai - 400 059, Maharashtra. Fax# 022 - 29211844. Email : [contactus@universalsampo.com](mailto:contactus@universalsampo.com)

## POS - MOTOR INSURANCE PROPOSAL FORM (FOR OTHER THAN LIABILITY ONLY POLICY)

POS Person Name : \_\_\_\_\_ Adhar Card No. / PAN Card No. \_\_\_\_\_

Vehicle Type  Two Wheeler  Private Car  Passenger Carrier  Goods Carrier  
Type of Cover required  Package Policy  Others (Specify) \_\_\_\_\_

### A. INSURED

Owner's (Proposer's) Full Name \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Occupation / Business \_\_\_\_\_  
 Period of Insurance From \_\_\_\_/\_\_\_\_/\_\_\_\_ To \_\_\_\_/\_\_\_\_/\_\_\_\_

**\*) ADDRESS FOR COMMUNICATION**

Address Line 1 \_\_\_\_\_  
 Address Line 2 \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_  
 Phone/Mobile No. \_\_\_\_\_ PAN Card No. \_\_\_\_\_  
 E-mail \_\_\_\_\_ Aadhaar Card No. \_\_\_\_\_

**Is the vehicle usually parked at address (\*), if not please mention the usual address below**

Address Line 1 \_\_\_\_\_  
 Address Line 2 \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_  
 PAN Card No. \_\_\_\_\_  
 Aadhaar Card No. \_\_\_\_\_

### B. VEHICLE DETAILS

Registration No. \_\_\_\_\_ Date of Registration \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Engine No. \_\_\_\_\_ Year of Manufacture \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Chassis No. \_\_\_\_\_ Colour of the Vehicle \_\_\_\_\_  
 Make of Vehicle \_\_\_\_\_ Cubic Capacity/Gross Vehicle Weight \_\_\_\_\_  
 Model of Vehicle \_\_\_\_\_ Seating capacity including Driver \_\_\_\_\_  
 Type of Body \_\_\_\_\_ Registering Authority and Location \_\_\_\_\_  
 Odometer Reading \_\_\_\_\_ Annual average kilometers \_\_\_\_\_

Whether the vehicle is driven by non-conventional source of power?  
 If "Yes", specify \_\_\_\_\_  Yes  No  
 Whether the vehicle is fitted with fiber glass tank?  
 If "Yes", specify \_\_\_\_\_  Yes  No  
 Is the vehicle fitted with any Anti-theft device approved by the AARI?  
 If "Yes", attach Certificate of installation in the vehicle issued by AARI.  
 Is the vehicle in good and working condition?  
 If "Yes", specify \_\_\_\_\_  Yes  No

### C. VEHICLE USAGE DETAILS

Vehicle is used for driving tuitions?  Yes  No  
 Extension of geographical area is required? If "Yes", select the country below?  
 Bangladesh  Bhutan  Maldives  Nepal  Pakistan  Sri Lanka  
 Use of vehicle is limited to own premises?  Yes  No  
 Vehicle belongs to Foreign Embassy / Consulate?  Yes  No  
 Vehicle is designed for use of Blind/ Handicapped/ Mentally challenged persons and duly endorsed as such by RTA?  Yes  No  
 The vehicle is parked in Own / Society premises at night?  Yes  No  
**IN CASE OF PRIVATE CARS / TWO WHEELERS ONLY**  
 Vehicle is used for Commercial purposes?  Yes  No  
 The car is certified as Vintage car by Vintage and Classic Car Club of India?  Yes  No  
 The vehicle be used exclusively for Private, Social, Domestic, Pleasure and Professional purposes?  Yes  No  
 The vehicle be used exclusively for carriage of goods other than samples or personal luggage?  Yes  No

### D. VEHICLE FINANCE DETAILS

State if the vehicle is under:  Hire Purchase  Lease Agreement  Hypothecation  
 Financier's Name : \_\_\_\_\_  
 Financier's Address \_\_\_\_\_

