

PROPOSAL FORM CUM TRANSCRIPTION LETTER FOR Motor Private Car - Bundled					
INSURED DETAILS		VEHICLE DETAILS		PROPOSAL DETAILS	
<b>Abdul Rashid Magray</b> -, -, CHITRI PORA, PULWAMA, PULWAMA PULWAMA, JAMMU AND KASHMIR, 192301 PULWAMA JAMMU AND KASHMIR INDIA 192301 70*****50 sun***ten***y78***all***m	MAKE	MARUTI SUZUKI	PROPOSAL NUMBER	USN2025110605584940	
	MODEL	FRONX DELTA PLUS 1.2L AGS	ISSUANCE DATE	06-11-2025	
	RTO	JK13	PERIOD OF INSURANCE - OD	FROM OD 00:00:00 OF 06/11/2025 TO MIDNIGHT OF 05/11/2026	
	REGISTRATION NUMBER	NEW	PERIOD OF INSURANCE - TP	FROM TP 00:00:00 OF 06/11/2025 TO MIDNIGHT OF 05/11/2028	
	ENGINE NUMBER	K12NP7702004	PERIOD OF INSURANCE - CPA	FROM TP 00:00:00 OF 06/11/2025 TO MIDNIGHT OF 05/11/2028	
	CHASSIS NUMBER	MBHKWD13SSH638616	RTO LOCATION	PULWAMA	
	CUBIC CAPACITY/GVW/KW	1197	HYPOTHECATION / FINANCER NAME	NA	
	MANUFACTURING YEAR / REGISTRATION DATE	2025	FUEL TYPE	PETROL	
GSTIN NUMBER		SEATING CAPACITY	5		
INSURED DECLARED VALUE (IDV)					
VEHICLE IDV	TRAILER IDV/SIDE CAR	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES	Bi-Fuel/CNG/LPG Kit	TOTAL IDV
810000	0	0	0	0	810000
PREMIUM DETAILS (Amount in Rs.)					
OWN DAMAGE PREMIUM AFTER LOADING/DISCOUNT ( )					8,585
(Extension of Geographical area; Vehicles imported without custom duty; Electrical / Non-Electrical Accessories: Bi-fuel/CNG/LPG Kit; Driving Tution: No Claim Bonus; Automobile Association Discount; Discount on Anti-theft devices; Discount on specially designed vehicles for blind, handicapped and mentally retarded persons: Discount on Voluntary deductible)					
TOTAL OWN DAMAGE PREMIUM					0
BASIC THIRD-PARTY PREMIUM					10,640
Compulsory PA Cover for Owner Driver under Section III, SI Rs.15,00,000/-					705
PA Cover to named passengers (IMT15)					0
PA cover to unnamed passengers (IMT 16) No. of Passengers : 0 per passenger: 0					0
PA cover to Paid Driver, Cleaners, Conductors (IMT17)					0
Legal Liability to paid driver (IMT28)					150
Legal Liability Employees other than paid Driver (IMT29)					0
TOTAL LIABILITY PREMIUM					11495
NET PREMIUM					20080
GST (18%) : CGST (9%) "0"; SGST (9%) "0"; IGST (18%) "3614"					3614
TOTAL PREMIUM					23,694
SPECIAL CONDTION					
GEOGRAPHICAL AREA		COMPULSORY DEDUCTIBLE (IMT22)	1000	VOLUNTARY DEDUCTIBLE (IMT22A)	0
INTERMEDIARY NAME	NEELOFAR YOUSUF	INTERMEDIARY CODE	201511329322	INTERMEDIARY CONTACT DETAILS	7006851030
NOMINEE FOR OWNER DRIVER	LEGAL HEIR	RELATIONSHIP	SPOUSE	NCB %	0
PREVIOUS POLICY NUMBER	PYP INSURER & POLICY PERIOD		EXPIRING NCB		
ANTI REBATE CLAUSE					
Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended):					
1. 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.					
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..					
TERMS AND CONDITIONS					
I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:					
A) I/We hereby declare that the statements made by me/us 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 Universal Sampo General Insurance Company Limited.					
B) I/We also 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.					
C) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.					
GSTIN -> Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.					
D) Your policy will be cancelled in case vehicle class/category of the vehicle is different than what is mentioned in policy schedule.					
E) I understand the Proposal No."DYNAMIC FIELD" is issued to me basis on above information.					
F) I understand that my premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any.					
Universal Sampo General Insurance Company Limited may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer. The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.					



**IMPORTANT NOTICE:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988, is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

**DISCLAIMER:** Policy is valid subject to Realization of premium. Please visit our website [www.universalsompo.com](http://www.universalsompo.com) to know more about the policy coverage, benefits, and exclusions. Kindly write to us on [contactus@universalsompo.com](mailto:contactus@universalsompo.com) to get the copy of the policy wordings, if required.

