



## UNITED INDIA INSURANCE COMPANY LIMITED

A SQUARE PLAZA, 10 TILAK ROAD, DEHRADUN - 248001 UTTARANCHAL  
DEHRADUN - 248001 UTTARAKHAND  
PH: (135) 11111111 FAX: EMAIL:

### PRIVATE CAR - PACKAGE POLICY

UIN: IRDAN545RP0047V01199900  
POLICY NO.:2501003125P114853318  
VEHICLE NO.:UK - 07 - DW - 5481

PERIOD OF INSURANCE  
From 00:00 Hrs of 21/01/2026  
To Midnight of 20/01/2027

*Insured*

**MS MANAGER (A & S) UJJWAL**  
MAHARANI BAGH, GMS ROAD DEHRADUN

248001  
DEHRADUN  
UTTARAKHAND

**CONTACT NUMBER: \*\*\*\*\*0112 (M)**

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

|                                     |  |
|-------------------------------------|--|
| <b>Agent Name</b>                   | : SALASAR SERVICES INSURANCE   |
|                                     | : BROKERS PVT LTD  |
| <b>Agent Code</b>                   | : BRC0000042   |
| <b>Mobile/Landline Number/Email</b> | : 8584869573   |
|                                     | : <a href="mailto:payment@salasarservices.com">payment@salasarservices.com</a> |

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uiic.co.in](http://www.uiic.co.in).

For any Information, Service Requests, Claim intimation and Grievances please write to [250100@uiic.co.in](mailto:250100@uiic.co.in)

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Download Customer App([www.uiic.co.in](http://www.uiic.co.in)). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : RAV43393 @ 23/12/2025 12:52:29 PM

This document is digitally signed

Signer: DS UNITED INDIA INSURANCE CO LTD 1  
Date: Tue, Dec 23, 2025 12:52:29 IST  
Location: United India Insurance Company Ltd  
Reason: Signing Policy for UIIC by Harmeet Singh Chahal



# UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE  
PRIVATE CAR PACKAGE POLICY  
UIN: IRDAN545RP0047V01199900

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

|                                   |   |  |   |   |                   |
|-----------------------------------|---|--|---|---|-------------------|
| Policy No.                        | 2501003125P114853318  | Certificate Number                                     | 2501003125P114853318  |   |                   |
| Customer Id                       | 23379127903   | Issuing Office Address                                 | 250100<br>A SQUARE PLAZA, 10 TILAK ROAD, DEHRADUN - 248001<br>UTTARANCHAL 248001 DEHRADUN UTTARAKHAND |   |                   |
| Name of the Insured               | MS MANAGER (A & S) UJJWAL                                       | Code   | 250100  |   |                   |
| Address of the Insured            | MAHARANI BAGH, GMS ROAD DEHRADUN<br>248001 DEHRADUN UTTARAKHAND | Telephone  | (135) 11111111  |   |                   |
| Business/Occupation               | None  | Mobile No.- *****0112                                  |   |   |                   |
| Insured's Declared Value ₹ 785600 |   |  |   |   |                   |
| Period of Insurance               |   | From 00:00 Hrs of 21/01/2026 To Midnight of 20/01/2027 |   |   |                   |
| Particulars of Vehicle Insured    |   |  |   |   |                   |
| Registration No.                  | Obsolete Vehicle  | Engine No.   | Chassis No.   | Make/ Model Model                             | Type of Body      |
| Vehicle                           | ( if any)   |  |   |   | Year of Mfg       |
| UK - 07 - DW - 5481               |   | No   | XML4M19780  | MAHINDRA / SCORPIO(2020 - 2022) S11 MH 2W 140 | Cubic Capacity/KW |
| Registration Authority            | Geographical Area   |  |   | Seating including driver                      |                   |
| UK07 DEHRA DUN                    | INDIA   |  |   | 7   |                   |