### E. COVERAGE DETAILS

Insured's Declared Value *Net	Non - Electrical accessories fitted to the vehicle	Electrical and Electronic accessories fitted to the vehicle	Side Car (two wheeler)/ Trailer (Pvt. cars)	Value of CNG / LPG Kit	Total Value
Rs. _____	Rs. _____	Rs. _____	Rs. _____	Rs. _____	Rs. _____

Do you wish to restrict the limits of Third Party Property Damage (TPPD) Liability to statutory limit of Rs. 6000 only?  Yes  No  
 The policy provides TPPD of Rs. 1.0 Lakh for Two wheelers and Rs. 7.5 lakhs for other vehicles. If you opt out you shall be entitled for a discount of Rs. 50 for Two wheelers and Rs. 100 for other vehicles.  Yes  No

Do you wish to cover Legal Liability to?  
 A) Driver  Yes  No  
 B) Other Employees  Yes  No  
 C) Unnamed Passengers (No. of persons - - - - -)  Yes  No

### F. Nomination Details

Do You Wish To Cover Personal Accident Cover For Owner Driver: If Yes, Please Give Details Of The Nomination:

Name of the Nominee and Age	Relationship	Name of the Appointee (if Nominee is a minor)	Relationship of the Nominee
1 _____	_____	_____	_____
2 _____	_____	_____	_____

(Note: (1) Personal Accident cover of Owner driver is compulsory for Sum Insured of Rs. 100,000/- for Two Wheelers; Rs 200,000/- for private car.  
 (2) Compulsory PA cover to Owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar corporate body or where the owner driver does not hold an effective driving license.  
 Do you wish to include Personal Accident (PA) Cover for Named persons Paid drivers, Cleaners and Conductors? If "Yes", specify Name and Capital Sum Insured (CSI) opted for. The maximum CSI available per person is Rs. 1 lakh for two wheelers and Rs 2 Lakhs for other vehicles.  Yes  No

S. No.	Name	CSI	Nominee	Relationship
1	_____	_____	_____	_____
2	_____	_____	_____	_____

POS - Motor Private Car Insurance Policy  
 POS - Motor Two Wheeler Insurance Policy  
 POS - Motor Goods Carrying Vehicle Policy  
 POS - Motor Passenger Carrying Vehicle Policy

IRDA/USGI/2007-08/05  
 IRDA/USG/22/2008-09/LR/01  
 IRDA/USG/22/2008-09/LR/01  
 IRDA/USG/22/2008-09/LR/01

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Do you wish to include P.A. Cover for Uninsured Person/Third Party/Follow rider (in case of two wheelers)?  
 If "Yes", specify the number of persons as per seating capacity and Capital Sum Insured (CSI) opted.

No. of Persons

CSI (Each)

Yes  No

**IN CASE OF PRIVATE CARS / TWO WHEELERS ONLY**

Do you wish to opt for higher deductible cover and above the compulsory deductible of Rs.1000/Rs.2000/- for Private Cars and Rs.100 for Two Wheelers. If "Yes", select the amount below

For Private Car  Rs.2500  Rs.5000  Rs.7500  Rs.15000  
 For Two Wheeler  Rs.500  Rs.750  Rs.1000  Rs.1500  Rs.3000

Yes  No

**G. DISCOUNT DETAILS**

Are you a member of Automobile Association of India? If yes, please state

- A) Name of Association  
 B) Membership No.  
 C) Date of Expiry

Are you entitled to "No Claim Bonus" ? If "Yes", please submit proof there of (Renewal Notice / Copy of Expiring Policy)  Yes  No  
 NCB % entitled

Yes  No

**H. DRIVER DETAILS**

Owner Driver

Age of Owner Driver \_\_\_\_\_ Driving licence no. \_\_\_\_\_  
 Expiry date \_\_\_\_\_ Details of Other Driver \_\_\_\_\_  
 Does the driver suffer from defective vision or hearing or any physical infirmity?  Yes  No

Has either of the drivers ever been involved / convicted for causing any accident or loss?  Yes  No  
 If yes, specify details as under including the pending prosecution, if any?

