



Policy No. AVO/2311/20022385
Kishorkumar Shantilal Gondaliya
AT VADASADA TAL
JETPUR DIST
RAJKOT, GUJARAT 360001
99*****97
bhp***liy***mai***om

Date 11-02-2026

Dear **Kishorkumar Shantilal Gondaliya**

Welcome to Universal Sompo General Insurance family and we thank you for choosing us as your Insurance Partner for **MOTOR - PRIVATE CAR PACKAGE POLICY** policy.

We are committed to providing you with reliable motor insurance coverage. Ensuring your safety on the road is our top priority, and our policies are crafted to provide you reliable protection and peace of mind.

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 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.

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
- **24X7 Roadside 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 authorised garages, nearest network hospital, nearest pharmacy, blood bank, wellness centre, lab test centre, petrol pump, parking pollution centre. Also, you can track your daily activity, set reminders, and maintain your health profile and much more
- **Additional Services** - Check pollution certificate, check vehicle challans, check fuel prices.

* Subject to Terms and conditions of Universal Sompo Policy covering the vehicle with RSA cover

For RSA assistance please contact Across Assist Pvt. Ltd on Contact no.0120-4501424

AI-Powered Virtual Agent- Helps you intimate claim with ease.

You may reach us at our toll-free number 1-800- 200-4030 (Other Users), 1-800-22-4030 (MTNL/BSNL Users), or email us at contactus@universalsompo.com Please visit www.universalsompo.com for detailed information on policy coverage, benefits, and exclusions.

Kindly go through the enclosed information in the attached policy copy. In case of any error, discrepancy, or clarification that you may need, please let us know within 15 days of policy received, otherwise all particulars will be deemed to be correct. Please mention your policy number for any communication with us.

Once again, we are delighted to have you with us.

Happy driving!
Digitally signed by VARSHA MANISH GUJARATHI
Date: 2026.02.11 18:08:06 IST
Reason:
Location:



scan to check
Garage List



Scan to download
USGI PULZ App



UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

Certificate of Insurance cum Policy Schedule



PRODUCT NAME : MOTOR - PRIVATE CAR PACKAGE POLICY ; POLICY NUMBER: AVO/2311/20022385

INSURED DETAILS		INTERMEDIARY DETAILS		INVOICE NUMBER		USGAF231195410071	
Kishorkumar Shantilal Gondaliya AT VADASADA TAL JETPUR DIST RAJKOT,GUJARAT360001 99*****97 bhp***liy***mai***om Insured GSTIN No.		NAME	CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED-AG	POLICY / INVOICE ISSUED DATE		11-02-2026	
		CODE	201812154325	EIA ACCOUNT NUMBER			
		CONTACT NUMBER	9909013485	CKYC NUMBER			
		EMAIL ID	polycypdf@clarionbroking.com	Policy Issuance GSTIN No.		24AAACU8917F1ZC	
		RTO LOCATION	RAJKOT	HYPOTHECATION / FINANCER NAME			
		PERIOD OF INSURANCE	FROM 00:00:00 OF 11/02/2026 TO MIDNIGHT OF 10/02/2027				
		POLICY ISSUANCE OFFICE	Unit No 310, 3rd floor, Runway Heights, Near Ayodhya Chowk, 150 feet Road, Rajkot, Gujrat, Pin No-360007, India GUJARAT 360007				
		PAYMENT DETAILS	INSTRUMENT/TRANSATCTION NUMBER: "C1102202612353316390979"; INSTRUMENT DATE: "11-02-2026"; MODE OF PAYMENT: "Online"				

VEHICLE DETAILS									
REGISTRATION NUMBER	ENGINE NUMBER	CHASSIS NUMBER	MAKE	MODEL	CUBIC CAPACITY/KW/GVW	MFG. YEAR / REGISTRATION DATE	FUEL TYPE	BODY TYPE	SEATING CAPACITY
GJ03LG6376	D4FALM965449	MZBEP813LLN 079858	KIA MOTORS	SELTOS HTX PLUS AT 1.5 DIESEL	1493	2020/14-02-2020	Diesel	SUV	5

INSURED DECLARED VALUE (IDV) (Amount in Rs.)					
VEHICLE IDV	TRAILER IDV/SIDE CAR	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES	Bi-fuel/CNG/LPG KIT	Total VALUE
725297	0	0	0	0	725297

