Policy No. AVO/2315/12173344

Date 27-08-2025

Sachin Hanamant Yadav
LOHAR GALLI DIGHANCHI, Dighanchi,
Dighanchi Atpadi Sangli, Maharasht
ra 415315 SANGLI MAHARASHTRA INDIA415315
99******27
SPA***OLI***GMA***COM

Dear **Sachin Hanamant Yadav**

Welcome to Universal Sompo General Insurance family and we thank you for choosing us as your Insurance Partner for **Motor Goods Carrying Vehicle** 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

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: 2025.08.27 18:49:59 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

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

PRODUCT NAME : Motor Goods Carrying Vehicle ; POLICY NUMBER: AVO/2315/12173344

INSURED DETAILS	INTERMEDIARY DETAILS			
Sachin Hanamant Yadav LOHAR GALLI DIGHANCHI, Dighanchi, Dighanchi Atpadi Sangli, Maharashtra 415315 SANGLI MAHARASHTRA INDIA415315 99******27 SPA***OLI***GMA***COM	NAME	PROBUS INSURANCE BROKER PVT LTD-AG	INVOICE NUMBER	USGAF231525170294
			POLICY / INVOICE ISSUED DATE	27-08-2025
	CODE	200148247272	EIA ACCOUNT NUMBER	NA
	CONTACT NUMBER	7304332968	CKYC NUMBER	
	EMAIL ID	care@probusinsurance.com	GSTIN NUMBER	
	RTO LOCATION	SANGLI	HYPOTHECATION / FINANCER NAME	CHOLAMANDALAM INV & FIN CO LTD
	PERIOD OF INSURANCE	FROM 00:00:00 OF 28/08/2025 TO MIDNIGHT OF 27/08/2026		
	POLICY ISSUANCE OFFICE	8th Floor and 9th Floor (part - south side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway Goregaon East, Mumbai MAHARASHTRA 400063Goregaon East, Mumbai, 55, 400063		
	PAYMENT DETAILS	INSTRUMENT/TRANSATCTION NUMBER: "C2608254315610 / 564187203023"; INSTRUMENT DATE: "26-08-2025"; MODE OF PAYMENT: "OnlinePayment"		

VEHICLE DETAILS

REGISTRATION NUMBER	ENGINE NUMBER	CHASSIS NUMBER	TRAILER CHASSIS NUMBER	PUBLIC CARRIER/PRIVATE CARRIER	MAKE/MODEL	BODY TYPE / FUEL TYPE	CUBIC CAPACITY/KW/ GVW	MFG. YEAR / REGISTRATION DATE	LICENSED CARRYING CAPACITY (including driver)
MH-10-DT-4303	FPH206186P	MB1AA22E7PRFM6589			ASHOK LEYLAND AL DOST RLS	CLOSED	1478 / 2590	2023/19-10-2023	3

INSURED DECLARED VALUE (IDV) (Amount in Rs.)

VEHICLE IDV	TRAILER IDV	BODY IDV	CHASSIS IDV	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES	Bi-fuel/CNG/LPG KIT	Total VALUE
700000	0	0.00	0.00	0	0	0	700000

SCHEDULE OF PREMIUM (Amount in Rs.)

SECTION I - OWN DAMAGE (A)		SECTION II - LIABILITY (B)	
Basic Own Damage	1208	**Basic TP Premium**	16049
Add: Extension of Geographical area (IMT1)	0	Add: Extension of Geographical area (IMT1)	0
Add: % for Vehicles imported without custom duty (IMT19)	0	Add: Bi-fuel/CNG/LPG Kit (IMT25)	0
Add: Cover for lamps, tyres/tubes, mudguards/bonnet/side-part (IMT23)	181	Less: Premium for TPPD (IMT20)	0
Add: Electrical / Non-Electrical Accessories (IMT24)	0	**TOTAL BASIC THIRD-PARTY PREMIUM (A)**	16049
Add: Bi-fuel/CNG/LPG Kit (IMT25)	0	**ADD: PA BENEFITS**	0
Add: Indemnity to Hirer - Negligence of the Owner or Hirer (IMT44)	0	Compulsory PA Cover for Owner Driver under Section III, SI Rs.15 Lacs	225
Private Use-OD	0	Private Use-TP	0
TOTAL BASIC OD PREMIUM	1389	PA cover to Paid Driver, Cleaners, Conductors (IMT17)	50
Less: DETARIFF DISCOUNT	90	Legal Liablity to paid driver (IMT28)	50
OWN DAMAGE PREMIUM (A)	1389	Legal Liability to NON-Fare paying passengers (IMT37)	0
Less: No Claim Bonus (%)	0	Legal Liability to Fare paying passengers (IMT38)	
Less: Discount on Anti-theft devices (IMT10)	0		
Less: Discount on specially designed vehicles for blind, handicapped and mentally retarded persons (IMT12)	0		
Less: Discount on Voluntary deductible (IMT22A)	0	**TOTAL LIABILITY PREMIUM (B)**	325
OWN DAMAGE PREMIUM (B)	1389	**NET LIABILITY PREMIUM (A+B) = II**	16374
Add: TOTAL ADD-ON PREMIUM (C)	0	**TOTAL PACKAGE PREMIUM (I+II)**	17763
NET OWN DAMAGE PREMIUM (B+C) = I	1389	**CGST (6%) "963" ; SGST(6%) "963"; IGST (12%) "0"; UGST "0"**	1926
CGST (9%) "154" ; SGST(9%) "154"; IGST (18%) "0"; UGST "0"	308	**TOTAL POLICY PREMIUM**	19997

