

Policy No. USGI/WEBAG/0946154/00/000

MORSA SITA,
D NO 9 3 NAIDU STREET
BELAGAM PARVATHIPURAM VIZIANAGARAM
535502

+91 9550755039
rajesh.bfa@gmail.com

Dear **MORSA SITA,**

Thank you for choosing us as your insurance partner for STAND-ALONE MOTOR OWN DAMAGE POLICY- PRIVATE CAR Policy. We're extremely delighted to have you on-board. And we are going to be with you every step of the way.

To make your insurance experience seamless, we have introduced below tech-based solutions.

USGI PULZ App - One stop solution for all your insurance needs. Now enjoy below complimentary value added benefits with our app.

- **Insurance Wallet** – Manage insurance policies on the go with buy and renew Option
- **Claim Management** – Intimate claim online and track claim status
- **Complete Auto Care Solutions** – Online car service appointment, road side assistance, extended warranty, buy spare parts and accessories, sell car online, self-drive car discount, tips to maintain your vehicle.
- **24X7 Road Side Assistance*** – In case you are in distress due to flat tyre, drained battery, minor repairing or towing of vehicle in case of break down or accident of your vehicle, Key locked in car or lost, fuel run dry or arrangement of taxi/ ambulance
- **Location based Service** – Find nearest pharmacy, blood bank, wellness center, lab test center, online medicine stores. Also you can track your daily activity, set reminders, and maintain your health profile and much more

** Subject to Terms and conditions of Universal Sampo Policy covering the vehicle with RSA cover*

AI-Powered Virtual Agent

- Helps you intimate claim with ease

We're committed to offer you best-in-class services. For any query, call us on our toll-free number 1800 22 4030 / 1800 200 4030, or mail us at contactus@universalsompo.com. You can also drop by at one of our branches. For more information visit our website www.universalsompo.com

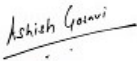
Please note that your policy is issued as per the information provided by you to us in the proposal form/ e-proposal form as well as the terms and conditions accepted by you. In case of any disagreement, discrepancy, or clarification that you may need, please let us know within 15 days of policy received.

We are pleased to share a list of those Garages in your city which have been trusted and rated highly by our customers basis their experience. You may like to consider to utilize their services in the unfortunate event if an accident or damage of your vehicle

You can also visit below link to check the Garage list or scan the QR code.

LINK <https://universalsompo.com/cashless-garages>

Thanks again for choosing Universal Sampo, look forward to a long and healthy relationship.



Ashish Gosavi
Head Operations Customer Services



Scan to check Garage List



Scan to download USGI Pulz App



Universal Sampo General Insurance

Suraksha, Hamesha Aapke Saath
STAND-ALONE MOTOR OWN DAMAGE POLICY- PRIVATE CAR
CERTIFICATE CUM POLICY NUMBER:USGI/WEBAG/0946154/00/000
INVOICE NUMBER : WEB2398231075162



| | | | | | | | | |
|----------------------------------|--|---|-----------|------------|----------------------------|----|-----------------|----|
| INTERMEDIARY NAME | | GIRNAR INSURANCE BROKERS PRIVATE LIMITED | | | | | | |
| INTERMEDIARY CODE | | 202077721536 | PHONE NO. | 7551196989 | E-MAIL | NA | SUB CODE | NA |
| POLICY/INVOICE ISSUED DATE | | 24/04/2023 | | | | | | |
| INSURED NAME | | MORSA SITA | | | MANUAL COVERNOTE NUMBER | | NA | |
| PROPOSER ADDRESS/PLACE OF SUPPLY | | D NO 9 3 NAIDU STREET BELAGAM PARVATHIPURAM VIZIANAGARAM NANA PIN - 535502 PHONE NO - - MOBILE NO.- 9550755039 EMAIL ID - rajesh.bfa@gmail.com GST NUMBER - NA | | | REGISTRATION DATE | | 14/05/2021 | |
| | | | | | RTO ZONE | | B | |
| | | | | | CUSTOMER ID | | NA | |
| | | | | | NOMINEE NAME | | HUSBAND OF SITA | |
| | | | | | RELATIONSHIP WITH PROPOSER | | HUSBAND | |
| PERIOD OF INSURANCE | | FROM 00:01 AM OF 26/04/2023 TO MIDNIGHT OF 25/04/2024 | | | | | | |
| FINANCIAL INTEREST | | | | | | | | |
| POLICY ISSUANCE OFFICE | | UNIVERSAL SOMPO GENERAL INSURANCE CO LTD. OFFICE NO 103, FIRST FLOOR, ACKRUTI STAR,MIDC CENTRAL ROAD,ANDHERI (EAST), MUMBAI-400093,MAHARASHTRA, GSTIN- 27AAACU8917F1Z6 | | | | | | |

