



MOTOR PRIVATE CAR (PACKAGE POLICY)

IRDAN134RP0004V02200708

PROSPECTUS

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

REGISTERED OFFICE:

Unit No.103, 1st Floor, Akruti Star, MIDC Central Road,
Gautam Nagar, Andheri (E),
Mumbai 400093

24/7 CUSTOMER CARE NUMBER: 1-800-224030

EMAIL: contactus@universalsompo.com

WEBSITE: www.universalsompo.com

IRDA of India Registration Number: 134

CIN: U66010MH2007PLC166770

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

What does this Policy cover?

The Policy covers loss or damage to the vehicle insured arising out of:

- Fire, explosion, self-ignition, lightning, burglary, theft, riot, strike, malicious act, terrorism, earthquake, flood, typhoon, accidental external means, landslide or rockslide, road/rail/inland waterway/air transit

It also provides cover against Legal Liability to third party personal injury and property damage arising out of an accident involving the vehicle as required under Motor Vehicle Act.

The Policy further provides for compulsory Personal Accident cover for owner driver

Add-ons:

Customize your comprehensive motor insurance policy as per your needs. Choose from list of below add-ons, available for an additional premium.

Sr No	Add-on Name	Sr No	Add-on Names
1	Engine Protector	17	Additional Expenses Coverage clause
2	NCB Protector	18	Hydrostatic Lock
3	Return to Invoice	19	Pay less to drive less
4	Key replacement cover	20	Drive less to pay less
5	Roadside Assistance	21	Preferred Garage Network
6	Cost of consumable	22	Emergency Assistance Services
7	Depreciation waiver	23	No Fault Protection
8	Daily Cash allowance benefit	24	Additional Personal accident cover
9	Insurance at manufacturing selling price	25	Preferred services
10	Loss of Driving License/ Registration Certification	26	Pet Cover
11	Tyre and Rim Secure	27	Battery Protect Cover
12	Loss of Personal Belongings Clause	28	Cyber Protection - Vehicle
13	Secure Towing (Higher towing & removal costs)	29	Power Cable and Charger cover
14	Wrong Fuel Cover	30	Battery charging support cover
15	Hospital Daily Cash Cover	31	EMI Protection
16	Accidental Hospitalization Clause for Family		

For detailed add-on wordings kindly refer add-on wordings from our website link [Universal Sampo | Resources Downloads](#)

Optional Extensions:

- Loss of accessories
- Legal liability to paid driver, cleaner or any workman
- Personal Accident to the occupants
- Increased Legal Liability to Property damage to Third Party for limit of Rs.7.5 Lakhs

Other Salient Features

- For claims free experience, discount available on subsequent renewals
- Discount for opting higher voluntary excess
- Discount for provision of approved anti-theft devices
- Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation, for the parts needing replacement in the accident is defined

The Policy does not cover the following:

- Any accidents outside the Geographical Area
- Consequential loss, normal wear, and tear

- Driving without valid license for the class of vehicle. Driving under the influence of liquor/drugs
- Vehicle not being used as per Limitation as to use defined

Claim Procedure:

1. **On happening of an event, the claim can be intimated in any of the following manner**
 - 24* 7 Customer Care
 - Email to Call centre team
 - Through USGIC websites
2. **Following information needs to be furnished by you while intimating a claim:**
 - Your Contact Numbers
 - Policy Number
 - Name of Insured person
 - Date & Time of accident
 - Location of Loss
 - Brief description on how the accident took place
 - Place & contact details of the Insured Person (in case person intimating the claim is other than the insured person)
3. **Documentation:**
 - Duly filled and signed claim form
 - PAN Card (for individuals)
 - Driving license of the driver
 - Copy of RC
 - Other than the above documents insured is required to submit the Invoice in original in case

The claim is reported at a non-cashless workshop, Discharge voucher/Satisfaction voucher, NEFT mandate and cancelled cheque with Account number clearly visible along with NEFT or any other documents required by claims handler/Surveyor.

4. Additional documents may be asked for in case there is any ambiguity in the admissibility of the claim.

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

Contact Details:

**Universal Sampo General Insurance
Co. Ltd.**

Unit No. 601 & 602, 6th Floor, Reliable Tech
Park, Cloud City Campus.
Gut No-31, Mouje Elthan, Thane- Belapur
Road, Airoli,
Navi Mumbai- 400708

Toll Free Numbers:

1-800-224030 **OR**
1-800-2004030

E-mail Address:

Contactus@universalsompo.com

Note: Please include Your Policy number for any communication with us.
Insurance is the subject matter of solicitation. Please read the sales brochure carefully before concluding a sale.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making Default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakhs Rupees.