CYCLE RICKSHAW INSURANCE



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	IRDA	N545RP0009V0119990	0	NA
3	Structure	Indemnity and Benefit structure		NA	
4	Interests insured	7	v, Liability to the to passengers and	public & liability for	Policy schedule
5	Sum Insured / Scope	a) Section I b) Section II	Loss or Damage to Cycle Rickshaws Third Party Liability	Market Value Max.	Policy schedule
		by section ii	, ,	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		SECTION-I: LOSS OR DAMAGE TO CYCLE RICKSHAW		Section I (Coverages)	
	covers)	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:			
		1) Damaged o	r destroyed by fire		
		1 '	naged by or due to burg theft and/or any atten	• •	
		Sost or damaged by accidental and external means.			
		will not exceed	ompany's liability for a the sum insured stated under this section.		

		SECTION-II: LIABILITY TO THE PUBLIC	Section II
		The Company will cover the insured for:	(Coverages)
		a) Legal liability for:	
		i) Accidental bodily injury to others caused by the use of a cycle rickshaw.	
		ii) Accidental damage to property of third parties	
		b) Litigation costs recovered by any claimant from the insured.	
		c) Litigation costs incurred by the insured with the Company's consent	
		The Company's liability for any single claim or series of claims from any one event will not exceed the limit of indemnity specified in the schedule for Section II.	
		SECTION III: COMPENSATION TO PASSENGERS AND LIABILITY FOR GOODS	Section III (Coverages)
		The Company will indemnify the insured for legal liabilities related to:	(coverages)
		a) Bodily injury or death of passenger and	
		b) Loss or damage to passengers' goods or property while entering, exiting, or traveling in the rickshaw.	
		The Company's liability under this section will not exceed the specified limit of indemnity in the schedule for Section III.	
7	Add-on-Cover	Janata Personal Accident Cover	
8	Loss Participation	Claim excess of Rs. 250 for Accident claims for Cycle Rickshaw for each and every claim.	Section-I (Exclusions - a)
9	Exclusions (What the policy does not covers)	SECTION – I: LOSS OR DAMAGE TO CYCLE RICKSHAW	SECTION - I (Exclusions)
	not coversy	a) The first Rs.250/- of each and every claim in respect of accidental damage	
		b) Loss of use, depreciation breakdown or wear and tear	
		c) Loss or damage to accessories whether carried in the cycle rickshaw or otherwise	
		d) Damage to tyres by application of brakes or by road punctures, cuts and bursts.	
		SECTION-II: LIABILITY TO THE PUBLIC The Company shall not be liable in respect of:	SECTION - II (Exclusions)

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

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	In case of any grievance, you may contact UIIC through a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uiic.co.in 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 or lodge a complaint in Bima Bharosa Portal	NA
14	Obligations of the Policyholder	To disclose all Information correctly sought by the insurer at the time of filling the proposal form. Non-disclosure of material information may affect the claim.	

Note: In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Place:	
Date:	Signature of the Policyholder.

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