GEOGRAPHICAL AREA		**COMPULSORY DEDUCTIBLE (IMT22)**	500	**VOLUNTARY DEDUCTIBLE (IMT22A)**	0
PREVIOUS POLICY NO.		**PYP POLICY PERIOD & INSURER NAME**		**EXPIRING NCB**	
NOMINEE FOR OWNER DRIVER	MRS YADAV	**RELATIONSHIP**	SPOUSE	**NCB %**	0

ENDORSEMENT DETAILS

ENDT. NO	ENDORSEMENT DISCRIPTION	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 CLAUSE: Persons or classes of persons entitiled to drive: Stage carriage/Contract carraige/ Private service vehicle, 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.
Goods Carriage: Any person including insured: Provided that a person driving hold 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
Non Transport vehicles: Any person including 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.
Warranty for Goods Carrying Vehicles: Warranted that at no time the Gross Laden Weight of the vehicle exceeds the Gross Vehicle weight mentioned in the Schedule of the policy.

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

IRDAI UIN NO:
IRDAN134RP0009V02
200809

DULY CONSTITUTED ATTORNEY(S)

SAC CODE: 997134

USGI IRDAI REGISTRATION NO: 134

In Witness whereof this Policy has been signed at Mumbai in lieu of covernote No. Consolidated stamp duty Rs . 1 paid towards Insurance policy stamp vide receipt no. LOA/ENF-1/CSD/19/2024-25/2348 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/resourse-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

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

PROPOSAL FORM CUM TRANSCRIPTION LETTER FORMotor Goods Carrying Vehicle

INSURED DETAILS	VEHICLE DETAILS		PROPOSAL DETAILS	
Sachin Hanamant Yadav LOHAR GALLI DIGHANCHI, Dighanchi, Dighanchi Atpadi Sangli, Maharashtra 415315 SANGLI MAHARASHTRA INDIA415315 99******27 SPA***OLI***GMA***COM	MAKE	ASHOK LEYLAND	PROPOSAL NUMBER	USN2025082626655808
	MODEL	AL DOST RLS	ISSUANCE DATE	27-08-2025
	RTO	MH10	PERIOD OF INSURANCE	FROM 00:00:00 OF 28/08/2025 TO MIDNIGHT OF 27/08/2026
	REGISTRATION NUMBER	MH-10-DT-4303	RTO LOCATION	SANGLI
	ENGINE NUMBER	FPH206186P	HYPOTHECATION/FINANCER NAME	CHOLAMANDALAM INV & FIN CO LTD
	CHASSIS NUMBER	MB1AA22E7PRFM6589	FUEL TYPE	Diesel
	CUBIC CAPACITY/GVW/KW	1478 / 2590	LICENSED CARRYING CAPACITY	3
	TRAILER CHASSIS NUMBER		PUBLIC CARRIER/PRIVATE CARRIER	
	MANUFACTURING YEAR /	2023	GSTIN NUMBER	
	REGISTRATION DATE	19-10-2023		
	TRAILER REGISTRATION NUMBER			

INSURED DECLARED VALUE (IDV)

VEHICLE IDV	TRAILER IDV	BODY IDV	CHASSIS IDV	ELECTRICAL ACCESSORIES	NON-ELECTRICAL ACCESSORIES	Bi-fuel/CNG/LPG KIT	Total VALUE
700000	0	0.00	0.00	0	0	0	700000

PREMIUM DETAILS (Amount in Rs.)

OWN DAMAGE PREMIUM AFTER LOADING/DISCOUNT (INCLUDING ALL ACCESSORIES PREMIUM)	
(Extension of Geographical area; Vehicles imported without custom duty: Cover for lamps, tyres/tubes, mudguards/bonnet/side-part; Electrical / Non-Electrical Accessories; Bi-fuel/CNG/LPG Kit; Indemnity to Hirer - Negligence of the Owner or Hirer)	1389
TOTAL OWN DAMAGE PREMIUM	1389
BASIC THIRD-PARTY PREMIUM	16049
Compulsory PA Cover for Owner Driver under Section III, SI Rs.15,00,000/-	225
PA Cover to named passengers (IMT17)	50
Legal Liablity to paid driver (IMT28)	50
Legal Liability to NON-Fare paying passengers (IMT37)	0
Legal Liability to Fare paying passengers (IMT38)	
TOTAL LIABILITY PREMIUM	16374
NET PREMIUM	17763
TP- CGST (6%) "963" ; SGST(6%) "963"; IGST (12%) "0"	1926
OD- CGST (6%) "154" ; SGST(6%) "154"; IGST (12%) "0"	308
TOTAL PREMIUM	19997

SPECIAL CONDITION					
GEOGRAPHICAL AREA		**COMPULSORY DEDUCTIBLE (IMT22)**	500	**VOLUNTARY DEDUCTIBLE (IMT22A)**	0
INTERMEDIARY NAME	PROBUS INSURANCE BROKER PVT LTD-AG	**INTERMEDIARY CONTACT DETAILS**	9960706727	**INTERMEDIARY CODE**	200148247272
NOMINEE FOR OWNER DRIVER	MRS YADAV	**RELATIONSHIP**	SPOUSE	**NCB (IN CURRENT POLICY)**	0
PREVIOUS POLICY NUMBER		**PYP INSURER & POLICY PERIOD**		**EXPIRING NCB**	

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 Sompo 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 Sompo 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