

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



<b>Duty Insurance</b>			
<b>CUSTOMER INFORMATION SHEET (CIS)</b>			
<b>This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.</b>			
<b>(Description is illustrative and not exhaustive)</b>			
<b>Sl No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	Duty Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0200V01200708	
3	Structure	Increased Value policy	
4	Interests Insured	Increased Value of cargo by reason of payment of customs duty	
5	Sum Insured	As per policy schedule	
6	Policy Coverage	This insurance is on increased value of cargo by reason of payment of Customs Duty at the port or place of destination and is subject to the same clauses and conditions as the insurance on cargo and to pay the same percentage of duty payable (excluding charges and expenses) as may be paid thereon.	
7	Add-on Cover	NA	
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.	
9	Exclusions	<ul style="list-style-type: none"><li>• Total loss of whole or part of cargo prior to the duty becoming payable</li><li>• General Average, Salvage and/or Salvage Charges arising from any casualty occurring prior to the duty becoming payable.</li></ul>	

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10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"><li>• In ascertaining the amount of the claim recoverable hereunder credit shall be given for any rebates or refund of duty which may become allowable.</li><li>• This insurance shall not be valid if effected after the arrival of the vessel at the destination port.</li><li>• The Assured is the holder or assignee of the Import License, or is the actual user who has purchased goods from recognised Export House/ Chanalising Agency.</li><li>• This Policy is not assignable.</li><li>• No claim shall be paid for Duty until the claim under the C.I.F Value insurance policy is payable and proof of liability for loss under that policy shall be furnished to the Company. This provision need not apply to cases where CIF is insured overseas due to contractual obligation.</li><li>• This is not a valued policy as defined in the Marine Insurance Act. Claims under this policy are payable on the basis of actual duty paid or on the basis of the sum insured whichever is less.</li><li>• In the event of a claim under this Policy, immediate notice of loss shall be given to the company and a reasonable opportunity given to the company to survey and assess the loss. The Assured shall co-operate with the company and take all reasonable measures to minimise or prevent a loss. The Assured shall also lodge a claim with the Customs Authorities within the stipulated time for refund of duty where admissible, and with the carriers or others for recovery of the duty paid in respect of such damaged or lost cargo and any recovery relating to the duty paid shall be credited to the Company.</li></ul>	
11	Admissibility of Claim	<ul style="list-style-type: none"><li>➤ No claim shall be paid for Duty until the claim under the C.I.F Value insurance policy is payable and proof of liability for loss under that policy shall be furnished to the Company. This provision need not apply to cases where CIF is insured overseas due to contractual obligation.</li><li>➤ In the event of a claim under this Policy, immediate notice of loss shall be given to the company and a reasonable opportunity given to the company to survey and assess the loss. The Assured shall co-operate with the company and take all reasonable measures to minimise or prevent a loss. The Assured shall also lodge a claim with the Customs Authorities within the stipulated time for refund of duty where admissible, and with the carriers or others for recovery of the duty paid in respect of such damaged or lost cargo and any recovery relating to the duty paid shall be credited to the Company.</li></ul>	

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12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"><li>· Toll free / IVRS number – 1800 425 33 333</li><li>· Website / Email- <a href="https://uiic.co.in/">https://uiic.co.in/</a> <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li><li>· <b>Contact details as mentioned in policy schedule.</b></li><li>· Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section.</li></ul>	
13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"><li>a. <a href="https://uiic.co.in/en/customercare/grievance">https://uiic.co.in/en/customercare/grievance</a></li><li>b. IRDAI Integrated Grievance Management System – <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></li><li>c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document</li></ul>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"><li>· To disclose all information correctly sought by the insurer at time of filling the proposal form.</li><li>· In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li><li>· Non-disclosure of material information may affect the claim settlement.</li><li>· Disclosure of other material information during the policy period.</li></ul>	

## Declaration by the Policyholder:

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

Place:

Date:

(Signature of the policyholder)