



United India Insurance Company Limited

24, Whites Road, Chennai

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET																
Sl. No	Title	Description														
1	Product Name	Motor Private Car Package Policy														
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN: IRDAN545RP0047V01199900														
3.	Structure Basis of Sum Insured (IDV)	<p>The Insureds Declared Value (IDV) of the vehicle will be deemed to be the SUM INSURED for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.</p> <p>THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE</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>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, exceeds 75% of the IDV of the vehicle.</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%
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4	Sum Insured/ Motor Insured Declared Value/Interests insured	<p>Section I-- LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <p>The schedule of age-wise depreciation as shown in above Column no. 3 is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. For partial loss claims, schedule of depreciation is as mentioned in the policy.</p> <p>Section II-- LIABILITY TO THIRD PARTIES</p> <p>Legal Liability to Third parties (TP) for Death, personal injury and property damage resulting from accident to insured vehicle</p> <p>Section - III:</p> <p>PERSONAL ACCIDENT COVER FOR OWNER-DRIVER</p> <p>Nature of injury/ Scale of compensation</p> <ul style="list-style-type: none">(i) Death 100%(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye 100%(iii) Loss of one limb or sight of one eye 50%(iv) Permanent total disablement from injuries other than named above 100% <p>The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs during any one period of insurance.</p>
5	Policy Coverage	<p>Section I Loss of or damage to the vehicle insured</p> <p>List of perils covered are as per Policy schedule</p> <p>Section II Legal Liability to Third parties (TP) for personal injury, Death and property damage resulting from accident</p> <p>Section III Compulsory Personal Accident (CPA) Cover for Owner-Driver resulting from accident</p>
6	Add-on covers	<ul style="list-style-type: none">• Nil Depreciation without excess• Engine and Gear Box Protection – Standard & Platinum• Return to Invoice• Medical Expense• Courtesy Cars• Personal Effects• Consumables• Loss of Key• Platinum PA• Tyre and Rim Protector• Pet Care



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		<ul style="list-style-type: none">• RSA• EMI protect• RTR• NCB Protect• Electric Vehicle Protect
7	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>Not exceeding 1500cc – Rs.1000</p> <p>Exceeding 1500cc –Rs.2000</p>
8	What are the major exclusions?	<p>Major Exclusions are as shown below:</p> <ul style="list-style-type: none">• any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.• any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is<ul style="list-style-type: none">• being used otherwise than in accordance with the 'Limitations as to Use'or• 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. <p>Detailed list of exclusions are as per policy schedule</p>
9	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. In addition to above, detailed Conditions and Warranties are as mentioned in the Policy</p>



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10	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> <ol style="list-style-type: none">1) Repair basis -Indemnity with deduction for depreciation /excess applicable—cashless or reimbursement to Insured2) Total Loss/CTL basis- Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess.
11	Policy service/ Claim service	<ul style="list-style-type: none">• Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy• 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.• Surveyor appointment will be done within 24hrs of receiving intimation• Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim• Settlement will be done within 7 days from the date of receipt of all documents. <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>Basic Documents to be submitted during proposal acceptance;</p> <ul style="list-style-type: none">• Proposal form duly signed by Insured• RC of the Insured vehicle/Invoice copy in case of new vehicle• Pollution certificate• KYC document of the Insured• Bank details of the Insured <p>Basic Documents at the time of claim:</p> <ul style="list-style-type: none">• Motor Claim Form –claim form may be downloaded from uiic.co.in website• KYC documents if there is any change in ownership• Copy of Registration Certificate of the Insured vehicle if there is change in ownership• Copy of Driving License of person driving at the time of loss



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		<ul style="list-style-type: none">• FIR in case of TP Injury/Death Case/Theft claim• NOC in case of theft claim• Any other specific documents related to the claim
12	Cancellation	<ul style="list-style-type: none">• The Policy shall be cancelled by us for misrepresentation, fraud, non-disclosure of material facts or non-co-operation of insured by giving 7 days' written notice.• The Policy Holder may cancel the policy at any time during the currency of the policy in which case the refund shall be on short period rates as per Policy conditions
13	Policy Servicing / Grievances Complaints	<ul style="list-style-type: none">• Details of company officials: Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule• In case of any grievance, you may contact UIIC through:<ul style="list-style-type: none">• a.Website: www.uiic.co.in• b.Toll Free Number: 1800 425 333 33• c.E-Mail: customercare@uiic.co.in• d.You may also approach the grievance cell at any of our branches with details of the grievance• Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://igms.irda.gov.in/).
14	Obligations of the Policyholder	<ul style="list-style-type: none">• Insured is at obligation to disclose all material information in the Proposal form.• In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void• Insured can contact our policy issuing office, details of which are mentioned in the policy schedule.• to intimate any change to the material information affecting the policy.• 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.

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 the details.

Place:

Date:

Signature of Policy Holder