

AVIATION PERSONAL ACCIDENT POLICY

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl No	Title	Description	Policy / Clause Number
1	Product Name	PA Group to Pilots PA Individual PA Group to Pilots	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545CP0021V01199900 IRDAN545RP0041V01199900 IRDAN545RP0057V01199900	
3	Structure	<ul style="list-style-type: none"> Indemnity Basis (Where insured losses are covered up to the Sum Insured under the policy) Fixed Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event) 	
4	Interests Insured	This policy provides coverage for crew members against bodily injuries sustained while entering, alighting from, or being a pilot/member of the crew in a licensed aircraft	
5	Sum Insured	Individual Sum Insured -Where each member has a separate sum insured under the policy	
6	Policy Coverage	<ul style="list-style-type: none"> Death: Capital Sum Insured payable if death occurs within 12 months of the injury. Total and Irrecoverable Loss : Full Capital Sum Insured for: <ul style="list-style-type: none"> Loss of sight of both eyes. Loss of two limbs by physical separation above the wrist or ankle. Total and irrecoverable use of two feet. Loss of sight of one eye and loss by physical separation of one limb/total and irrecoverable use of one limb. Partial Loss : 50% of the Capital Sum Insured for: <ul style="list-style-type: none"> Total and irrecoverable loss of sight of one eye. Loss of one limb by physical separation at or above the wrist or ankle. Total and irrecoverable use of one limb. Temporary Total Disablement: <ul style="list-style-type: none"> 1% of Capital Sum Insured (maximum INR 2,500 per week) for a period not exceeding 100 weeks, as long as the Insured is totally disabled from usual employment. Permanent Total Disablement: <ul style="list-style-type: none"> 5% of Capital Sum Insured per annum for a period not exceeding 20 years, or a lump sum payment of up to 100% of the Capital Sum Insured. 	

		<ul style="list-style-type: none"> • Specific Injuries (Table C): <ul style="list-style-type: none"> ○ Percentage of Capital Sum Insured payable for specific injuries. 	
7	Add-on Cover	<ul style="list-style-type: none"> • Reimbursement for transportation of the deceased's body (max 2.5% of Capital Sum Insured or INR 2,500). 	
8	Loss Participation	Nil Deductible	
9	Exclusions	<ul style="list-style-type: none"> • Suicide or self-injury. • Disease or deliberate self-exposure to unnecessary danger. • Breach of law by the Insured or Insured Person. • Breach of air navigation or airworthiness regulations. • Being under the influence of alcohol or drugs. • Flying for illegal purposes or engaging in hazardous activities. • Test flights after construction or reconstruction of the aircraft. • Military, naval, or air force operations. • Accidents involving unlicensed landing areas, except under force majeure. • War, invasion, civil commotion, and related events. • Any conditions related to ionizing radiation or nuclear materials. 	
10.	Special Conditions and Warranties	<ol style="list-style-type: none"> 1. Immediate Notification: The Insured must notify the Company of any accident immediately, providing details of the aircraft and nature of injury. 2. Medical Examination: The Company may require medical examinations and postmortem examinations in case of death. 3. Claims Limit: The total payable for any one accident will not exceed the Capital Sum Insured. 4. Right to Claim: Only the Insured or their legal representatives can claim benefits under the policy. 5. False Claims: Any claim found to be false or fraudulent will void the policy. 6. Change of Occupation: The Insured must inform the Company of any changes in occupation or health. 7. Disclaimer of Claim: Claims must be initiated by Insured within 12 months of any disclaimer by the Company. 8. Policy Assignment: The policy cannot be assigned without the Company's consent. 9. 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. <p>The insurer shall -</p>	

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai - 600014

IRDAI REG NO.545



		<p>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.</p> <p>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.</p>	
11.	Admissibility of Claim	<p>Immediate notice by speediest possible means shall be given to the Company of any accident. Irrespective of whether a claim will be made under this policy or not. Such notice shall identify the aircraft and shall briefly state the estimated extent and nature of the injury sustained by the Insured Person. The Insured shall thereafter forward to the Company within 7 days full particulars of the accident in writing and shall cause the injured person to place himself as early as possible under the care of a duly qualified medical practitioner.</p> <p>In the event of the death of Insured Person, notice of such death shall be sent to the Company immediately. In no case shall the Company be liable to pay any claim under this policy unless the medical officer appointed by the Company for the purpose shall be allowed to make any medical or surgical examination of the Insured Person and of any alleged injury within the meaning of this policy when and so often as the same may be required on behalf of the Company and in the event of the death of the Insured Person to make any postmortem examination of the body of such person.</p>	
12.	Policy Servicing	Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule.	
13.	Grievance Redressal and Policyholders Protection	<p>In case of any grievance, you may contact UIIC through:</p> <p>a. Website: www.uiic.co.in</p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>c. E-Mail: customercare@uiic.co.in</p> <p>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/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.</p>	
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. <p>Disclosure of other material information during the policy period.</p> <p>Nomination: Policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the Policyholder.</p>	

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Declaration by the Policyholder;

I have read the above and confirm having noted details.

Place:

Date:

(Signature of the

Policyholder)

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