

Policy No. USGI/WEBAG/0742622/00/000

DIVANSHU SHARMA,
112, ARJUN NAGAR SOUTH, GOPAL PU
JAIPUR
RAJASTHAN
302015

+91 9802758298
sharad.vidrpn@gmail.com

Dear DIVANSHU SHARMA,

Thank you for choosing us as your insurance partner for TWO WHEELER 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.universalsampo.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

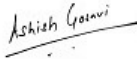
AI-Powered Virtual Agent

- 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 1800 22 4030 / 1800 200 4030, or mail us at contactus@universalsampo.com. You can also drop by at one of our branches. For more information visit our website www.universalsampo.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 & Customer Services



Scan to check Garage List



Scan to download USGI Pulz App



Universal Sompo General Insurance

Suraksha, Hamesha Aapke Saath



TWO WHEELER PACKAGE POLICY
POLICY CERTIFICATE CUM TAX INVOICE
CERTIFICATE CUM POLICY NUMBER:USGI/WEBAG/0742622/00/000
INVOICE NUMBER : WEB231221822080

INTERMEDIARY NAME	POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED						
INTERMEDIARY CODE	200865646919	PHONE NO.	NA	E-MAIL	NA	SUB CODE	NA
POLICY/INVOICE ISSUED DATE	11/12/2021						
INSURED NAME	DIVANSHU SHARMA			MANUAL COVERNOTE NUMBER	NA		
PROPOSER ADDRESS/PLACE OF SUPPLY	112,ARJUN NAGAR SOUTH,GOPAL PU JAIPUR RAJASTHAN (8) PIN - 302015 MOBILE NO.- 9602758298 EMAIL ID - sharad.vidrpn@gmail.com GST NUMBER - 00000000000			REGISTRATION DATE	15/12/2016		
				RTO ZONE	B		
				CUSTOMER ID	NA		
				NOMINEE NAME	HIMANSHU SHARMA		
PERIOD OF INSURANCE	FROM 00:01 AM OF 12/12/2021 TO MIDNIGHT OF 11/12/2022			RELATIONSHIP WITH PROPOSER	BROTHER		
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						

REGISTRATION NUMBER	CHASSIS NUMBER	ENGINE NUMBER	MAKE	MODEL	BODY TYPE	CUBIC CAPACITY	MFG YEAR	SEAT CAP
RJ-14-HP-6914	ME4JF505HGT695733	JF50ET3695861	HONDA	ACTIVA 3G	0	110	2016	2
PUC Number	PUC Center							
NA	NA							

VEHICLE IDV	SIDE CAR	NON-ELEC ACCESSORIES	ADD ACCESS	ELEC ACCESSORIES	FIBRE TANK	CNG	LPG	TOTAL VALUE
22276.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22276.00

Own Damage (A)				LIABILITY (B)	
Own Damage Premium	205.15				
Total OD	205.15				
No Claim Bonus (45 %)	92.00			Basic Third Party Liability	752.00
Road Side Assistance				Total	752.00
Add On(s) opted: Nil Depreciation Plan A ,				Total Liability Premium	752.00
Add-On(5) Premium	160.00				
Total Own Damage Premium	273.00				

TOTAL PACKAGE PREMIUM (A+B)	1025.00
NET PREMIUM	1025.00
CGST	0.00
SGST	0.00
UGST	0.00
IGST (18%)	184.50
TOTAL PREMIUM	1210.00
CUMPSULORY DEDUCTIBLE	100.00
VOLUNTARY DEDUCTIBLES	0.00

For No Claim Bonus (NCB) No Claim Bonus will only be allowed if the policy is renewed within 90 days of the expiry date of the previous year. 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).

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 only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub Section (3) of Section 86 of the Motor Vehicles Act, 1988. The Policy covers use of the vehicle for any purpose other than (1) Organised racing (2) Pace making (3) Speed testing (4) Reliability trails (5) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

LIMITS OF LIABILITY: (a) Under Section II - 1 (i) of the policy -> Death of or bodily injury: Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988. (b) Under Section II - 1 (ii) of the policy -> Damage to Third Party Property (Rs. 6000/- OR Rs. 100000/- as may be applicable). P.A. Cover under Section III for Owner - Driver (CSI).

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] PG43284725/1210.00/11/12/2021

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 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: IRDAN134RP0007V02200809_IRDA/NL/F AND U/USGI/Motor/ Add - On/1,USG-MO-A00-00-67-V01-13-14
SAC Code : 997134
USGI IRDAI REGISTRATION NO: 134

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

Ashish Ganvi

DULY CONSTITUTED ATTORNEY(S)

Consolidated stamp duty Rs 1.00 paid towards Insurance policy 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 Sampo General Insurance Co. Ltd. Unit No 801/602, A wing, 6th Floor, Reliable Tech Park, Cloud City Campus, Gut No 31, Mouje Eithan, Thane Belapur Road, Airoli -400708 Toll Free Numbers: 1800 22 4030 / 1800 200 4030. Local Branch office : 022 - 61055700 Head Office: 022-41659800/41659900 Grievance redressal officer: 022-41690824. E-mail Address: contactus@universalsampo.com. E-mail Address: contactus@universalsampo.com. Note: Please include your policy number for any communication with us.

PROPOSAL FORM CUM TRANSCRIPT LETTER FOR TWO WHEELER PACKAGE POLICY

DIVANSHU SHARMA 112,ARJUN NAGAR SOUTH,GOPAL PU JAIPUR RAJASTHAN (8) PIN - 302015 PHONE NO - MOBILE NO - 9602758298	Make	HONDA	Proposal No.	QUID026497303
	Model	ACTIVA 3G	Issuance date	11/12/2021
	Registration Number	RJ-14-HP-6914	Period of Insurance	FROM 00:01 AM OF 12/12/2021 TO MIDNIGHT OF 11/12/2022
	RTD	JAIPUR	OD Period	12/12/2021 to 11/12/2022
	Chassis No.	ME4JF505HGT695733	TP Period	12/12/2021 to 11/12/2022
	Cubic capacity	110	Hypothecation	NA
	Year of Manufacturing	2016		
	Engine Number	JF50ET3695861		

VEHICLE IDV	TRAILER	ELECTRICAL IDV	NON-ELECTRICAL IDV	CNG KIT	LPG KIT	TOTAL IDV
22276.00	0.00	0.00	0.00	0.00	0.00	22276.00

PREMIUM DETAILS	₹
OWN DAMAGE AFTER LOADING/DISCOUNT (INCLUDING ALL ACCESORIES PREMIUM AND ADD-ONS PREMIUM)	205.15
TOTAL OWN DAMAGE PREMIUM	205.15
BASIC THIRD PARTY	752.00
COMPULSORY PERSONAL ACCIDENT COVER** (OWNER-DRIVER) (SUM INSURED-1500000)	0.00
PERSONAL ACCIDENT: UNNAMED PERSONS	0.00
LEGAL LIABILITY: PAID DRIVER	0.00
TOTAL LIABILITY PREMIUM	752.00
NET PREMIUM	1025.00
SGST@9%	0.00
CGST@9%	0.00
IGST@18%	184.50
Total Premium	1210.00

Add-on Covers: Nil Depreciation Plan A ,

Special Condition: NA

Geographic Area	Compulsory Excess	Voluntary Excess
	100.00	0.00

Anti Rebate Clause

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

- 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 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:
 - 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. QUID026497303 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@universalsomp.com Toll-Free No : 1800 22 4030 / 1800 200 4030.