



Universal Sampo General Insurance Co. Ltd.

A joint venture of Allahabad Bank * Indian Overseas Bank * Karnataka Bank Ltd. * Dabur Investment Corp. * Sampo Japan Nipponkoa Insurance Inc.
Regd. & Corporate Office: Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kuria Road, Andheri (East), Mumbai - 400059

Transcript of Proposal for Private Car Package Policy

Dear KAUSHALYA SHARMA,

We wish to inform you that the contract under policy no. USGIWEBAG/0106648/00/000 has been finalized based on the information and declaration given by you, the transcript whereof is mentioned below. You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of receipt of this transcript, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that the contents and declarations contained in the transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any materials facts/information and declarations, as Policy becomes Void abinitio if any material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

Proposer Details					
Proposer Name	Mobile No.	Email ID	Address	Period of Insurance	Total Premium
KAUSHALYA SHARMA	9799419903	seerajneesh@gmail.com	A-29 PARIVHAN NAGAR KHATIPURA ROAD , JAIPUR, RAJASTHAN-302012	FROM 00:01 AM OF 23/09/2016 TO MIDNIGHT OF 22/09/2017	6506.00

Vehicle Details					
Registration Number	Chasis Number	Manufacturing Year	Vehicle Make and Model	Body Type	Seating Capacity
RJ-14-ck-6913	MA6BF482GAT023437	2010	CHEVROLET- BEAT 1.2 PS	Saloon	5
Engine Number	IDV	Electrical Accessories IDV	Non Electrical Accessories IDV	CNG/LPG IDV	Total IDV
B12D1280344KC3	234499.00	0.00	0.00	0.00	234499.00
Previous Insurer Name	Previous Policy No.	Previous NCB%	Previous Claim Status	Hypothecation	Registration Date
Royal Sundaram	VPB0001914000100	NA	NA	NA	30/09/2010
ADD On Covers	Nil Dep Cover Plan A <input type="checkbox"/>	Daily Cash Allowance <input type="checkbox"/>	Key Replacement <input type="checkbox"/>	Return to Invoice <input type="checkbox"/>	Driving Train protect <input type="checkbox"/>
	Hydrostatic Lock cover <input type="checkbox"/>	Cost of consumables <input type="checkbox"/>	Secure Towing <input type="checkbox"/>	Accidental Hospital Clause <input type="checkbox"/>	Un named PA Cover <input type="checkbox"/>

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our toll free number and register your objections/changes/disagreement to the contents 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 with Policy:

Toll Free No. :- 1800-200-4030, 1800 22 4030
Land Line No :- 91-022-27639800, 022-39133700 (Local Charges Apply) FAX No :- 1800-200-9134
Email Address :- contactus@universalsompo.com
Website :- www.universalsompo.com
PCC Address :- Universal Sampo General Insurance Co. Ltd.
Express IT Park, Plot No. EL - 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai- 400710

Note: Please include your policy number for any communication with us. The Policy and Policy certificate set out the terms of your contract with us, please read this carefully to ensure that the cover meets your needs.

Universal Sampo General Insurance Co. Ltd. shall abide by Insurance Regulatory and Development Authority (Protection of Policyholder's Interests) Regulations 2002. 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 to www.irdaindia.org/ins_ombudsman.htm.

IRDAI UIN NO: IRDA/USGI/2007-08/05

FOR UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.

USGI IRDAI REGISTRATION NO: 134

Authorized Signatory



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Regd. & Corporate Office: Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (East), Mumbai - 400059

PRIVATE CAR PACKAGE POLICY POLICY CERTIFICATE CUM POLICY SCHEDULE CERTIFICATE CUM POLICY NUMBER:USGI/WEBAG/0106648/00/000

INTERMEDIARY NAME	POLICY BAZAAR INSURANCE WEB AGGREGATOR PVT LTD						
INTERMEDIARY CODE	201670975657	PHONE NO.	NA	E-MAIL	NA	SUB CODE	NA
BRANCH OFFICE	MUMBAI CORPORATE OFFICE	POLICY ISSUED ON	20/09/2016				
INSURED NAME	KAUSHALYA SHARMA	MANUAL COVERNOTE NUMBER	NA				
INSURED ADDRESS	A-29 PARIVHAN NAGAR KHATIPURA ROAD	REGISTRATION DATE	30/09/2010				
	JAIPUR	RTO ZONE	B				
	RAJASTHAN	CUSTOMER ID	NA				
	PIN - 302012	NOMINEE NAME	RAJNEESH CHATURVEDI				
	MOBILE NO.- 9799419903	RELATIONSHIP WITH PROPOSER	SON				
EMAIL ID.- seerajneesh@gmail.com							
PERIOD OF INSURANCE	FROM 00:01 AM OF 23/09/2016 TO MIDNIGHT OF 22/09/2017						
FINANCIAL INTEREST							

REGISTRATION NUMBER	CHASSIS NUMBER	ENGINE NUMBER	MAKE	MODEL	BODY TYPE	CUBIC CAPACITY	MFG YEAR	CARRYING CAPACITY
RJ-14-ck-6913	MA6BF482GAT023437	B12D1280344KC3	CHEVROLET	BEAT 1.2 PS	SALOON	1199	2010	5

INSURED'S DECLARED VALUE (Rs.)							
FOR THE VEHICLE	FOR TRAILER	NON-ELEC ACCESSORIES	ELECTRICAL/ELECTRONIC ACCESSORIES	CNG KIT	LPG KIT	TOTAL VALUE	
234499.00	0.00	0.00	0.00	0.00	0.00	0.00	234499.00

SCHEDULE OF PREMIUM (AMOUNT IN Rs.)			
OWN DAMAGE (A)		LIABILITY (B)	
Basic Premium On Vehicle	7858.00	Basic Third Party Liability	2237.00
Total Basic Own Damage	7858.00	Total	2237.00
Detariff Discount Amount	2750.30	PA cover for Owner- Driver of Rs 200000	100.00
Total OD after Discount/Loading	5107.70	Sub Total (Additions) :	100.00
No Claim Bonus (35 %)	1788.00	Total Liability Premium	2337.00
Add On Covers:			
Add:			
Total Own Damage Premium	3320.00		

TOTAL PACKAGE PREMIUM (A+B)	5657.00
NET PREMIUM	5657.00
SERVICE TAX	792.00
SWACHH BHARAT CESS	28.00
KRISHI KALYAN CESS	28.00
TOTAL PREMIUM	6506.00
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 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 (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 INT ENDORSEMENT NOS. AND MEMORANDUM PRINTED HEREIN / ATTACHED HERETO : 22

PREMIUM COLLECTION DETAILS : [Collection No / Amount / ReceiptDate] GAXG4768807452/6506.00/20/09/2016

DISCLAIMER: 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.
SERVICE TAX REGISTRATION NO.: AAACU8917FST001

FOR UNIVERSAL SOMPO GENERAL
INSURANCE CO. LTD.

UIN No: IRDA/USGI/2007-08/05

USGI IRDAI REGISTRATION NO: 134

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

POLICY ISSUING OFFICE:

Universal Sampo General Insurance Co. Ltd. Express IT Park, Plot No. EL - 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai- 400710

DULY CONSTITUTED ATTORNEY(S)

Consolidated stamp duty Rs 0.50 paid towards Insurance policy stamp vide receipt no. 17082015 dated 17/08/2015 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 Sampo General Insurance Co. Ltd. Express IT Park, Plot No. EL - 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai- 400710 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). E-mail Address: contactus@universalsompo.com. Fax Number: 022-39171419 Note: Please include your policy number for any communication with us.