Driver Name	Date of Accident	Circumstances of Accident	Loss / Costs Rs.

**I. PREVIOUS HISTORY**

Date of purchase of the vehicle by proposer  New  Second Hand  
 Vehicle at the time of purchase \_\_\_\_\_ Present condition of vehicles \_\_\_\_\_  
 Name of the previous insurer \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Pin code \_\_\_\_\_ State \_\_\_\_\_ Phone No \_\_\_\_\_

Previous Policy No. \_\_\_\_\_ From \_\_\_/\_\_\_/\_\_\_ To \_\_\_/\_\_\_/\_\_\_  
 Period of Insurance  Liability Only  Package Policy  Others (Specify) \_\_\_\_\_

Type of Cover \_\_\_\_\_  
 Claims lodged during the preceding 3 years

Claim Year	Claim Number	Insurer	Amount Rs.

- Has any insurance company ever declined the proposal?  Yes  No
- If "Yes", specify reason \_\_\_\_\_
- Has any insurance company ever cancelled & refused to renew?  Yes  No
- If "Yes", specify reason \_\_\_\_\_
- Has any insurance company ever imposed special condition or excess?  Yes  No
- If "Yes", specify reason \_\_\_\_\_

**I. OTHER DETAILS**

Is there any other relevant information? If "Yes", specify  Yes  No

**Note I :**  
 The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of the insurance and it will be fixed at the commencement of each policy period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand and model as the vehicle proposed for insurance at the commencement of insurance. Renewal, and adjusted for depreciation (as per schedule specified below). The IDV of the side car(s) and / or accessories, if any, fitted to the vehicle but not included in the manufacturers' listed selling price of the vehicle is / are also inclusive to be fixed.

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/ Constructive Total Loss (TL/CTL) claims only. A vehicle will be considered to be a CTL where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the IDV.

**SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV**

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months 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 obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an undervaluation between the insurer and the insured.

**Declaration by Insured**

I / We hereby declare that the statements made by me / us in this Proposal Form are true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me / us and the Universal Sompo General Insurance Co. Ltd. I / We also hereby declare that if any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

Signature of Proposer

Place

Date

**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 or 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 or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may be extended to ten lakh rupees.

**For Office Use Only**

Payment Mode (DD/Cheque/EFT, Others)	Instrument Number	Date of Issuance	Name of Bank drawn on	Amount (Rs)	E Receipt No

**I. MOTOR ADD-ON COVERS**

Do you wish to opt for any of the below add on covers

Sl. No.	Description of the Cover	Yes	No
1	Third Party Liability (TPA) Cover for Motor Vehicle	<input type="checkbox"/>	<input type="checkbox"/>
2	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire)	<input type="checkbox"/>	<input type="checkbox"/>
3	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft)	<input type="checkbox"/>	<input type="checkbox"/>
4	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack)	<input type="checkbox"/>	<input type="checkbox"/>
5	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap)	<input type="checkbox"/>	<input type="checkbox"/>
6	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
7	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape)	<input type="checkbox"/>	<input type="checkbox"/>
8	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment)	<input type="checkbox"/>	<input type="checkbox"/>
9	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap)	<input type="checkbox"/>	<input type="checkbox"/>
10	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
11	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
12	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
13	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
14	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
15	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
16	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
17	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
18	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
19	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>
20	Third Party Liability (TPA) Cover for Motor Vehicle (with Fire & Theft & Hijack & Kidnap & Assault & Rape & Sexual Harassment & Kidnap & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault & Assault)	<input type="checkbox"/>	<input type="checkbox"/>

**Universal Sompo General Insurance Co. Ltd.**

Express IT Park, Plot No. EL-94, TTC, Industrial Area, M.I.D.C., Mahape, Navi Mumbai - 400 710

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