SCHEDULE OF PREMIUM (Amount in Rs.)			
SECTION I - OWN DAMAGE (A)		SECTION II - LIABILITY (B)	
Basic Own Damage		Basic TP Premium	3416
Add: Extension of Geographical area (IMT1)		Add: Extension of Geographical area (IMT1)	0
Add: % for Vehicles imported without custom duty (IMT19)		Add: Bi-fuel/CNG/LPG Kit (IMT25)	0
Add: Electrical / Non-Electrical Accessories (IMT24)		Less: Premium for TPPD (IMT20)	0
Add: Bi-fuel/CNG/LPG Kit (IMT25)		TOTAL BASIC THIRD-PARTY PREMIUM (A)	3416
Add: % for OD premium for Driving Tutuon		ADD: PA BENEFITS	0
TOTAL BASIC OD PREMIUM		Compulsory PA Cover for Owner Driver under Section III, SI Rs.15 Lacs	225
Less: DETARIFF DISCOUNT		PA Cover to named passengers (IMT15)	0
OWN DAMAGE PREMIUM (A)		PA cover to unnamed passengers (IMT 16) No. of Passengers : 5 CSI per passenger: 100000	250
Less: No Claim Bonus (%)		PA cover to Paid Driver, Cleaners, Conductors (IMT17)	0
Less: Automobile Association Discount (IMT8)		Legal Liability to paid driver (IMT28)	50
Less: Discount on Anti-theft devices (IMT10)		Legal Liability Employees other than paid Driver (IMT29)	0
Less: Discount on specially designed vehicles for blind, handicapped and mentally retarded persons (IMT12)		TOTAL LIABILITY PREMIUM (B)	525
Less: Discount on Voluntary deductible (IMT22A)		NET LIABILITY PREMIUM (A+B) = II	3941
OWN DAMAGE PREMIUM (B)		TOTAL PACKAGE PREMIUM (I+II)	22246
Add: TOTAL ADD-ON PREMIUM (C)		GST 18% : CGST (9%) "" ; SGST (9%) "" ; IGST (18%) ""	4004
NET OWN DAMAGE PREMIUM (B+C) = I		TOTAL POLICY PREMIUM	26250

GEOGRAPHICAL AREA	COMPULSORY DEDUCTIBLE (IMT22)		1000	VOLUNTARY DEDUCTIBLE (IMT22A)		0
PREVIOUS POLICY NO.	62010974640200	PYP POLICY PERIOD & INSURER NAME		2025-02-11-2026-02-10 TATA AIG GENERAL INSURANCE COMPANY LTD	EXPIRING NCB	50
NOMINEE FOR OWNER DRIVER	MRS	RELATIONSHIP	Spouse	NCB %		0

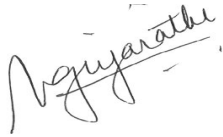
ENDORSEMENT DETAILS					
ENDT. NO	LIST OF ENDORSEMENT DISCRPTION	EFFECTIVE DATE	PREMIUM	GST (18%) : CSGT (9%); SGST (9%)	TOTAL PREMIUM
			0	0	0

SPECIAL CONDITIONS	
SUBJECT TO IMT ENDORSEMENT NOS. AND MEMORANDUM PRINTED HEREIN / ATTACHED HERETO:	
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited	
PRE-INPSECTION: If any inaccuracies are identified in the details retrieved during the pre-inspection process, benefits under the current policy pertaining to the own damage section will be forfeited.	
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) Organized 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 policy (Death of or bodily injury) Such amount as is necessary to meet the requirements of the Motor Vehicles Act,1988. B) Under Section II 1 (ii) of policy (Third Party Property Damage) - in respect of any one claim or series of claims arising out of one event (Rs.6000/- or Rs.7,50,000/- as may be applicable). C) P.A Cover under Section III for owner Driver (CSI) - Rs.15,00,000/-.

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".

DISCLAIMER: Policy is valid subject to Realization of premium .Please visit our website www.universalsompo.com to know more about the policy coverage, benefits, and exclusions. Kindly write to us on contactus@universalsompo.com to get the copy of the policy wordings, if required.

CLAIM 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 1800-22-4030/1-800-200-4030 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.	FOR UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED  GSTIN No: 24AAACU8917F1ZC IRDAI UIN NO: IRDAN134RP0004V02 200708 SAC CODE: 997134 DULY CONSTITUTED ATTORNEY(S) USGI IRDAI REGISTRATION NO: 134
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In Witness whereof this Policy has been signed at Mumbai in lieu of covernote No. Consolidated stamp duty Rs . 1.00 paid towards Insurance policy stamp vide receipt no. dated of General Stamp Office Mumbai.

NOTE: 1) Please include your policy number for any communication with us. 2) The policy schedule should be read in conjunction with Policy wording and CIS.

Registered Office Address: 8th Floor and 9th Floor, Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai - 400062

Contact Address: Universal Sompo General Insurance Co. Ltd. Airoli Office-Unit No.601 & 602, A wing, 6th floor, Reliable Tech Park, Cloud City Campus, Gut no 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai - 400708

1) If You have a query about any matter relating to the Policy, or our decision on any matter, or the claim you may call us on 1-800-224030 or email us at Contactus@universalsompo.com. In case, You are not satisfied with the decision/resolution or have not received any response within 15 working days, You may write or email to Grievance Redressal Officer gro@universalsompo.com or visit any of our branches GRO. For updated details of grievance officer (name and number), kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal> and click on Branch wise Grievance Redressal Officer