Amount in words: Eleven thousand eight hundred seventy-four rupees only

#### Persons or classes of persons entitled to drive

Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

**Note:-** The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.

| Limitations as to use   |  | Premium:              | ₹ 10,062.00          |
|---|--|-----------------------|----------------------|
| The policy covers use of the vehicle for any purpose other than |  | CGST(9%):             | ₹ 906.00             |
| a) Hire or Reward   |  | SGST(9%):             | ₹ 906.00             |
| b) Carriage of Goods (other than samples or personal luggage)   |  | Stamp Duty:           | ₹ 1.00               |
| c) Organized Racing   |  | Total (Rounded Off) : | ₹ 11,874.00          |
| d) Pace Making  |  | Receipt Number :      | 10125010025120228282 |
| e) Speed Testing and Reliability Trials                         |  | Receipt Date:         | 23/12/2025           |
| f) Use in connection with Motor Trade                           |  | Debit Note Number:    |                      |
|   |  | Document Date:        |                      |

#### Limits of Liability

Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988

Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000

|                           |            |
|---------------------------|------------|
| Agency/Broker Code:       | BR00000042 |
| SALASAR SERVICES          |            |
| INSURANCE BROKERS PVT LTD |            |
| Direct Business:          |            |
| EMF Code:                 | 43393      |
| RAVINDER KUMAR            |            |

#### Subject to IMT Endorsement No.s, terms and conditions printed hereon / attached hereto 16,22,28

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

For and On behalf of  
United India Insurance Co. Ltd.

Duly Constituted Attorney:

Date of Issue: 22/12/2025



**PRIVATE CAR PACKAGE POLICY**  
UIN: IRDAN545RP0047V01199900

|  |                                 |  |   |   |                             |                            |                   |                          |  |
|--|---------------------------------|--|---|---|-----------------------------|----------------------------|-------------------|--------------------------|--|
| Policy No.   | 2501003125P114853318            |  | Previous Policy No.                         | 2501003124P116611831                          |                             |                            |                   |                          |  |
| Insured Details  | Customer Id                     |  | 23379127903                                 |   |                             |                            |                   |                          |  |
|  | Name                            |  | MS MANAGER (A & S) UJJWAL                   |   |                             |                            |                   |                          |  |
|  | Tel (O)                         |  | Tel (R)                                     |   | Fax: 0<br>Mobile: *****0112 |                            |                   |                          |  |
|  | Email                           |  |   |   |                             |                            |                   |                          |  |
|  | Business / Occupation           |  | None  |   |                             |                            |                   |                          |  |
| Period of Insurance  |                                 | From 00:00 Hrs of 21/01/2026 To Midnight of 20/01/2027 |   |   |                             |                            |                   |                          |  |
| Co-Insurance   | Type                            |  |   |   |                             |                            |                   |                          |  |
| <b>Particulars of Vehicle Insured</b>  |                                 |  |   |   |                             |                            |                   |                          |  |
| Registration No.   | Obsolete Vehicle                | Engine No.   | Chassis No.                                 | Make/ Model Model                             | Year of Mfg                 | Type of Body               | Cubic Capacity/KW | Seating including driver |  |
| Vehicle<br>UK - 07 -<br>DW - 5481  | Trailer<br>( if any)<br>No      | XML4M19780   | MA1TA2XM2L2M18635                           | MAHINDRA / SCORPIO(2020 - 2022) S11 MH 2W 140 | 2020                        | SUV                        | 2179              | 7                        |  |
| <b>Insured's Declared Value</b>  |                                 |  |   |   |                             |                            |                   |                          |  |
| For Vehicle<br>₹<br>785600   | For Trailer<br>₹<br>0           | Non Electrical Accessories<br>₹<br>0                   | Electrical/Electronic Accessories<br>₹<br>0 | CNG Unit<br>₹<br>0                            | LPG Unit<br>₹<br>0          | Total Value<br>₹<br>785600 |                   |                          |  |
| Registration Authority<br>UK07 DEHRA DUN   | Auto Association Membership No. |  | Geographical Area<br>INDIA                  | Extension                                     |                             |                            |                   |                          |  |
| Amount in words: Eleven thousand eight hundred seventy-four rupees only  |                                 |  |   |   |                             |                            |                   |                          |  |
| <b>Persons or classes of persons entitled to drive Persons or classes of persons entitled to drive</b>   |                                 |  |   |   |                             |                            |                   |                          |  |
| Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.  |                                 |  |   |   |                             |                            |                   |                          |  |
| <b>Limitations as to use</b>   |                                 |  |   |   |                             |                            |                   |                          |  |
| The Policy covers use of the Vehicle for any purpose other than<br>a) Hire or Reward<br>b) Carriage of Goods (other than samples or personal luggage)<br>c) Organized Racing<br>d) Pace Making<br>e) Speed Testing and Reliability Trials<br>f) Use in connection with Motor Trade   |                                 |  |   |   |                             |                            |                   |                          |  |
| <b>Limits of Liability</b> As narrated in the Certificate of Insurance attached herewith.  |                                 |  |   |   |                             |                            |                   |                          |  |
| EXCLUSIONS :   |                                 |  |   |   |                             |                            |                   |                          |  |
| 1) Any accidental loss or damage or Liability / caused or sustained or incurred outside the geographical area.<br>2) Any claim arising out of any contractual liability.<br>3) Any accidental loss or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising there from or any consequential loss.<br>4) Any liability of whatsoever nature directly or indirectly caused by or constituted to or by or arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.<br>5) Any accidental loss or damage or liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.<br>6) Any accidental loss, damage or liability directly or indirectly or proximately or remotely occasioned by contributed to, by or traceable to or arising out of or in connection with war, invasion, act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power, or by any direct or indirect consequence of any of the said occurrences or any consequence thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. |                                 |  |   |   |                             |                            |                   |                          |  |
| <b>This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein/ attached hereto 16,22,28</b>  |                                 |  |   |   |                             |                            |                   |                          |  |
| Imposed Excess   |                                 |  | 0   |   |                             |                            |                   |                          |  |
| Voluntary Excess   |                                 |  | 0   |   |                             |                            |                   |                          |  |
| Compulsory Excess  |                                 |  | 2000  |   |                             |                            |                   |                          |  |

