



Universal Sampo
General Insurance Co. Ltd.

Universal Sampo General Insurance Company Ltd.
First Floor, Plot at Vill: Chuppepur, Ward : Sikrol Pargana Shivpur, Varanasi Varanasi -
221002, Uttar Pradesh (State Code 09)
Ph: Helpdesk No: 1800274030
GSTIN: 09AAACU8917F124

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. 2367/61776270/00/000		Motor Private Car - Bundled Policy Issued at: 13:44 Hours on 01/09/2020 (10%) (BDANE13AR0001V01201019) Period of Insurance OD: 01/09/2020 (13:44 Hrs) To 31/08/2021 (Midnight) TP: 01/09/2020 (13:44 Hrs) To 31/08/2023 (Midnight)				Proposal No. & Date P14703687, 01/09/2020	
Insured's Name MR. PANKAJ KUMAR SRIVASTAVA Insured's Address PLOT NO-13 VIDYA DHAM COLDLY GILAT BAZAR SANT ATULANAND UP COLLEGE BHOJUBEER VARANASI - 221003 Uttar Pradesh (State Code-09)		GSTIN NA		Previous Policy No. NA			
Chassis No. MAKGN252GLN000129		Engine No. L15ZD1101319	Model CITY/1.5 V MI	EC 1497	Body Color Modern Steel Metallic	Body Type Sedan	Previous Insurer NA
Geographical Area India		Date of First Sale 01/09/2020	Mfg. Year 2020	Seating 5	Place of Registration Varanasi	Fuel Type Petrol	Registration No. NA

INSURED'S DECLARED VALUE (Rs.)			
Vehicle: 1035405	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA
			Total IDV: 1035405

A. Own Damage Premium		B. Liability Premium	
Amount (Rs.)		Amount (Rs.)	
Basic Premium		Third Party Liability	
Vehicle	18172	Basic Third Party Liability Premium including TPPD	9534
Non Electrical Accessories	0	Sub Total (Third Party Liability)	9534
Electrical Accessories (IMT-24)	0	PA Cover	
Bi Fuel kit (IMT-25)	0	Compulsory PA Cover for Owner/Driver	975
Basic Premium Total		Nominee: SHILPI SRIVASTAVA (WIFE) (35years)	300
18172		Optional PA cover for Paid Driver (IMT-17)	1500
Add Geographical Area Ext. (IMT-1)	0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	2275
Sub Total	18172	Sub Total (PA Cover)	
Deductibles		Legal Liability	
Voluntary Deductibles (IMT-22A)	0	Paid Driver (IMT-28)	150
Anti Theft Device (IMT-10)	455	Employee (for 0 persons) (IMT-29)	0
AA Membership (IMT-6)	0	Sub Total (Legal Liability)	150
Handicap (0%)	0	Geographical Area Ext. (TP)	0
NCB (0%)	0	Sub Total (Deductibles)	
Sub Total (Deductibles)		455	
Add-Ons (Depreciation Waiver, Key Replacement, Tyre Protect)		7603	
Net Own Damage Premium(A)		25320	Net Liability Premium(B)
			12459
Note -		Total Premium (A + B)	
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.		37779	
2. Consolidated stamp duty paid to State Exchequer.		SGST(9%)	
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)		3401	
		CGST(9%)	
		3401	
		Gross Premium Paid	
		44581	

CPA Insurer Name: NA, Valid From: NA, Valid To: NA, CPA Sum Assured: NA,

Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the Insured, Provided that the person driving holds an effective and valid 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 if that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1959.



Limits of Liability: Limit of the amount of the Company's Liability under Section II-1 (i) in respect of any one accident, as per motor vehicles act, 1988. Limit of the amount of the Company's Liability under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the Preceding year-20% (preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on CD Premium. Preceding six consecutive years-55% of NCB on CD Premium. Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.



<https://www.hondaassure.in/iv/Policy/PolicyViewSchedule.aspx?IsAddOn=1&PN=373685...>

For Insurance Renewal
Contact No. 7705800507

HP/Lease/Hypothecation with: UNION BANK OF INDIA - RAS WAJ STATION VARANASI Subject to LMT Endl. Nos. & memorandums: 7,10,16,17,22,28 printed herein.		You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorize the company to display Terms & Conditions of the policy on its website that enables access by you.
The insured is not authorized if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reasons of wider terms appearing in the certificate is made to comply with the Motor Vehicle Act, 1988 & recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" for legal interpretation. English version will hold good.		
SAC : 097134, Description of Service : Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: 01NA200001720, Payment Receipt No: 01NA/2000/1720, Payment mode: Cash		
User hereby certifies that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V Act, 1988. Policy has been issued subject to valid Pollution Under Control (PUC) Certificate declared by you as an insured on or before the date of commencement of the policy.		
Broker Name: SMC Insurance Brokers Pvt. Ltd. Broker Code: 289 Broker Contact No.: 1800 2666 2666		For & On Behalf of Universal Sompo General Insurance Company Ltd.  Authorized Signatory
Claim Assistance Number 1800 2666 2666		MISP Code: 171000129, MISP Name: IP COMPLEX PVT. LTD.,
For Renewal Please Contact: HANS HONDA, IP Complex Pvt. Ltd., PAMA Complex, DLW - Lahartara Road, Shivdaspur, Varanasi - 221013, UP, Ph: STD-		



Terms & Conditions



Universal Sampo
General Insurance Co. Ltd.

**PRIVATE CAR PACKAGE
POLICY: ADD ON COVER**



Universal Sampo
General Insurance Co. Ltd.

