

***UNIVERSAL SOMPO
GENERAL INSURANCE
POLICY ADD-ON WORDINGS***

Depreciation Waiver:

UIN: IRDAN134RP0004V01200708/A0007V01201011

In the case of an accident leading to a partial loss,

Plan a: there will be No depreciation charged on the cost of the parts to be necessarily replaced.

Plan b: 75% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts.

Plan c: 50% waiver of currently applicable depreciation for Rubber /Nylon/Plastic parts/Tyres/Tubes/Battery/Air bags/Fibre glass parts-applicable for vehicles above 5 years of age and not above 7 years.

Conditions:

1. The add on as per Plan a, Plan b is available subject to the vehicle not being older than 60 months counting from the date of invoice or date of registration of the vehicle , whichever is earlier. 2. The add on as per Plan c is available for vehicles over 5 year old subject to the vehicle not being older than 84 months counting from the date of invoice or date of registration of the vehicle , whichever is earlier. 3. The add on is available to all classes of Motor Vehicles. 4. Applicable only for repairs undertaken at designated authorized garages of manufacturers. 5. Obsolete vehicles shall not be provided the add on covers .However, Corporate Office may allow providing the same in exceptional cases by charging a loading of 20%.

Deductible:

Compulsory excess and Voluntary excess shall prevail as per provisions of erstwhile Indian Motor Tariff.

Engine Protector:

UIN: IRDAN134RP0004V01200708/A0004V01201617

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of:-

- a. Water ingress ion due to flood/inundation,
- b. Leakage of lubricating oil leading to loss or damage to Engine Parts, Gear Box Parts Of the Insured's vehicle due to external accidental means.

Provided always that:

1. For the purpose of this add-on, „Consequential Damage“ would mean “the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”.
2. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
3. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
4. Labour cost incurred by insured to overhaul the damaged engine and gear box.
5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts leading to oil leakage and resulting into damage to covered parts as mentioned above. The Loss or damage is not payable under Motor Insurance Policy.
6. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.

Exclusions:

The Company shall not be liable to make any payment in respect of

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.
3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
6. Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
7. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.

8. Any claim which is intimated to the Company after 30 days of the happening of loss or damage provided that the Company may, in its sole discretion, condone the delay in notification of claim on merit if the insured provides the Company with the reasons for delay in writing.
9. Any claims related to loss or damage due to wear and tear.

Conditions:

1. The first two claims under the Add-On shall be payable.
2. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
3. Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of external accidental damage/damages to the engine or respective assembly

Return To Invoice:

UIN: IRDAN134RP0004V01200708/A0029V01201011

The IDV shall be taken as the On Road Price which is defined as Manufacturers" Selling Price of the vehicle+ Road Tax +Registration Charges as applicable for the class/make model of the vehicle as supported by the invoice of original purchase issued to you by the insured and documents in support of the charges payable under the head Road Tax and Registration Charges.

In event of a claim for your vehicle being a Total Loss /Constructive Total Loss due to an accident or theft during the period of insurance and not being recovered, we will pay the lowest of the On Road Price of the vehicle at the time of original purchase or the IDV as defined above or the current replacement price (on road) in case exactly the same make / model is available.

Conditions:

You are the registered owner of the motor vehicle

1. Claim is deemed to be Constructive Total Loss if aggregate cost of repairs and retrieval exceeds 75% of the IDV.
2. The add-on is available subject to the vehicle not being older than 60 months counting from the date of invoice or the date of registration of the vehicle whichever is earlier.
3. The financiers" "No Objection" shall be available for above.
4. The Add on shall prevail only if the Total Loss /Constructive Total Loss claim is admissible under the Policy.
5. Not available for imported vehicles ie. fully built up units imported from overseas.
6. The new vehicle should be insured with USGIC

Specific Exclusions:

No coverage under this add on is available if stolen vehicle is recovered within 90 days of theft

1. Cost of accessories (electrical/ electronic /non electrical) installed by You and or installed bi -fuel kits not insured at inception of the policy.
2. This shall not include any facilitation charges paid to any intermediary/ dealer for getting the vehicle registered.
3. Models declared obsolete (out of production) shall not be provided the Add on.

Motor Private Car (Cost of Consumable):

In consideration of the payment of an additional premium for the named add on cover, it is hereby understood and agreed that the company hereby extends the Policy to cover expenses incurred by the Insured towards replacement of consumable items, in the event of damage to the Insured vehicle and/or to its insured accessories, arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable items refer to those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such consumable Items may include but are not limited to nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyres. However fuel is excluded under the Policy coverage.

Special Conditions:

- a) The vehicle is not older than 5 years counted from date of first registration.
- b) Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.
- c) The coverage is restricted to 1% of the IDV or 5% of total claim amount whichever is less.
- d) The consumables not associated with admissible Own Damage under Section 1 of the policy shall not be covered.
- e) We will entertain coverage of Consumables in **only one claim during the policy period**

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.

