

Policy No. USGI/WEBAG/0074994/00/000

SANJAY PHEBBALKAR,
PLOT NO87 FOREST SOC BIRLA COLLEGE ROAD CHIKANGHAR KALYAN (W) 421301
GAZIPUR
111111
UTTAR PRADESH
111111
+91 9888888888
fsdfd@gmail.com
Dear **SANJAY PHEBBALKAR,**

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

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 of an accident or damage to your vehicle. Please visit below link to check the garage list or scan the QR code.

<https://www.universalsompo.com/cashless/>

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*

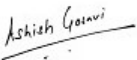
AI-Powered Virtual Agent

- 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 1-800- 200-4030 (Other Users), 1-800-22-4030 (MTNL/BSNL Users), 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 thank you again for choosing Universal Sampo as your insurance provider, and look forward to a long and healthy relationship.



Ashish Gosavi
Head Operations and Customer Services



Scan to check Garage List



Scan to download USGI Pulz App



Universal Sampo General Insurance

Suraksha, Hamesha Aapke Saath

PRIVATE CAR PACKAGE POLICY

POLICY CERTIFICATE CUM TAX INVOICE

CERTIFICATE CUM POLICY NUMBER:USGI/WEBAG/0074994/00/000

INVOICE NUMBER : WEB231122004906



INTERMEDIARY NAME		DIRECT							
INTERMEDIARY CODE		NA	PHONE NO.		NA	E-MAIL	NA	SUB CODE	NA
POLICY/INVOICE ISSUED DATE		17/11/2022							
INSURED NAME		SANJAY PHEBBALKAR					MANUAL COVERNOTE NUMBER		NA
PROPOSER ADDRESS/PLACE OF SUPPLY		PLOT NO87 FOREST SOC BIRLA COLLEGE ROAD CHIKANGHAR KALYAN (W) 421301 GAZIPUR 111111 UTTAR PRADESH PIN - 111111 MOBILE NO.- 9888888888 EMAIL ID - fsdfd@gmail.com GST NUMBER - NA					REGISTRATION DATE		09/09/2011
							RTO ZONE		NA
							CUSTOMER ID		NA
							NOMINEE NAME		NA
							RELATIONSHIP WITH PROPOSER		NA
PERIOD OF INSURANCE		FROM 00:01 AM OF 18/11/2022 TO MIDNIGHT OF							
FINANCIAL INTEREST									
POLICY ISSUANCE OFFICE									

PARTICULARS OF VEHICLE INSURED

REGISTRATION NUMBER	CHASSIS NUMBER	ENGINE NUMBER	MAKE	MODEL	BODY TYPE	CUBIC CAPACITY	MFG YEAR	CARRYING CAPACITY
---	MA3ESKD1S00396736	K12MN4092258	MARUTI SUZUKI	SWIFT DZIRE VXI	0	1197	0	4

INSURED'S DECLARED VALUE (Rs.)

FOR THE VEHICLE	FOR TRAILER	NON-ELEC ACCESSORIES	ELECTRICAL/ELECTRONIC ACCESSORIES	CNG KIT	LPG KIT	TOTAL VALUE
95845.00	0.00	0.00	0.00	0.00	0.00	95845.00

SCHEDULE OF PREMIUM (AMOUNT IN Rs.)

OWN DAMAGE (A)			LIABILITY (B)		
Own Damage Premium	1183.70		Basic Third Party Liability	3416.00	
Total OD	1183.70		Total	3416.00	
No Claim Bonus (25 %)	296.00		Total Liability Premium	3416.00	
Road Side Assistance					
Add On(s) opted:					
Total Own Damage Premium	888.00				

TOTAL PACKAGE PREMIUM (A+B)	4304.00
NET PREMIUM	4304.00
CGST	0.00
SGST	0.00
UGST	0.00
IGST (18%)	774.72
TOTAL PREMIUM	5079.00
COMPULSORY DEDUCTIBLE	1000.00
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 to 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 (CSI) : Rs. 200000/- 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] 403993715527720650/5079.00/17/11/2022

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.universalsompo.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.

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 1-800-22-4030 (for MTNL/BSNL users) or 1-800-200-4030 (other users) or on chargeable numbers at +91-22-27639800 / +91-22-39133700. 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: NA
SAC Code : 997134

USGI IRDAI REGISTRATION NO: 134

Ashish Gauri

DULY CONSTITUTED ATTORNEY(S)

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

Consolidated stamp duty Rs 1.00 paid towards Insurance policy stamp vide receipt no. CSD/246/2018/5183 dated 28/06/2018 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: 1-800-22-4030 (for MTNL/BSNL users) or 1-800-200-4030 (other users) Landline Numbers: +91-22-27639800 / +91-22-39133700 (Local Charges Apply). Local Branch office : Head Office: 022-41659800/41659900 Grievance redressal officer: 022-41690824. E-mail Address: contactus@universalsompo.com. E-mail Address: contactus@universalsompo.com. Note: Please include your policy number for any communication with us.



PROPOSAL FORM CUM TRANSCRIPT LETTER FOR PRIVATE CAR PACKAGE POLICY

SANJAY PHEBBALKAR	Make	MARUTI SUZUKI	Proposal No.	QUID637510
PLOT NO87 FOREST SOC BIRLA COLLEGE	Model	SWIFT DZIRE VXI	Issuance date	17/11/2022
ROAD CHIKANGHAR KALYAN (W) 421301	Registration Number	---	Period of Insurance	FROM 00:01 AM OF 18/11/2022 TO MIDNIGHT OF
GAZIPUR	RTO	KALYAN	OD Period	18/11/2022 TO 17/11/2023
111111	Chassis No.	MA3ESKD1S00396736	TP Period	18/11/20220
UTTAR PRADESH (9)	Cubic capacity	1197	Hypothecation	NA
PIN - 111111	Year of Manufacturing	0		
MOBILE NO - 9888888888	Engine Number	K12MN4092258		

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)	888.00
TOTAL OWN DAMAGE PREMIUM	888.00
BASIC THIRD PARTY	3416.00
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	3416.00
NET PREMIUM	4304.00
SGST@9%	0.00
CGST@9%	0.00
IGST@18%	774.72
Total Premium	5079.00

Add-on Covers

Special Condition NA

Geographic Area Compulsory Excess 1000.00 Voluntary Excess 0.00

Anti Rebate Clause

Prohibition of Rebates(Section 41of Insurance Act, 1938asamended) :

- 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:

- 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 Sampo 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 Sampo 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:
 - 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. QUID637510 is issued to me basis on above information.

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.

Email-Id : contactus@universalsampo.com **Toll-Free No :** 1800 22 4030 / 1800 200 4030.