Policy No: 2367/61776370/00/000

**DEPRECIATION WAIVER
--FOR 'PRIVATE' VEHICLES ONLY--**

Applicable only in the case of an accident leading to a partial loss.

Coverage Plan: There will be no depreciation charged on the cost of the parts to be necessarily replaced. **Conditions:**

The add on 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. Applicable only for repairs undertaken at designated authorized garages of manufacturers (HSCI). Obsolete vehicles shall not be provided the add on covers.

Deductible: Compulsory excess and voluntary excess shall prevail as per provisions of the Motor Policy to which the add on is endorsed.

For the rating part, we have confirmed our acceptance to the rates as per your mail appended below provided no discount and NCB will be applicable to the quoted rates for Add on cover.

--FOR 'COMMERCIAL' VEHICLES ONLY--

(Depreciation Waiver Add-On to Commercial Vehicles Package Policy)

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations that the company shall bear the Depreciation amount deducted on the value of the parts replaced as a result of admissible claim of Own Damage section.

In the case of an accident leading to a partial loss depreciation on cost of parts as mentioned in the policy shall be waived as per the Depreciation Waiver option subject to your having paid the additional premium for the add on cover.

Conditions

1. The add on 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 is available to all classes of Motor PCV Vehicles upto 4 years.
3. Applicable only for repairs undertaken at designated authorized garages of manufacturers.
4. 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.

Premium Rates:

Age	Price (%age of IDV)
Age 0 Years	1.00 %
Age 1 Years	1.10 %
Age 2 Years	1.20 %
Age 3 Years	1.30 %
Age 4 Years	1.40 %

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

Subject to submission of bills of services rendered.

A Police report filed after a break in is a must to support your contention/claim under this section should be immediately filed is essential for case of break in.

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

As per Indian Motor Tariff i.e. amount of Rs 1000 for the private cars not exceeding 1500cc and Rs 2000 for the private cars exceeding 1500cc.

TYRE & RIM INSURANCE

- TYRE

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre & Tubes in case of the following events:

- Bulge in tyre.
- Bursting of tyre.
- Cut or damage to the tyre, arising out of an accident to the insured vehicle.
- Damaged by road hazards such as roadside kerbs, potholes and road debris.

The Company will at the time of claim, depending on the schedule A specified below.

Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment

fitted with the vehicle, provided the same is still available in the market.

Pay for a similar Tyre, if the Tyre As stated in 1. above is not available currently.

Cover for only one event in the entire policy period.

provided that the vehicle is not more than 2 years old from the date of manufacture.

Schedule A

Sr. No.	Age of the vehicle	Compensation
1	Less than 6 months	100% reimbursement of cost of new tyre
2	More than 6 months and less than 1 year	75% reimbursement of cost of new tyre
3	More than 1 year and less than 2 years	50% reimbursement of cost of new tyre
4	2 years and more	NIL

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted):
 Unused tread depth of < 3 mm - Considered as normal wear and tear and is not covered
 Unused tread depth of >= 3 to < 5 mm - 50% of cost of new tyre and / or tube
 Unused tread depth of >= 5 to < 7 mm - 75% of cost of new tyre and / or tube
 Unused tread depth of >= 7 mm - 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then Company will not be liable for betterment charges.

Maximum of 4 (four) replacements will be allowed during the Period of Insurance.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

= RIM

If during the Period of Insurance any Rim on insured vehicle is accidentally physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of replacing the wheel rim(s) with wheel rim(s) of same make, model and specification.

Maximum of 4 replacements will be allowed during the Period of Insurance.

Exclusions

Company will not pay any claim for damage to Tyre(s)/tube(s) and/or Rim(s) of the Insured vehicle which is caused by, arises from or is any way connected with:

- If vehicle is not repaired at Authorized garage
- Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance.
- Failure of suspension component, wheel bearing or shock absorber
- Any loss or damage to Rims resulting from corrosion and/or oxidation and/or rusting.
- Any loss or damage within a first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy
- Any loss or damage resulting into total loss of the vehicle.
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes/rim.
- Loss or damage to wheel accessories or any other parts.
- Theft of tyre(s)/tube(s)/rim(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
- If the tyre(s)/tube(s)/rim(s) are claimed as different from tyre(s)/tube(s)/rim(s) insured/supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
- Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
- Loss or damage arising out of improper storage or transportation.
- Loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/rim function or performance.
- Loss or damage arising out of modifications not approved by tyre/rim manufacturer.
- Loss or damage resulting from hard driving due to race, rally or illegal activities.
- Loss or damage due to neglect of periodic maintenance as specified by tyre/rim/vehicle manufacturer.
- Loss or damage resulting from poor workmanship while repair.
- Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- Minor damage or scratch not affecting the functioning.
- Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s)/ Rim(s) of the Insured Vehicle.
- Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

Conditions

If damage to Tyre/tube and/or Rim is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and the unused tread depth (as mentioned above).
 Cover also includes any service or labour charges incurred during replacement/repairs of damaged Tyre(s)/ rim(s) of the insured vehicle.
 Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

Definitions

- Tyre:** means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased.
- Rim:** Rim means the rim of the wheels on your motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.
- Authorized Workshop/Garage/Service Station:** A motor vehicle repair workshop/ garage/service station authorized by Company.
- Lost or stolen:** means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation
- U/W Consideration:** We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre/Tubes and/or Rim, subject to.
 - a) The entry age of the vehicle - new
 - b) Maximum Age of vehicle: Two years i.e. New and one Renewal (without break - in)

Note: this Add on cover is to be provided at the time of covering new vehicle and on its continuous renewal (if tyre and rim add on cover was covered in new policy).