

CYCLE RICKSHAW INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Cycle Rickshaw insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION			POLICY / CLAUSE NUMBER
1	Product Name	CYCLE RICKSHAW INSURANCE			NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0009V01199900			NA
3	Structure	Indemnity and Benefit structure			NA
4	Interests insured	Cycle rickshaw, Liability to the public & Compensation to passengers and liability for goods			Policy schedule
5	Sum Insured / Scope	a) Section I	Loss or Damage to Cycle Rickshaws	Market Value	Policy schedule
		b) Section II	Third Party Liability	Max. upto Rs. 10,000/-	
		c) Section III	i. Death or Personal Injury: Each passenger upto a maximum Of two passengers only	Max. upto Rs. 500/-	
			ii. Loss or damage to goods	Max. upto Rs. 500/-	
6	Policy Coverage (What the policy covers)	<p>SECTION-I: LOSS OR DAMAGE TO CYCLE RICKSHAW</p> <p>The Company will by payment or at its option by reinstatement or repair indemnify the insured if the Cycle Rickshaw(s) described in the Policy Schedule be:</p> <ol style="list-style-type: none"> 1) Damaged or destroyed by fire 2) Lost or damaged by or due to burglary, house breaking or theft and/or any attempt thereat. 3) Lost or damaged by accidental and external means. <p>However, the Company's liability for any claims will not exceed the sum insured stated in the Policy Schedule under this section.</p>			Section I (Coverages)

		<p>a) Death of or bodily injury to</p> <p>i) The insured</p> <p>ii) Any person driving the cycle rickshaw</p> <p>iii) Any person being carried in such cycle rickshaw</p> <p>b) Damage to property belonging to or held in trust by or in the custody or control of the insured or of the passenger or being conveyed by such cycle rickshaw.</p> <p>SECTION III: COMPENSATION TO PASSENGERS AND LIABILITY FOR GOODS</p> <p>The Company shall not be liable in respect of</p> <p>a) Bodily injury or death of member or members of the family of the insured or the person driving the rickshaw or persons in the employ of the insured</p> <p>b) Loss of damage to any goods belonging to the insured or members of his family or the person driving the rickshaw.</p> <p>GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS:</p> <p>The company shall not be liable in respect of :</p> <p>1) Accidents or damages if the cycle rickshaw is used for racing, pace making, speed testing, or carrying more than two passengers.</p> <p>2) Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.</p> <p>3) Consequential losses of any kind.</p> <p>4) Losses due to war, civil unrest, or natural disasters.</p> <p>5) Losses or liabilities from nuclear radiation or contamination.</p> <p>6) Accidents or damages if the driver is under the influence of alcohol or drugs.</p>	<p>SECTION - III (Exclusions)</p> <p>GENERAL EXCLUSIONS (For All Sections)</p>
10	Special Conditions and Warranties (if any)	<p>➤ Insured not to give any offer, acceptance without the consent of Insurer.</p> <p>➤ Insured to take all precautions to safeguard the property.</p> <p>➤ In case of more than one policy in existence, the Company will pay only the rateable portion.</p>	<p>Conditions - 2</p> <p>Conditions – 4</p> <p>Conditions - 6</p>

11	Admissibility of Claim	Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.	
12	Policy Servicing – Claim Intimation and Processing	Policy issuing office details as mentioned in Policy Schedule	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.</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 or lodge a complaint in Bima Bharosa Portal</p>	NA
14	Obligations of the Policyholder	<p>To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</p> <p>Non-disclosure of material information may affect the claim.</p>	

Note: 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.