



LOSS OF LICENSE INSURANCE POLICY

Prospectus

Introduction

This prospectus outlines the insurance agreement between the insured individual and UNITED INDIA INSURANCE COMPANY LIMITED. It highlights the insured's qualifications, including the necessary licenses and certificates required for their occupation, and establishes the foundation for this contractual agreement.

Policy Overview

The insured has applied for coverage with UNITED INDIA INSURANCE COMPANY LIMITED and has paid the annual premium as specified in the schedule. The insurance policy is designed to provide compensation for bodily injury sustained during the period of coverage, subject to the terms, limitations, exceptions, and conditions outlined within the policy document.

Basis of Contract

The contract is based on the proposal and declaration made by the insured, which are incorporated into the policy. This agreement certifies that if the insured experiences any bodily injury during the specified insurance period, the company will provide compensation according to the established terms of the policy.

COMPENSATION

- **ITEM 1:** In the case of incapacity causing Permanent Total Disablement otherwise than due directly or indirectly to psychosis, psychoneurosis, or epilepsy, after the deduction of any payments made under Item 3 or 4 provisional, the balance of **ONE HUNDRED PERCENT OF THE CAPITAL SUM INSURED.**
- **ITEM 2:** In the case of incapacity causing Permanent Total Disablement due to psychosis, psychoneurosis, or epilepsy, after the deduction of any payments made under Item 3 or 4 provisional, the balance of **EIGHTEEN PERCENT OF THE CAPITAL SUM INSURED.**
- **ITEM 3:** In the case of incapacity causing Temporary Total Disablement otherwise than due directly or indirectly to psychosis, psychoneurosis, or epilepsy, at the rate per



calendar month for not more than twelve months up to the prior death or Permanent Total Disablement of the person insured of **TWO PERCENT OF THE CAPITAL SUM INSURED.**

- **ITEM 4:** In the case of incapacity causing Temporary Total Disablement due to psychosis, psychoneurosis, or epilepsy, at the rate per calendar month for not more than twelve months up to the prior death or Permanent Total Disablement of the person insured of **ONE AND A HALF PERCENT OF THE CAPITAL SUM INSURED.**
- **ITEM 5:** In the case of the person insured being required to attend any court of enquiry or legal or other proceedings in connection with an event which is, in the opinion of the Insurance Company, might give rise to a claim under this insurance, legal and/or other costs incurred with the consent of the Insurance Company up to an amount (or its equivalent in the currency in which this policy is issued) or Rs.2000.

Provided That:

1. The liability of the Insurance Company shall be limited to one hundred percent of the capital sum insured.
2. No compensation shall be payable in respect of the first ninety days of the incapacity consecutively or in the aggregate in any one year of insurance.
3. The insurance company shall be entitled to withhold the payment of the balance of the capital sum insured for twelve calendar months after expiry of the said ninety days but will pay to the person insured compensation during such two months at the rate per calendar month of:
 - (a) In respect of the incapacity causing permanent total disablement other than due directly or indirectly to psychosis, psychoneurosis, or epilepsy: **TWO PERCENT OF THE CAPITAL SUM INSURED.**
 - (b) In respect of incapacity causing Permanent Total Disablement due to psychosis, psychoneurosis, or epilepsy: **ONE AND A HALF PERCENT OF THE CAPITAL SUM INSURED.**
4. In the event of death of the person insured within one hundred and eighty days of the commencement of the incapacity, no further payments shall be made after the death notwithstanding anything contained to the contrary in this provision.

DEFINITION

- **INCAPACITY:** Any incapacity causing Permanent Total Disablement or Temporary Total Disablement of the person insured.
- **PERMANENT TOTAL DISABLEMENT:** Any disablement due to personal injury or illness or disability including natural deterioration of the person insured which entirely prevents them from attending to their occupation and which appears beyond reasonable doubt to be of a permanent nature.



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- **TEMPORARY TOTAL DISABLEMENT:** Any disablement due to personal injury or illness, disease, or disability including natural deterioration of the person insured which is of a temporary nature and entirely prevents them from attending to their occupation.

EXCEPTIONS

This policy does not cover incapacity resulting directly or indirectly from:

1. Any personal injury, illness, disease, or disability including natural deterioration existing prior to the inception of the insurance, except where such conditions have been declared in writing to the company and accepted by them without any addition exclusions.
2. War, whether declared or not, including any enforcement action by or on behalf of the United Nations.
3. The person insured taking part in riots or civil commotions.
4. Self-injury, suicide, or attempted suicide (whether felonious or not), provoked assault, dueling, fighting (except bona fide self-defense), or venereal disease.
5. Deliberate exposure of the person insured to exceptional danger (except in an attempt to save a human life or property of any kind) or any criminal act of the person insured for which they have been convicted upon indictment of personal injury sustained due to the person insured being in a state of permanent or temporary insanity.
6. Any personal injury, illness, disease, or disability natural deterioration, giving rise or which might give rise to a claim under any previous Permanent Total Disablement Insurance effected through the Insurance Company (whether such conditions be declared or not at the inception of this policy).
7. Riding or driving in any kind of race.
8. Chronic alcoholism or the habitual taking of drugs.
9. The death of the person insured.
10. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste or from combustion of nuclear fuel.