| OWN DAMAGE                                      |            | SCHEDULE OF PREMIUM (IN ₹) |   | LIABILITY   |  |
|---|------------|----------------------------|---|-------------|--|
| <b>Basic premium on Vehicle and Accessories</b> |            |                            |   |             |  |
| A. Basic - OD                                   | ₹ 2,754.95 |                            | B. Basic - TP   | ₹ 7,897.00  |  |
| <b>Total</b>                                    | ₹ 2,754.95 |                            | <b>Total</b>  | ₹ 7,897.00  |  |
| Less :  |            |                            | <b>Add :</b>  |             |  |
| No Claim Bonus 45%                              | ₹ 1,239.73 |                            | PA for Unnamed persons<br>(No of persons: 6, SI per occupant: 200000/-) | ₹ 600.00    |  |
| <b>Sub Total (Deductions)</b>                   | ₹ 1,239.73 |                            | LL to Paid Driver IMT 28  | ₹ 50.00     |  |
| <b>Gross OD(A)</b>                              | ₹ 1,515.00 |                            | <b>Sub Total (Additions)</b>  | ₹ 650.00    |  |
|   |            |                            | <b>Gross TP(B)</b>  | ₹ 8,547.00  |  |
|   |            |                            | <b>Gross OD &amp; TP:</b><br>(A) + (B)                                  | ₹ 10,062.00 |  |

#### TERMS AND CONDITIONS

As per the Indian Motor Tariff. Personal copy of the same is available free of cost on request. Further, the Indian Motor Tariff is also available and displayed at all United India Insurance Company offices and on UIIC website : [www.uiic.co.in](http://www.uiic.co.in)  
 Disclaimer : The Policy stands cancelled or void in the event of Cheque Dishonor. The Company may cancel the policy by sending 7 days notice in case of any fraud or misrepresentation, non-disclosure of material fact or non-co-operation of the insured.