PARTICULARS OF VEHICLE INSURED

| REGISTRATION NUMBER | CHASSIS NUMBER | ENGINE NUMBER | MAKE | MODEL | BODY TYPE | CUBIC CAPACITY | MFG YEAR | CARRYING CAPACITY |
|---------------------|-------------------|---------------|------|----------------------------|-----------|----------------|----------|-------------------|
| AP-39-JS-6048 | MAJAXXMRKAMP20487 | MP20487 | FORD | ECOSPORT TITANIUM 1.5 TDCI | 0 | 1498 | 2021 | 5 |
| PUC Number | PUC Center | | | | | | | |
| NA | NA | | | | | | | |

INSURED'S DECLARED VALUE (Rs.)

| FOR THE VEHICLE | FOR TRAILER | NON-ELEC ACCESSORIES | ELECTRICAL/ELECTRONIC ACCESSORIES | CNG KIT | LPG KIT | TOTAL VALUE |
|-----------------|-------------|----------------------|-----------------------------------|---------|---------|-------------|
| 850000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 850000.00 |

SCHEDULE OF PREMIUM (AMOUNT IN Rs.)

| | |
|---|----------------|
| OWN DAMAGE (A) | |
| Own Damage Premium | 6781.00 |
| Total OD | 6781.00 |
| No Claim Bonus (25 %) | 1695.00 |
| Add On(s) opted: Nil Depreciation Plan A , Key Replacement , Road Side Assistance | |
| Add-On(S) Premium | 3695.00 |
| Total Own Damage Premium | 8781.00 |

| | |
|----------------------------------|-----------------|
| TOTAL PACKAGE PREMIUM (A) | 8781.00 |
| NET PREMIUM | 8781.00 |
| CGST | 0.00 |
| SGST | 0.00 |
| UGST | 0.00 |
| IGST (18%) | 1580.58 |
| TOTAL PREMIUM | 10362.00 |
| COMPULSORY DEDUCTIBLE | 0.00 |
| VOLUNTARY DEDUCTIBLES | 0.00 |

For No Claim Bonus (NCB): a) No Claim Bonus will only be allowed if the policy is renewed within 90 days of the expiry date of the previous year. b) The insured is entitled for a No Claim Bonus on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s) as per policy conditions.

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) Organised 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 the Policy- Death or bodily injury-such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988 b) Under Section II- 1(ii) of the Policy-Damage to Third Party Property-in respect of any one claim or series of claims arising out of one event (Rs. 6000/- OR Rs 7.5 Lakhs as may be applicable). P.A. Cover under Section III for Owner - Driver (CSD). Deductible under section 1: Refer Compulsory Deductible.

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"

SUBJECT TO IMT ENDORSEMENT NOS. AND MEMORANDUM PRINTED HEREIN / ATTACHED HERETO : 22

PREMIUM COLLECTION DETAILS : [Collection No / Amount / ReceiptDate] 17236195267/10362.00/24/04/2023

DISCLAIMER: For USGIC renewal policies, the policy wordings including terms and conditions were sent with the first year policy. The same policy wordings stands correct with no changes. You can also refer the wordings at our website www.universalsampo.com. Policy is valid subject to Realization of Cheque. We accept premium only via legally recognized modes except for cash. If our representatives request you to pay in cash, kindly report it to us.

Please visit our website www.universalsompo.com to know more about the policy coverage, benefits, and exclusions.

Kindly write to us on contactus@universalsompo.com to get the copy of the policy wordings, if required.

CLAIMS 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 / 1800 200 4030. Email at 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.

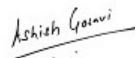
I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988.

**FOR UNIVERSAL SOMPO GENERAL INSURANCE
CO. LTD.**

UIN No: IRDAN134RP0001V01201920
SAC Code : 997134

USGI IRDAI REGISTRATION NO: 134

In Witness whereof this Policy has been signed at Mumbai in lieu of covernote No. NA



DULY CONSTITUTED ATTORNEY(S)

Consolidated stamp duty Rs 1.00 paid towards Insurance policy stamp vide receipt no. CSD/313/2020/573/2020 dated 05/02/2020 of General Stamp Office Mumbai.