CONDITIONS

1. The person insured shall not be under nineteen or over sixty-five years of age at commencement of this insurance.
2. The person insured irrevocably authorizes (a) the Company to seek the opinion of the principal Medical Officer of its competent civil authority (or the appropriate medical officer appointed by the competent civil authority) to ascertain whether or not any incapacity is presumed to prevent them from following their occupation and (b) the said medical officer or attendance to express and communicate such opinion to the company. In this connection, they shall give such further written consent as the medical officer or attendance may require.
3. The person insured shall, if required by the company, submit to independent medical or surgical examination.
4. The insurance shall apply while the person insured is anywhere in the world.
5. Any fraud, misstatement, or concealment in this proposal, application, declaration, or any statement given in connection with the proposal or the application or in the making of any claim hereunder shall render the insurance null and void, and claims hereunder shall be forfeited.



6. In the event of the person insured changing their occupation, notification should be given to the UNITED INDIA INSURANCE COMPANY LIMITED at its office noted in the policy, who shall have the option of reviewing it and, if they so require, amending the premium, terms, and conditions of this insurance.
7. In the event of the capital sum being paid to the person insured in respect of any incapacity under any previous certificate or policy of insurance issued by the company covering the risk herein, this policy shall be canceled from inception, and a full return of premium shall be made to the person insured.
8. Immediate notice in writing must be sent to the company at its office noted in the policy of any personal injury, illness, disability including natural deterioration of the person insured for which compensation might become payable under the insurance. The person insured must as early as possible place themselves under the care of a duly qualified medical practitioner. If notice isn't received within three calendar months after the occurrence of the personal injury or of the first appearance of the disease or disability including natural deterioration, or of the date of commencement of the illness, a fair and reasonable explanation for the delay must be given; otherwise, a claim will not be admitted. Furthermore, unless within six calendar months from the date of expiry of this policy due notice in writing has been sent to the company for any personal injury, illness, disease, or disability deterioration for which compensation might become payable, no claim will be admitted hereunder.
9. The company, if it so desires, shall be at liberty to appeal against suspension, restriction, or loss of license in the name of the person insured and to employ its own lawyers to conduct such appeal. The person insured shall give all possible assistance and information to the company and to its lawyers in the preparation for the conduct of such appeal.
10. No liability shall attach to the company hereunder in respect of any claim if the person insured is also entitled to compensation under any other policy of insurance inserting the personnel insured against the risks hereby insured (other than any personal accident insurance effected by the person insured's employers), unless written notice of the existence of that other policy shall have been given to the company and accepted by endorsement hereon.
11. The company, if it so desires, shall be at liberty at its own expense to secure medical treatment to be undergone by the person insured which might enable them to act again in the capacity for which they hold a license. The person insured shall give all possible assistance.
12. The insurance protection ceases automatically if the insured person loses or terminates their membership in any aircrew association, provided that this policy has been obtained by virtue of their membership and through the offices of such association.
13. Any word or expression to which a specific meaning has been attached in this policy shall bear that specific meaning wherever it may appear.
14. All claims arising under this policy shall become payable in Bombay, and the court of Bombay alone shall have jurisdiction to decide all disputes and differences.

Cancellation Clause

The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

The insurer shall –



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- i) Refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
 - ii) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

Grievance Redressal

In case of any grievance, the insured person may contact the company through:

- **Website:** www.uiic.co.in
- **Toll-free:** 1800 425 333 33
- **E-mail:** customercare@uiic.co.in
- **Courier:** Customer Care Department, Head Office, United India Insurance Co. Ltd., 24 Whites Road, Chennai, Tamil Nadu- 600014.

The insured person may also approach the grievance cell at any of the company's branches with the details of the grievance. If the insured person is not satisfied with the redressal of grievance through one of the above methods, they may contact the grievance officer at customercare@uiic.co.in. For updated details of the grievance officer, kindly refer to the link <https://uiic.co.in/en/customercare/grievance>.

If the insured person is not satisfied with the redressal of grievance through the above methods, they may also approach the office of the Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided in Clauses of Annexure – 2 of the Policy Wordings. The grievance may also be lodged at the IRDAI Integrated Grievance Management System: <https://igms.irda.gov.in/>.