**CLAIM DISCLAIMER:** : 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 1800-22-4030/1-800-200-4030 or on chargeable numbers at +91-22-27639800 / +91-22-39133700. Email at [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com). Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability. I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988.

**FOR UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**

*Agijarathi*

GSTIN No:  
03AAACU8917F1ZG  
IRDAI UIN NO:  
IRDAN134RP0001V02  
201819

SAC CODE: 997134

DULY CONSTITUTED ATTORNEY(S)  
USGI IRDAI REGISTRATION NO: 134

In Witness whereof this Policy has been signed at Mumbai in lieu of covernote No. Consolidated stamp duty Rs. 1.00 paid towards Insurance policy stamp vide receipt no. LOA/ENF-1/CSD/19/2024-25/2348 dated of General Stamp Office Mumbai.

**NOTE: 1) Please include your policy number for any communication with us. 2) The policy schedule should be read in conjunction with Policy wording and CIS.**

**Registered Office Address:** 8th Floor and 9th Floor, Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai - 400062

**Contact Address:** Universal Sompo General Insurance Co. Ltd. Airoli Office-Unit No.601 & 602, A wing, 6th floor, Reliable Tech Park, Cloud City Campus, Gut no 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai - 400708

1) If You have a query about any matter relating to the Policy, or our decision on any matter, or the claim you may call us on 1-800-224030 or email us at [Contactus@universalsompo.com](mailto:Contactus@universalsompo.com). In case, You are not satisfied with the decision/resolution or have not received any response within 15 working days, You may write or email to Grievance Redressal Officer [gro@universalsompo.com](mailto:gro@universalsompo.com) or visit any of our branches GRO. For updated details of grievance officer (name and number), kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal> and click on Branch wise Grievance Redressal Officer

2) Universal Sompo General Insurance Co. Ltd. shall abide by Insurance Regulatory and Development Authority (Protection of Policyholder's Interests) Regulations 2024. Under this regulation and with an objective to provide a forum to Personal Lines policy holders for resolution of claims related complaints, Insurance Ombudsman has been constituted under the aegis of Governing Body of Insurance Council. For further Information you could refer

<https://www.ciqins.co.in/ombudsman>

**ADD-ON COVER DETAILS**

SR. NO	ADD-ON COVER NAME	UIN	SUM-INSURED	PREMIUM (Rs.)	PLAN DETAILS
1	Depreciation Plan A	IRDAN134RP0001V01201819/A 0046V03201819	0	4050	AddOnCovers
2	Key Replacement covers	IRDAN134RP0001V01201819/A 0043V02201819	0	125	AddOnCovers





# UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

Certificate of Insurance cum Policy Schedule



Universal Sompo  
General Insurance  
Suraksha. Hamisha Apke Saath



PRODUCT NAME : Motor Private Car - Bundled ; POLICY NUMBER: AVO/2367/12405732									
INSURED DETAILS		INTERMEDIARY DETAILS			INVOICE NUMBER		USGAF236725402642		
Abdul Rashid Magray CHITRI PORA, PULWAMA, PULWAMA PULWAMA, JAMMU AND KASHMIR, 192301 PULWAMA JAMMU AND KASHMIR INDIA 192301 70*****50 sun***ten***y78***ail***m Insured GSTIN No.		NAME	NEELOFAR YOUSUF		POLICY / INVOICE ISSUED DATE		06-11-2025		
		CODE	201511329322		EIA ACCOUNT NUMBER		NA		
		CONTACT NUMBER	7006851030		CKYC NUMBER				
		EMAIL ID	safeenaj42@gmail.com		Policy Issuance GSTIN No.		03AAACU8917F12G		
		RTO LOCATION	PULWAMA		PERIOD OF INSURANCE:		FROM TP 00:00:00 OF		
		PERIOD OF INSURANCE:	FROM OD 00:00:00 OF		COMPULSORY PERSONAL ACCIDENT		06/11/2025 TO		
		OWN DAMAGE	06/11/2025 TO MIDNIGHT OF				MIDNIGHT OF		
			05/11/2026				05/11/2028		
PERIOD OF INSURANCE:		FROM TP 00:00:00 OF		HYPOTHECATION / FINANCER NAME		NA			
THIRD-PARTY		06/11/2025 TO MIDNIGHT OF							
		05/11/2028							
POLICY ISSUANCE OFFICE		3rd floor, SCO-75, District Shopping Complex, Ranjit Avenue, Amritsar, - 143001 PUNJAB 143001							
PAYMENT DETAILS		INSTRUMENT/TRANSACTION NUMBER: "C0611254813714 / 25911970055"; INSTRUMENT DATE: "06-11-2025"; MODE OF PAYMENT: "OnlinePayment"							
VEHICLE DETAILS									
REGISTRATION NUMBER	ENGINE NUMBER	CHASSIS NUMBER	MAKE	MODEL	CUBIC CAPACITY/KW/GVW	MFG. YEAR / REGISTRATION DATE	FUEL TYPE	BODY TYPE	SEATING CAPACITY
NEW	K12NP7702004	MBHKWD13SS H638616	MARUTI SUZUKI	FRONX DELTA PLUS 1.2L AGS	1197	2025/06-11-2025	PETROL	NA	5
INSURED DECLARED VALUE (IDV) (Amount in Rs.)									
VEHICLE IDV	TRAILER IDV/SIDE CAR	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES		BI-fuel/CNG/LPG KIT		Total VALUE		
810000	0	0	0		0		810000		
SCHEDULE OF PREMIUM (Amount in Rs.)									
SECTION I - OWN DAMAGE (A)					SECTION II - LIABILITY (B)				
Basic Own Damage					Basic TP Premium				
					10640				
Add: Extension of Geographical area (IMT1)					0 Add: Extension of Geographical area (IMT1)				
					0				
Add: % for Vehicles imported without custom duty (IMT19)					0 Add: BI-fuel/CNG/LPG Kit (IMT25)				
					0				
Add: Electrical / Non-Electrical Accessories (IMT24)					0 Less: Premium for TPPD (IMT20)				
					0				
Add: BI-fuel/CNG/LPG Kit (IMT25)					0 TOTAL BASIC THIRD-PARTY PREMIUM (A)				
					10640				
Add: % for OD premium for Driving Tutition					0 ADD: PA BENEFITS				
					0				
TOTAL BASIC OD PREMIUM					4523 Compulsory PA Cover for Owner Driver under Section III, SI Rs.15 Lacs				
					705				
Less: DETARIFF DISCOUNT					82 PA Cover to named passengers (IMT15)				
					0				
OWN DAMAGE PREMIUM (A)					4523 PA cover to unnamed passengers (IMT 16) No. of Passengers : 0 CSI per passenger: 0				
					0				
Less: No Claim Bonus (%)					0 PA cover to Paid Driver, Cleaners, Conductors (IMT17)				
					0				
Less: Automobile Association Discount (IMT8)					0 Legal Liability to paid driver (IMT28)				
					150				
Less: Discount on Anti-theft devices (IMT10)					113 Legal Liability Employees other than paid Driver (IMT29)				
					0				
Less: Discount on specially designed vehicles for blind, handicapped and mentally retarded persons (IMT12)					0 TOTAL LIABILITY PREMIUM (B)				
					855				
Less: Discount on Voluntary deductible (IMT22A)					0 NET LIABILITY PREMIUM (A+B) = II				
					11495				
OWN DAMAGE PREMIUM (B)					4410 TOTAL PACKAGE PREMIUM (I+II)				
					20080				
Add: TOTAL ADD-ON PREMIUM (C)					4175 GST 18% : CGST (9%) "0" ; SGST (9%) "0" ; IGST (18%) "3614"				
					3614				
NET OWN DAMAGE PREMIUM (B+C) = I					8585 TOTAL POLICY PREMIUM				
					23694				
GEOGRAPHICAL AREA		COMPULSORY DEDUCTIBLE (IMT22)		1000		VOLUNTARY DEDUCTIBLE (IMT22A)		0	
NOMINEE FOR OWNER DRIVER		LEGAL HEIR		RELATIONSHIP		SPOUSE		NCB %	
								0	
ENDORSEMENT DETAILS									
ENDT. NO	LIST OF ENDORSEMENT DISCRPTION			EFFECTIVE DATE	PREMIUM	GST (18%) : CSGT (9%); SGST (9%)		TOTAL PREMIUM	
					0	0		0	
SPECIAL CONDITIONS									
SUBJECT TO IMT ENDORSEMENT NOS. AND MEMORANDUM PRINTED HEREIN / ATTACHED HERETO:									
The policy will be subject to cancellation on the grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation of the insured.									
PRE-INSPECTION: If any inaccuracies are identified in the details retrieved during the pre-inspection process, benefits under the current policy pertaining to the own damage section will be forfeited.									
DRIVER (Persons or classes of persons entitled to drive): Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.									
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade.									
LIMITS OF LIABILITY: A) Under Section II 1 (i) of policy (Death of or bodily injury) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. B) Under Section II 1 (ii) of policy (Third Party Property Damage) - in respect of any one claim or series of claims arising out of one event (Rs.6000/- or Rs.7,50,000/- as may be applicable). C) P.A Cover under Section III for owner Driver (CSI) - Rs.15,00,000/-.									