

Motor Linked Personal Accident Policy

Policy ID: UIN: ACC/MOTOR/2024-25 | Category: Accident - Personal Accident (Motor Linked)

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Covers accidental death and disability while driving or riding a vehicle. Linked with vehicle insurance for seamless claims.

Ideal For: Vehicle owners, drivers, and riders seeking protection against accidents on the road.

3. Eligibility Criteria

- Age: 18 to 65 Years

- Vehicle Type: Two-Wheeler and Four-Wheeler owners

4. Sum Insured Eligibility

- Limit: Rs 1 Lakh to Rs 25 Lakhs

5. Scope of Coverage

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Medical Expenses related to accident
- Daily Hospital Cash (Optional)

7. Major Exclusions

- x Intentional self-injury
- x Racing or motor sports
- x Alcohol/drug influence
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Notify insurer immediately

- Submit police report, medical bills, and claim form

Policy Terms:

- Coverage valid only while riding/driving
- Deductible as per plan