In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the Policy. Universal Sompo General Insurance Co. Ltd. Unit No 601/602, A wing, 6th Floor, Reliable Tech Park, Cloud City Campus, Gut No 31, Mouje Elthan, Thane Belapur Road, Airoli - 400708 Toll Free Numbers: 1800 22 4030 / 1800 200 4030. Local Branch office : 022 - 61055700 Head Office: 022-41659800/41659900 E-mail Address: contactus@universalsompo.com. Note: Please include your policy number for any communication with us.

PROPOSAL FORM CUM TRANSCRIPT LETTER FOR STAND-ALONE MOTOR OWN DAMAGE POLICY- PRIVATE CAR

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|--|-----------------------|----------------------------|---------------------|---|
| MORSA SITA D NO 9 3 NAIDU STREET BELAGAM PARVATHIPURAM VIZIANAGARAM NANA PIN - 535502 MOBILE NO - 9550755039 | Make | FORD | Proposal No. | QUID043222579 |
| | Model | ECOSPORT TITANIUM 1.5 TDCI | Issuance date | 24/04/2023 |
| | Registration Number | AP-39-JS-6048 | Period of Insurance | FROM 00:01 AM OF 26/04/2023 TO MIDNIGHT OF 25/04/2024 |
| | RTO | VIJAYAWADA | OD Period | 26/04/2023 TO 25/04/2024 |
| | Chassis No. | MAJAXXMRKAMP20487 | TP Period | 26/04/2023 TO 25/04/2024 |
| | Cubic capacity | 1498 | Hypothecation | NA |
| | Year of Manufacturing | 2021 | | |
| | Engine Number | MP20487 | | |

| VEHICLE IDV | TRAILER | ELECTRICAL IDV | NON-ELECTRICAL IDV | CNG KIT | LPG KIT | TOTAL IDV |
|-------------|---------|----------------|--------------------|---------|---------|-----------|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| PREMIUM DETAILS | ₹ |
|--|----------|
| OWN DAMAGE AFTER LOADING/DISCOUNT (INCLUDING ALL ACCESORIES PREMIUM AND ADD-ONS PREMIUM) | 8781.00 |
| TOTAL OWN DAMAGE PREMIUM | 8781.00 |
| BASIC THIRD PARTY | 0.00 |
| COMPULSORY PERSONAL ACCIDENT COVER** (OWNER-DRIVER) (SUM INSURED-1500000) | 0.00 |
| PERSONAL ACCIDENT: UNNAMED PERSONS | 0.00 |
| Un named PA Cover | 0.00 |
| LEGAL LIABILITY: PAID DRIVER | 0.00 |
| TOTAL LIABILITY PREMIUM | 0.00 |
| NET PREMIUM | 8781.00 |
| SGST@9% | 0.00 |
| CGST@9% | 0.00 |
| IGST@18% | 1580.58 |
| Total Premium | 10362.00 |

| | |
|---------------|---|
| Add-on Covers | Nil Depreciation Plan A , Key Replacement , |
|---------------|---|

| | |
|-------------------|----|
| Special Condition | NA |
|-------------------|----|

| | | | | |
|-----------------|-------------------|------|------------------|------|
| Geographic Area | Compulsory Excess | 0.00 | Voluntary Excess | 0.00 |
|-----------------|-------------------|------|------------------|------|

| Anti Rebate Clause |
|--|
| Prohibition of Rebates(Section 41of Insurance Act, 1938asamended) : <ul style="list-style-type: none"> 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. 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 terms and conditions: <ul style="list-style-type: none"> I/We here by 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 Somp General Insurance Company Limited. 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. I/We also shall endeavour to procure the renewal notice and pass on the same to Universal Somp General Insurance immediately upon the receipt of such renewal notice. 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. I / we declare and confirm having a valid PUC. CPA declaration: Any one of below disclaimer to be printed as the case may be: <ul style="list-style-type: none"> CPA cover is not opted by me as I do not have effective driving license, or CPA cover is not opted by me as I have standalone CPA cover (SI ₹ 15 lac), or CPA cover is not opted by me as I have Personal Accident cover for CSI of ₹ 15 lacs or higher. I understand the Proposal No. QUID043222579 is issued to me basis on above information. <p>Transcript Declaration :In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.</p> <p>Email-Id : contactus@universalsomp.com Toll-Free No : 1800 22 4030 / 1800 200 4030.</p> |