

AGRICULTURE PUMPSET INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Agriculture Pumpset Insurance. Please refer to the policy wordings for detailed terms and conditions..

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	AGRICULTURE PUMPSET INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0001V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Centrifugal pumpsets (Electrical and Diesel / Oil) and submersible pumpsets used for agricultural purposes only. It includes Pump, Driving Unit and Starter.	
5	Sum Insured / Scope	Market Value or Insured Declared Value whichever is less	
6	Policy Coverage (What the Policy Cover)	<ol style="list-style-type: none"> 1. Fire and /or Lightning. 2. Theft/Burglary. 3. Mechanical/Electrical breakdown including damages by external means. 4. Riot, strike, malicious damage. 5. Storm, cyclone, hurricane, typhoon, tornado, tempest, flood and inundation of any pumping set 6. Terrorism. 	I. 1 I. 2 I. 3 I. 4 I. 5 I. 6
7	Add-on-Cover	Flood Cover	
8	Loss Participation	Excess: 1% of the sum insured subject to a minimum of Rs.100/-.	III. 5
9	Exclusions (What the Policy does not Cover)	<ol style="list-style-type: none"> 1. Loss caused by: <ol style="list-style-type: none"> a) War and allied perils. b) Ionising radiation, radioactivity or nuclear weapons or materials. 2. Normal wear and tear 3. Loss caused by the wilful negligence 4. Loss due to pre-existing faults known to the insured. 5. The excess 1% of Sum Insured subject to a minimum of Rs.100/-. 6. Loss for which the manufacturer is liable. 7. The cost of dismantling, transport and re-erection arising out of any damage to the pumping set. <ul style="list-style-type: none"> • Loss caused by theft involving the insured, their household members, business staff, or anyone lawfully on the premises. • Loss by theft of individual parts of the pumping set. 	III. 1 III. 2 III. 3 III. 4 III. 5 III. 6 III. 7 V. 1. a) V. 1. b)
10	Special Conditions and Warranties (if any)	Theft and burglary cover will be available only if the pump set is kept in locked enclosure and the liability will arise only if there is forcible and violent entry.	II. B. 4
11	Admissibility of Claim	Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.	VII. 2. a)

		<ul style="list-style-type: none"> ✚ Take steps to minimize the damage. ✚ Keep damaged parts for inspection. ✚ In the event of theft/burglary, Report to the police and submit the police report. 	<p>VII. 2. b)</p> <p>VII. 2. c)</p> <p>VII. 2. e)</p>								
12	Policy Servicing – Claim Intimation and Processing	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Turn Around Time (TAT) for claims settlement</th> </tr> </thead> <tbody> <tr> <td style="width: 20%;">Settlement Offer</td> <td>Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.</td> </tr> <tr> <td>Claim Rejection</td> <td>Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.</td> </tr> <tr> <td>Claim Payment</td> <td>Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.</td> </tr> </tbody> </table>	Turn Around Time (TAT) for claims settlement		Settlement Offer	Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.	Claim Rejection	Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.	Claim Payment	Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.	
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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.</p> <p>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 the 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. 									

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.

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

Place:

Date:

Signature of the Policyholder.