



**UNITED INDIA INSURANCE COMPANY LIMITED**

CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	ELEPHANT INSURANCE	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0012V01199900	NA
3	Structure	Indemnity Policy	NA
4	Interests insured	Elephant within the age group of 5 years to 60 years	
5	Sum Insured / Scope	<p>The valuation of the animal at the time of insurance depending upon age, general ability to work, tusk etc. to be certified by Veterinary Surgeon.</p> <p>The value of tusk to be assessed by the State Forest Department or Veterinary Surgeon and to be indicated in the proposal /Policy.</p> <p>The Sum Insured shall be equivalent to 80% of the market value and in case of under insurance the condition of average will apply.</p>	SPECIAL Conditions
6	Policy Coverage	Death of the insured animal due to accident or disease.	Operative clause
7	Add-on-Cover	<p><b>MAHOUT PERSONAL ACCIDENT RISK</b> - Limited to Rs.10000/- per person for death or permanent total disablement and Rs.5000/- for loss of one limb or one eye caused by the insured animal.</p> <p><b>Public Liability Risk</b> ;- death or bodily injury of a third party caused by the insured animal for which the owner is legally liable.</p> <p>Limit per person : Rs. 5000/-</p> <p>Limit per event : Rs. 25000/-</p> <p>Overall limit for the Policy year : Rs. 1 lakh.</p>	<p>Policy Schedule</p> <p>Policy Schedule</p>

8	<b>Loss Participation</b>	The company's liability is restricted to 80% of market value ( <i>at the time of death</i> ) or Sum Insured, whichever is less	Policy schedule
9	<b>Exclusions</b>	<ol style="list-style-type: none"> <li>1. Diseases contracted prior to commencement of risk or within 15 days of insurance</li> <li>2. Surgical operations other than that required due to accident or disease.</li> <li>3. Malicious or wilful injury or neglect including overloading and un skillful treatment of animal.</li> <li>4. Intentional slaughter unless on humanitarian consideration (Euthanasia)</li> <li>5. Famine</li> <li>6. Transport by air and sea.</li> <li>7. Theft, Clandestine sale, missing,</li> <li>8. Breeding and calving.</li> <li>9. Partial disability of any type.</li> <li>10. Permanent total disability.</li> <li>11. Hemorrhage septicemia, Anthrax and Rabies unless inoculated against and certified to that effect.</li> <li>12. War and nuclear group of perils.</li> <li>13. Legal Liability, if any, arising out of the use of the animal</li> <li>14. Damage to property of Third Parties caused by the animal.</li> </ol>	Special Exclusions – 1 to 14
10	<b>Special Conditions and Warranties (if any)</b>	<ul style="list-style-type: none"> <li>➤ Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment.</li> <li>➤ The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal.</li> <li>➤ Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured.</li> <li>➤ In case of illness or accident, the Insured must promptly seek a qualified Veterinary Surgeon at his own expense to ensure proper treatment of the animal(s).</li> </ul>	<p>Condition - 2</p> <p>Condition - 4</p> <p>Condition - 5</p> <p>Condition - 6</p>
11	<b>Admissibility of Claim</b>	<p><b>Upon the death of any insured animal, the Insured must:</b></p> <ul style="list-style-type: none"> <li>➤ Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice.</li> </ul>	Condition - 7

		<p>✚ Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value.</p> <p>Any lapse of proper care and attention to the insured animals will disqualify the claim.</p>	Condition - 9
12	<b>Policy Servicing – Claim Intimation and Processing</b>	Policy issuing office details as mentioned in Policy Schedule	Policy Schedule
13	<b>Grievance Redressal and Policyholders' Protection</b>	<p>In case of any grievance, you may contact UIIC through</p> <p>a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></p> <p>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 (<a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a>) OR approach the Office of the Insurance Ombudsman in your respective Area/Region or lodge a complaint in Bima Bharosa Portal</p>	NA
14	<b>Obligations of the Policyholder</b>	<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.