#### 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 VEHICLES ACT, 1988 IS RECOVERABLE FROM THE INSURED. SEE THE CLAUSE HEADED "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". FOR LEGAL INTERPRETATION, ENGLISH VERSION WILL HOLD GOOD.

|                        |                      |                   |                      |  |            |
|------------------------|----------------------|-------------------|----------------------|--|------------|
| Premium                | ₹ 10,062.00          | Receipt Number    | 10125010025120228282 | Agency/Broker Code:<br>SALASAR SERVICES<br>INSURANCE BROKERS PVT LTD | BR00000042 |
| CGST(9%):<br>SGST(9%): | ₹ 906.00<br>₹ 906.00 | Receipt Date      | 23/12/2025           | Direct Business:   |            |
| Stamp Duty             | ₹ 1.00               | Debit Note Number |                      | EMF Code:<br>RAVINDER KUMAR  | 43393      |
| Total (Rounded Off)    | ₹ 11,874.00          | Document Date     |                      |  |            |

|                                       |        |                     |                             |
|---------------------------------------|--------|---------------------|-----------------------------|
| Customer GST/UIN No.:                 |        | Office GST No.:     | 05AACU5552C1ZP              |
| SAC Code:                             | 997134 | Invoice No. & Date: | 31251114853318 & 23/12/2025 |
| Amount Subject to Reverse Charges-NIL |        |                     |                             |

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Note:-With reference to IRDAI circular no IRDAI/NL/CIR/MOTP/170/10/2018 dated 09/10/2018 and as per the declaration given in the proposal form by owner driver Compulsory Personal Accident (CPA) cover is removed, since he/she is not holding a valid driving license.

**Anti Money Laundering Clause:** -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 22/12/2025

IN WITNESS WHEREOF, this policy has been signed at DO DEHRADUN 250100 on this 22nd day of December 2025.

For and On behalf of  
United India Insurance Co. Ltd.

Affix Policy  
Stamp here.

Duly Constituted Attorney:  
Underwritten By - RAV43393 ( DO UW CUM CASHIER ) , Approved By - NEE46148(RO UNDERWRITER NEW)

**CUSTOMER INFORMATION SHEET**

| <b>This document provides only key information about your policy. Please refer to Policy document for detailed terms and conditions</b> |  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
|---|--|--|--|----------------------------------|------------------------|----|---|-----|--|-----|---|-----|---|-----|---|-----|--|
| SI No   | Title  | Description  | Policy Clause  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 1   | Product Name   | Private Car Package policy   | Policy Schedule  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 2.  | Unique Identification Number (UIN) allotted by IRDAI | UIN : IRDAN545RP0047V01199900  | Policy Schedule  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 3.  | Structure Basis of Sum Insured (IDV)                 | Section I : Own Damage - Indemnity based<br>Section II : Liability to Third Parties<br>Section III : Personal Accident Cover for Owner-driver (applicable only if opted by the Insured in the policy) - Benefit based  | Policy Schedule  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 4.  | Interests Insured                                    | Section I : Motor Own Damage - Covers damages to vehicle due to perils listed in the policy<br>Section II : Motor Third Party Liability - Covers Liability towards Third Party Death/Injury and Third Party Property Damage<br>Section III : Motor Personal Accident driver (applicable only if opted by the Insured in the policy) - covers for accidental death, bodily injuries, and physical disabilities (temporary and permanent) of the Owner/driver of the Insured vehicle.  | Policy Schedule  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 5.  | Sum Insured / Motor Insured Declared Value Scope     | <p><b>Section I - Loss of Or Damage To The Vehicle Insured:</b></p> <p>The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured.</p> <p>The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, <b>exceeds 75% of the IDV of the vehicle</b>.</p> <p>IDV depreciation schedule is as follows:</p> <table border="1"> <thead> <tr> <th>Age of Vehicle</th> <th>% of Depreciation for Fixing IDV</th> </tr> </thead> <tbody> <tr> <td>Not Exceeding 6 months</td> <td>5%</td> </tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td> <td>15%</td> </tr> <tr> <td>Exceeding 1 year but not exceeding 2 years</td> <td>20%</td> </tr> <tr> <td>Exceeding 2 years but not exceeding 3 years</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 years but not exceeding 4 years</td> <td>40%</td> </tr> <tr> <td>Exceeding 4 years but not exceeding 5 years</td> <td>50%</td> </tr> </tbody> </table> <p>IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.</p> <p><b>Section II - Liability to Third Party</b><br/>For Third Party Death / bodily injury/Third Party Property Damage</p> <p><b>Section III - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule):</b><br/>Benefit payment up to 15 Lakhs basis</p> | Age of Vehicle   | % of Depreciation for Fixing IDV | Not Exceeding 6 months | 5% | Exceeding 6 months but not exceeding 1 year | 15% | Exceeding 1 year but not exceeding 2 years | 20% | Exceeding 2 years but not exceeding 3 years | 30% | Exceeding 3 years but not exceeding 4 years | 40% | Exceeding 4 years but not exceeding 5 years | 50% | <b>Section I - Loss of or Damage To the Vehicle Insured</b><br><br><b>Section II - Liability to Third Party</b><br><br><b>Section III - Personal Accident Cover for Owner-Driver (Death and Permanent Total Disablement)</b> |
| Age of Vehicle  | % of Depreciation for Fixing IDV                     |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Not Exceeding 6 months  | 5%   |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Exceeding 6 months but not exceeding 1 year   | 15%  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Exceeding 1 year but not exceeding 2 years  | 20%  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Exceeding 2 years but not exceeding 3 years   | 30%  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Exceeding 3 years but not exceeding 4 years   | 40%  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| Exceeding 4 years but not exceeding 5 years   | 50%  |  |  |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |
| 6   | Policy Coverage                                      | <p><b>Section I</b> Loss of or damage to the vehicle insured<br/>List of perils covered are as per Policy schedule</p> <p><b>Section II</b> Legal Liability to Third parties (TP) for personal injury, Death and property damage resulting from accident</p> <p><b>Section III</b> Compulsory Personal Accident (CPA) Cover for Owner-Driver resulting from accident (applicable only if opted by the Insured in the policy)</p>   | <b>Section I - Loss of or Damage To the Vehicle Insured</b><br><br><b>Section II - Liability to Third Party</b><br><br><b>Section III - Personal Accident Cover for Owner-Driver (Death and Permanent Total Disablement)</b> |                                  |                        |    |   |     |  |     |   |     |   |     |   |     |  |