Motor Private Car – Key Replacement:

Covers the (a) cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered (b) the labour charge for opening the car if you have lost the keys or (c) cost of the replacing your car keys which are stolen or lost.

Conditions:

1. Sum Insured choices Rs. 25,000/- and Rs 50,000(cost of procuring new set lock and key from manufacturers only) for cars with IDV UPTO Rs 5 lacs and more than Rs 5 lacs respectively.
2. Subject to submission of bills of services rendered.
3. A Police report filed after a break in is a must to support your contention/claim under this section should be immediately filed as is essential for case of break in.
4. For the claims on account of loss of keys/ locked out , you have to necessarily call our call centre and lodge the claim immediately giving full details .The duly completed claim form should be submitted within 5 working days from the date of the call.

Excess

1. Rs 250 for opening the car if you are Locked out.
2. Excess of 25% for replacement of keys sourced from manufacturer only for Protection against possibility of Break in

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.

TYRE PROTECT

Coverage

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the insurance company hereby undertakes to **indemnify insured for expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tubeless tyre(s)**

Conditions

- Available up to **3 years** for **Private vehicles** only, from the date of sale of a brand-New vehicle
- This add-on cover can be opted at the time of **purchasing new car policy only**.
- The add-on cover is **not available on 1st / 2nd year renewal if it was not opted in new car policy**.
- **Mid-term addition** in an active policy contract of this cover is not allowed.
- Maximum **1 own damage claim**, will be admissible in a policy contract.
- Cover available for **maximum of 4 tyres fitted** to the Insured vehicle per claim.
- **NCB will be impacted** at the time of renewal, in case if claim is lodged under this add on.
- Claim settlement is subject to **tread depth of the tyres at the time of loss**, as per table below:

Unused Tread Depth of the Tyre(s) at the time of Loss	Admissible claim amount (Cost of new Tyre(s))
Depth ≥ 7 mm	100%
Depth ≥ 5 to < 7 mm	75%
Depth ≥ 3 to < 5 mm	50%
Depth < 3 mm	NIL

Exclusions

- **Minor cut/damage/scratch/Punctures** not impacting the functioning of the tyre/vehicle.
- Defects/claims payable under **Tyre manufacturers' warranty are not covered**.
- Loss or damage to any part other than the **fitted tyres is not covered**.
- This add-on does not cover **routine maintenance** including but not limited to **adjustment, alignment, balancing or rotation of wheels / tyre/ tubes etc**.
- Loss or damage resulting from **organized racing, pace making, speed testing, reliability trials or illegitimate activities**.
- Any claim reported after **30 days** shall not be covered.
- This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any **Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer**.

* For complete product related information, please visit insurance company's website & refer respective policy wording.

Personal belonging

Coverage

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the insurance company hereby undertakes to **indemnify the Insured for loss of insured's personal belongings on account of total damage to or theft from the Insured's Vehicle. Such personal belonging items may be Mobile, Laptop, Clothes, Baggage, Bag & similar items personal in nature.**

Terms & conditions

- Available up to **5 years** for **Private vehicles** registered in an individual's name only, from the date of sale.
- Items belonging to an **individual** insured under the policy only are covered.
- Sum Insured – **Rs. 50,000/policy period**
- Maximum **2 Own damage claims**, limited to Sum Insured, will be admissible in a policy contract.
- **NCB will be impacted** at the time of renewal, in case if claim is lodged under this add on.
- **Mandatory documents** required for claim settlement:
 - **FIR**
 - **Invoice** of the personal belonging in name of insured only.
- Claim settlement is subject to the precondition that:
 - A **valid own damage claim** in respect of the insured vehicle with **visible external impact/damage on the vehicle during burglary/forceful entry**.
 - Current market value shall be considered of the personal belonging ascertained by insurer.
- **Mid-term addition** in an active policy contract of this cover is not allowed.

Deductible Value (In addition to compulsory deductible of Own Damage claim)

Insurance company	Deductible
SOMPO	1000

Exclusions

- Any loss of Money, Securities, Cheques, Bank drafts, Credit or debit cards, Jewellery, Gems, Stones, contact lens, Cosmetic items, Glasses, Travel tickets, Watches, Valuables, Manuscripts, Paintings, Work of art or any other electric / electronic items etc. is not covered.
- Any theft from **vehicles parked in no-parking zone, from un-attended vehicle after accident, loss in open top or convertible cars** unless the belongings are kept in locked boot, is not covered.
- Any loss unless the Insured's vehicle is locked, and all doors & windows are properly fastened while unattended, is not covered.
- Any **partial** damages or loss to personal belonging/s is not covered.
- Any claim intimated to the company after **30 days** of such loss is not covered.
- Any damage or loss to belongings is not covered where:
 - The invoice of belonging is not in name of insured.
 - Belonging is being carried in connection with any trade or business.
 - The invoice of belonging is in name of any family member / Friend / Colleague / Anyone else.

*** For complete product related information, please visit insurance company's website & refer respective policy wording.**