

BHAGYASHREE CHILD WELFARE INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER															
1	Product Name	Bhagyashree Child Welfare Insurance																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0338V01200708																
3	Structure	Benefit Policy																
4	Interests insured	Applicable to girl child in the age group of 0 to 18 years whose parents' age does not exceed 60 years																
5	Sum Insured / Scope	Rs. 25,000/- (Fixed)																
6	Policy Coverage (What the policy covers)	<ul style="list-style-type: none"> If one or both parents die from an accident within 6 months, the company will deposit ₹25,000 in the girl child's name with a specified financial institution. This institution will then disburse the funds in the following manner: <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 20%;">Age of the girl child</th> <th style="width: 30%;">Amount of disbursement</th> <th style="width: 50%;">Payable to</th> </tr> </thead> <tbody> <tr> <td>1-5 years</td> <td>Rs.1,200 per annum</td> <td>Surviving parent or guardian for looking after the needs of the child</td> </tr> <tr> <td>6-11 years</td> <td>s Rs.1,200 per annum</td> <td>Surviving parent or guardian provided the girl child is admitted in a school and expenditure is incurred on her education.</td> </tr> <tr> <td>12-17 years</td> <td>Rs.2,400 per annum</td> <td>Surviving parent or guardian provided the girl child is admitted in a school and expenditure is incurred on her education.</td> </tr> <tr> <td>18 years</td> <td>Balance amount to the credit of the girl child.</td> <td>To the girl child</td> </tr> </tbody> </table> If the child discontinues studies, the education funds won't be paid. Upon turning 18, the remaining balance will be paid as a lump sum. If the girl child dies before 18, the balance will go to the surviving parent or guardian. 	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	I.
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7	Add-on-Cover	Nil																
8	Loss Participation	Nil																
9	Exclusions (What the policy does not covers)	The company not liable for payment of compensation due to: <ol style="list-style-type: none"> Intentional self-injury, suicide, or attempted suicide. 	III. 1															

		<ol style="list-style-type: none"> 2. Influence of intoxicating liquor or drugs. 3. Racing, hunting, big game shooting, mountaineering, winter sports, skiing, or ice hockey. 4. Insanity. 5. Criminal acts. 6. War, invasion, civil unrest, mutiny, military actions, and similar events. 7. Ionizing radiation or radioactive contamination from any source, including nuclear materials. 	<p>III. 2</p> <p>III. 3</p> <p>III. 4</p> <p>III. 5</p> <p>III. 6</p> <p>III. 7</p>								
10	Special Conditions and Warranties (if any)	Nil									
11	Admissibility of Claim	<ul style="list-style-type: none"> ✚ Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. ✚ Required documents must be submitted within fourteen days of a written request. ✚ The company will not pay any claims that are fraudulent or supported by fraudulent statements. 	<p>IV. 1</p> <p>IV. 2</p> <p>IV. 3</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> <ol style="list-style-type: none"> a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uiic.co.in <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.