



UNITED INDIA INSURANCE COMPANY LIMITED
BHAGYASHREE INSURANCE – INDIVIDUAL POLICY

(For girl child in the age group 0-18 years whose parents' age does not exceed 60 years)

PREAMBLE

WHEREAS the Parent/s of the girl child named in the Schedule herein has made or caused to be made TO UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called "the Company") a written proposal (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the Company the premium herein stated for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

NOW THIS POLICY WITNESSETH that subject to the terms, exclusion, definitions and conditions contained herein or endorsed or otherwise expressed hereon, the Company will indemnify the Insured as hereinafter mentioned.

I. SCOPE OF COVER

The Insurance cover would be available on 24-hour risk basis. In case of death of either or both parent/s resulting solely and directly from Accident caused by outward, violent and visible means, and if such accident shall within 6 calendar months (unless otherwise specified) of its occurrence lead to death, then the company shall deposit a sum of Rs.25,000/-in the name of the girl child mentioned in the schedule of the policy with a financial institution named in the schedule. The said financial institution shall make following disbursements from Corpus created out of the deposit amount for the benefit of the girl child to the living parent or to the nominated guardian or the girl child as the case may be, in the following manner:

Age of the girl child	Amount of disbursement	Payable to
1-5 years	Rs.1,200 per annum	Surviving parent or guardian for looking after the needs of the child
6-11 years	s Rs.1,200 per annum	Surviving parent or guardian provided the girl child is admitted in a school and expenditure is incurred on her education.
12-17 years	Rs.2,400 per annum	Surviving parent or guardian provided the girl child is admitted in a school and expenditure is incurred on her education.
18 years	Balance amount to the credit of the girl child.	To the girl child

In case of discontinuation of studies by the child the disbursement for education will not be paid but on completion of 18 years balance amount to her credit will be paid as a lump sum.

In case of death of the girl child before attaining the age of 18 years balance amount standing to the credit of the girl child would be paid to the surviving parent or guardian.

II. DEFINITIONS / EXPLANATIONS

Death by accident caused by outward, violent and visible means would include death arising out of or traceable to slipping and/or falling from the mountainous terrain; biting by insects, snakes and/or animals; drowning, washing away in floods, landslides, rock slides, earthquake, cyclone and other convulsions of nature and/or calamities; murder and terrorist activities. It also includes death caused by surgical operations such as sterilisation, caesarean, hysterectomy, i.e. removal of uterus and removal of breast/s due to cancer operations, death at the time of child birth provided that such death occurs during the surgical operation in hospital/nursing home or whilst being in the hospital/nursing home after such surgery convalescence, however not beyond a period of seven days from the date of surgical operations.

III. EXCLUSIONS

Provided always that the Company shall not be liable under this policy for payment of compensation in respect of death of parent/s due to or arising out of:

1. Intentional self-injury, suicide or attempted suicide.
2. Whilst under the influence of intoxicating liquor or drugs.
3. Whilst racing on wheels, Hunting, Big game shooting, Mountaineering, or whilst engaged in winter sports, skiing & Ice Hockey.
4. Directly or indirectly caused by insanity.



5. Arising or resulting from the insured committing any breach of law with criminal intent.
6. Directly or indirectly connected with or traceable to War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) Civil war, rebellion, revolution, insurrection, Mutiny, Military or usurped power, seizure, capture, arrests restraints and detentions of all kings, princess and people of whatever nation, condition or quality whatsoever
7. Directly or indirectly caused by or contributed to by or arising from or traceable to ionising radiation or contamination by radio-activity from any source whatsoever or from nuclear weapons material.

IV. CONDITIONS

1. Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim
2. Proof satisfactory to the Company shall be furnished on all matters upon which a claim is based within the space of fourteen days after demand in writing Postmortem report of the deceased parent/s of the insured child shall be submitted to the company(none other than authorised medical practitioners are allowed to conduct post mortem).
3. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person acting on behalf of the Insured.
4. **Cancellation:**
 - a) The policyholder may cancel his/her policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall refund proportionate premium for unexpired policy period, if there is no claim (s) reported during the policy period.
 - b) The Company may cancel the policy at any time on grounds of mis-representation, nondisclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.
5. If the Insured shall at any time during the continuance of the Policy be insured under similar BHAGYASHREE CHILD WELFARE POLICY with one or more insurers, then the maximum liability of the Insurers irrespective of the number of such policies in force with one or more Insurer shall be limited to deposition of a sum of Rs. 25,000/- only with the financial institution named in the schedule.
6. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.