

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



OPEN COVER			
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	Open Cover	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0196V01200708	
3	Structure	Agreed Value policy	
4	Interests Insured	Subject matter in transit	
5	Sum Insured	Agreed Value	
6	Policy Coverage	ICC A / ICC B / ICC C / ITC A / ITC B / ITC C / ICC Air or any other clauses based on agreed the terms (detailed in the policy schedule)	
7	Add-on Cover	War & 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 ICC A / ICC B / ICC C / ITC A / ITC B / ITC C / ICC Air or any other clauses (detailed in the policy schedule)	
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10	Special Conditions and Warranties (if any)	Warranties, non-institute clauses and special conditions as mentioned in the policy schedule.	
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.	
13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none">a. https://uiic.co.in/en/customercare/grievanceb. 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)