|    |                                   |  |                    |
|----|-----------------------------------|--|--------------------|
| 7  | Add-on covers available           | <ul style="list-style-type: none"> <li>Nil Depreciation without excess</li> <li>Engine and Gear Box Protection - Standard &amp; Platinum</li> <li>Return to Invoice</li> <li>Medical Expense</li> <li>Courtesy Cars</li> <li>Personal Effects</li> <li>Consumables</li> <li>Loss of Key</li> <li>Platinum PA</li> <li>Tyre and Rim Protector</li> <li>Pet Care</li> <li>RSA</li> <li>EMI protect</li> <li>RTR</li> <li>NCB Protect</li> <li>Electric Vehicle Protect (for Electric vehicles and Hybrid Electric vehicles)</li> </ul> <p>*Addons which are Opted by the Insured and which are mentioned in the policy are only applicable</p>   | Addons Section     |
| 8  | Loss Participation                | <p>Deductible applicable: Compulsory excess/Voluntary excess/Imposed excess</p> <p>The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.</p> <p>Compulsory Excess:</p> <p><b>Not exceeding 1500cc - Rs.1000</b><br/> <b>Exceeding 1500cc -Rs.2000</b></p>  | Policy Schedule    |
| 9  | Major Exclusions                  | <p><b>Major Exclusions are as shown below:</b></p> <ul style="list-style-type: none"> <li>any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.</li> <li>any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ul style="list-style-type: none"> <li>being used otherwise than in accordance with the 'Limitations as to Use'</li> <li>or</li> <li>being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.</li> </ul> </li> </ul> <p><b>Detailed list of exclusions are as per policy schedule</b></p> | General Exclusions |
| 10 | Special Conditions and Warranties | <p>Conditions and warranties are as stated in policy</p> <p>In case of Theft of vehicle, immediate notice should be given to insurance company along-with FIR.</p> <p>Notice should be given to RTO about the theft of vehicle and be guided by claims dealing office to follow theft guidelines.</p> <p>In case of Death of Registered Owner of vehicle, the policy will not lapse immediately but will remain valid for 3 months from the date of death of Registered Owner or expiry of the policy whichever is earlier.</p> <p>In addition to above, detailed Conditions and Warranties are as mentioned in the Policy</p>   | Conditions         |
| 11 | Admissibility of Claim            | <p>Claim should be notified immediately on the date of accident through online intimation, email to the address mentioned in policy or through any other means.</p> <p>Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.</p> <p>Claim will be indemnified in any one of the methods;</p> <p><b>Repair basis</b> - Indemnity with deduction for depreciation /excess applicableâ€"cashless or reimbursement to Insured</p> <p><b>Total Loss/CTL basis</b>- Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess.</p>   |                    |

