

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Annual Policy			
CUSTOMER INFORMATION SHEET (CIS)			
This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.			
(Description is illustrative and not exhaustive)			
SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Annual Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0198V01200708	
3	Structure	Agreed Value policy	
4	Interests Insured	Subject matter in transit	
5	Sum Insured	The AP is not subject to any declaration by the assured as under an Open Policy. The Sum Insured represents maximum value of goods on risk at any one time during the policy period and remains constant in the event of no claim. It is the aggregate maximum estimated value on rail/road at any one time of all insured goods in respect of each specified transit. If several specified transits are involved, the aggregate sum insured shall be the sum total of the aggregate maximum estimated value on rail/road at any one time for each of the specified transits.	
6	Policy Coverage	ITC A / ITC B / ITC C based on agreed the terms (detailed in the policy schedule)	
7	Add-on Cover	SRCC and non-institute clauses as mentioned in the policy schedule.	
8	Loss Participation	All policies are subject to a deductible which shall be expressed in amounts and this deductible should be fixed throughout the currency of the policy and does not change with the change in sum insured during the currency of the policy.	

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9	Exclusions	Exclusions as per ITC A / ITC B / ITC C (detailed in the policy schedule)	
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10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • It is warranted that the depots from which the transit commences and at which the transit ends are owned or hired by the assured and the insured goods are owned by the assured or held in trust by him continuously throughout the period and course of the transit. • The policy is not assignable or transferable. • Annual policies are subject to appropriate Inland Transit (Rail or Road Risk) covers and clauses. • The annual Policy shall be subject to a condition of average stipulating that if at the time of any loss/damage, the total value of goods in transit is more than the sum insured in respect of that specified transit, the assured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. • Minimum premium for an Annual Policy is Rs.5,000. • The sum insured shall stand reinstated on a valid claim arising, subject to payment of pro-rata additional premium on the reinstated amount by the assured, counting from the date of the loss, till the expiry of the insurance. • Total liability of the insurer during the policy period shall not exceed twice the sum insured stated in the Annual Policy. <p>Warranties, non-institute clauses and special conditions as mentioned in the policy schedule.</p>	
11	Admissibility of Claim	<ul style="list-style-type: none"> • In order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of loss. • Subject to the above the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded unless the Assured were aware of the loss and the underwriters were not. 	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number – 1800 425 33 333 • Website / Email- https://uiic.co.in/ customercare@uiic.co.in • Contact details as mentioned in policy schedule. • Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section. 	

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13	Grievance Redressal and Policyholders Protection	a. https://uiic.co.in/en/customercare/grievance b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document	
14	Obligations of the Policyholder	<ul style="list-style-type: none">· To disclose all information correctly sought by the insurer at time of filling the proposal form.· In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.· Non-disclosure of material information may affect the claim settlement.· Disclosure of other material information during the policy period.	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the policyholder)