2) Universal Sompo General Insurance Co. Ltd. shall abide by Insurance Regulatory and Development Authority (Protection of Policyholder’s Interests) Regulations 2024. 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 <https://www.cioins.co.in/ombudsman>

ADD-ON COVER DETAILS					
SR. NO	ADD-ON COVER NAME	UIN	SUM-INSURED	PREMIUM (Rs.)	PLAN DETAILS
1	Depreciation Plan A	IRDAN134RP0004V02200708	0	9574	AddOnCovers
2	Cost Of Consumables	IRDAN134RP0004V02200708	0	602	AddOnCovers
3	Engine Protect	IRDAN134RP0004V02200708	0	2539	AddOnCovers

PROPOSAL FORM CUM TRANSCRIPTION LETTER FOR MOTOR - PRIVATE CAR PACKAGE POLICY					
INSURED DETAILS		VEHICLE DETAILS		PROPOSAL DETAILS	
Kishorkumar Shantilal Gondaliya AT VADASADA TAL JETPUR DIST RAJKOT,GUJARAT 360001 99*****97 bhp***liy***mai***om	MAKE	KIA MOTORS		PROPOSAL NUMBER	USN2026QP10000521267
	MODEL	SELTOS HTX PLUS AT 1.5 DIESEL		ISSUANCE DATE	11-02-2026
	RTO	GJ03		PERIOD OF INSURANCE	FROM 00:00:00 OF 11/02/2026 TO MIDNIGHT OF 10/02/2027
	REGISTRATION NUMBER	GJ03LG6376		RTO LOCATION	RAJKOT
	ENGINE NUMBER	D4FALM965449		HYPOTHECATION/FINANCER NAME	
	CHASSIS NUMBER	MZBEP813LLN079858		FUEL TYPE	Diesel
	CUBIC CAPACITY/GVW/KW	1493		SEATING CAPACITY	5
YEAR OF MANUFACTURING	2020		GSTIN NUMBER		
INSURED DECLARED VALUE (IDV)					
VEHICLE IDV	TRAILER IDV/SIDE CAR	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES	Bi-Fuel/CNG/LPG Kit	TOTAL IDV
725297	0	0	0	0	725297
PREMIUM DETAILS (Amount in Rs.)					
OWN DAMAGE PREMIUM AFTER LOADING/DISCOUNT ()				18305	
TOTAL OWN DAMAGE PREMIUM				5590	
BASIC THIRD-PARTY PREMIUM				3416	
Compulsory PA Cover for Owner Driver under Section III, SI Rs.15,00,000/-				225	
PA Cover to named passengers (IMT15)				0	
PA cover to unnamed passengers (IMT 16) No. of Passengers : 5 per passenger: 100000				250	
PA cover to Paid Driver, Cleaners, Conductors (IMT17)				0	
Legal Liability to paid driver (IMT28)				50	
Legal Liability Employees other than paid Driver (IMT29)				0	
TOTAL LIABILITY PREMIUM				3941	
NET PREMIUM				22246	
GST (18%) : CGST (9%) ""; SGST (9%) ""; IGST (18%) ""				4004	
TOTAL PREMIUM				26250	
SPECIAL CONDITION					
GEOGRAPHICAL AREA		COMPULSORY DEDUCTIBLE (IMT22)		1000	VOLUNTARY DEDUCTIBLE (IMT22A)
					0
INTERMEDIARY NAME	CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED-AG	INTERMEDIARY CODE	201812154325	INTERMEDIARY CONTACT DETAILS	9909013485
NOMINEE FOR OWNER DRIVER	MRS	RELATIONSHIP	Spouse	NCB %	0
PREVIOUS POLICY NUMBER	62010974640200	PYP INSURER & POLICY PERIOD	2025-02-11-2026-02-10 TATA AIG GENERAL INSURANCE COMPANY LTD		EXPIRING NCB
					50
ANTI REBATE CLAUSE					
Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended): 1. 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. 2. 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 T&C: A) I/We hereby 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 Sampo General Insurance Company Limited. B) 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. C) 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. D) Your policy will be cancelled in case vehicle class/category of the vehicle is different than what is mentioned in policy schedule. E) I understand the Proposal No."DYNAMIC FIELD" is issued to me basis on above information. F) I understand that my premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. Universal Sampo General Insurance Company Limited may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer. The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false. If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail and or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication, then claim will be paid proportionately. G) I / we declare and confirm having a valid PUC / Fitness Certificate. 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. AML Declaration: 1.I/We hereby confirm that all premiums have/will be paid from bona fide sources and no premium have/will be paid out of proceeds of crime related to any of the offences as listed under Prevention of Money Laundering Act, 2002 and its subsequent amendments as applicable 2.I understand that the company has the right to call for documents to establish the sources of funds. 3.The insurance company has the right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statues, directly or indirectly governing the prevention of money laundering in India.					

Email-Id : contactus@universalsompo.com Toll-Free No : 1800 200 4030 / 1800 22 4030
ADD-ON COVER DETAILS
Cost Of Consumables, Depreciation Plan A, Engine Protect