

# Third Party Private Car Policy - 3 Years

Policy ID: IRDAN134RP0005V01201819 | Category: Vehicle - Private Car (Long Term Liability)

Provider: Universal Sompo General Insurance

## 1. Policy Period & Validity

Standard Duration: 3 Years

Validity Basis: Fixed Term (No Annual Renewal needed)

## 2. Policy Overview

A long-term liability policy covering private cars for 3 years. Protects against third-party claims for a longer duration without annual renewal[cite: 6148].

**Ideal For:** New car owners (mandatory 3-year TP) or those wanting to lock in TP rates.

## 3. Eligibility Criteria

- **Vehicle:** New Private Cars.

## 4. Sum Insured Eligibility

- **TP:** Statutory Limits.

## 5. Scope of Coverage

- **Third Party Death/Injury:** Unlimited[cite: 6151].
- **Property Damage:** Up to Rs 7.5 Lakhs[cite: 6173].
- **PA Owner-Driver:** Rs 15 Lakhs[cite: 6161].

## 7. Major Exclusions

x Own Damage: Excluded.

x Employment Liability: Death of employee (except driver) excluded[cite: 6176].

## 8. Claims & Administration

### Claims Procedure:

- Notice: Immediate.
- Prosecution: Notify company of any inquest/inquiry[cite: 6183].

### Policy Terms:

- Cancellation: Refund for unexpired full years only[cite: 6070].