|    |  |   |            |
|----|--|---|------------|
| 12 | Policy service/ Claim service            | <ul style="list-style-type: none"> <li>Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy</li> <li>In case of accident, Online intimation of the claim can be given through phone, online through mail to Agent or policy issuing office or through portal. Details of the contact number and mail id are mentioned in the policy.</li> <li>Surveyor appointment will be done within 24hrs of receiving intimation</li> </ul> <p>The following are the Basic Claim documents to be submitted by the insured:</p> <p>Insured has to submit all the relevant documents at the time of taking insurance. List of documents mentioned in the proposal form should be submitted along-with the proposal.</p> <p><b>Basic Documents to be submitted during proposal acceptance;</b></p> <ul style="list-style-type: none"> <li>Proposal form duly signed by Insured</li> <li>RC of the Insured vehicle/Invoice copy in case of new vehicle</li> <li>Pollution certificate</li> <li>KYC document of the Insured</li> <li>Bank details of the Insured</li> </ul> <p><b>Basic Documents at the time of claim:</b></p> <ul style="list-style-type: none"> <li>Motor Claim Form - claim form may be downloaded from <a href="http://uiic.co.in">uiic.co.in</a> website</li> <li>KYC documents if there is any change in ownership</li> <li>Copy of Registration Certificate of the Insured vehicle if there is change in ownership</li> <li>Copy of Driving License of person driving at the time of accident</li> <li>FIR in case of TP Injury/Death Case/Theft claim</li> <li>NOC in case of theft claim</li> </ul> <p>Any other specific documents related to the claim</p> |            |
| 13 | Cancellation                             | <p>a) The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the policyholder cancels the policy, he/she is not required to give reasons for cancellation. The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>b) Under no circumstances can the insurer cancel the statutory Motor Third Party Liability Insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss</p> <p>c) The insurer shall -</p> <ol style="list-style-type: none"> <li>Refund proportion of premium for unexpired policy period, If the term of the policy is upto one year and there is no claim(s) made during the policy period.</li> <li>Refund premium for the unexpired policy period, in respect of the policy with the term more than one year and the risk coverage for such policy years has not commenced.</li> </ol> <p>d) In all cases minimum premium of Rs.100/- will be retained by the insurer</p>   | Conditions |
| 14 | Policy Servicing / Grievances Complaints | <ul style="list-style-type: none"> <li><b>Details of company officials:</b> Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule</li> <li>In case of any grievance, you may contact UIIC through:</li> <li>a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></li> <li>b. Toll Free Number: 1800 425 333 33</li> <li>c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li> <li>d. You may also approach the grievance cell at any of our branches with details of the grievance</li> <li>e. You may lodge a complaint in our Inhouse Grievance portal - UGMS Portal</li> <li>Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>)</li> </ul>  |            |
| 15 | Obligations of the Policyholder          | <ul style="list-style-type: none"> <li>Insured is at obligation to disclose all material information in the Proposal form.</li> <li>In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void</li> <li>Insured can contact our policy issuing office, details of which are mentioned in the policy schedule.</li> <li>(i) To intimate any change to the material information affecting the policy.</li> <li>(ii) Any change in the ownership of the vehicle, any kind of modification in the vehicle/RC which might enhance the risk is considered as material information and should be informed to insurance company for necessary endorsement on policy.</li> </ul>   |            |

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted details

Place:  
Date:

Signature of Policy Holder

\*Duplicate copy has to be signed and submitted to the company.