

# FAILED WELL INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED  
CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	Failed Well Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0015V01199900	NA
3	Structure	Indemnity Policy	NA
4	Interests insured	1. SHALLOW TUBEWELLS 2. FILTER POINTS 3. DUG WELLS 4. BORE WELLS 5. DUG-CUM-BORE WELLS	
5	Sum Insured / Scope	Sum Insured shall include cost of all civil construction excluding the cost of pumping equipment's and its accessories. It shall be limited to Rs. 15,000/- only.	
6	Policy Coverage (What the policy covers)	<p>The Policy covers failure of insured well due to failure of guaranteed yield. The quality of water and structural failure is not covered. A well shall be deemed to have failed completely if the following conditions are fulfilled: -</p> <ul style="list-style-type: none"><li>i. In case of a Shallow Tube-well in alluvial position it shall be constructed for a minimum diameter of 7.5 cms and a minimum depth of 30 meters and has a continuous yield of water less than 4 liters per second in 'Rabi'</li><li>ii. In case of a Shallow Tube-well in hard rock formation it shall be constructed for a minimum diameter of 10 cms and a depth of 50 meters and has a continuous yield of water less than 2 liters per second in "Rabi" provided such well has been constructed after proper geophysical survey by Govt. Agency.</li></ul>	RISKS COVERED - i) TO vi)

		<p>iii. In case of Filter point in alluvial formation it shall be constructed for a minimum diameter of 6.5 cms. and a minimum depth of 10 meters and has a continuous yield of water less than one liter per second in 'Rabi'.</p> <p>iv. In case of a Bore well in hard rock formation it shall be constructed for a minimum diameter 10 cms and a depth of 50 meters and has a continuous yield of water less than 2 liters per second in 'Rabi' provided that such well has been constructed after proper geophysical survey by a Govt. agency.</p> <p>v. In case of Dug Well or Dug-cum-bore Well in both alluvial and hard rock formation it shall be constructed for a minimum diameter of 2 meters and a minimum depth of 10 meters and additional boring of 5 meters depth for Dug-cum-Bore Well and has a yield of water less than 2 liters per second for continuous working during at least 2 hours per 24 hours in 'Rabi' (to ensure proper recuperation over 24 hours' period).</p> <p>vi. In the case of bad quality of water all or any of the three parameters namely electrical conductivity, residual sodium carbonate and boron are/is of higher value than indicated below:</p>	
7	<b>Add-on-Cover</b>	Nil	
8	<b>Loss Participation</b>	<p><b>Excess:</b></p> <p>The liability of the Company shall be 80% of the amount of admissible claim. The balance 20% has to be borne by the Insured.</p>	Excess
9	<b>Exclusions (What the policy does not covers)</b>	<p>i. Cessation of work whether total or partial.</p> <p>ii. Wilful act or wilful negligence of the Insured or of his employees, faulty design, defective material or casting, bad workmanship.</p> <p>iii. Flood Earthquake and other convulsions of nature, Riot and Strike risks</p> <p>iv. War and allied perils, confiscation etc.</p> <p>v. Other special exclusions under NABARD Scheme</p> <p>The Company is not liable for:</p>	<p><b>EXCLUSIONS</b> i) to v)</p> <p><b>EXCEPTIONS</b> i) to v)</p>

		<ol style="list-style-type: none"> <li>1. Loss/damage from war, invasion, civil unrest, natural disasters, or government actions.</li> <li>2. Damage from overloading or strain.</li> <li>3. Consequential loss, depreciation, wear and tear, or mechanical breakdown.</li> <li>4. Loss/damage during racing or pace-making.</li> <li>5. Loss/damage from nuclear events or ionizing radiation.</li> </ol>	
10	<b>Special Conditions and Warranties (if any)</b>	<p><b>Site Selection:</b> A geo-hydrological and geophysical investigation by a qualified investigator approved by the Company is required. Fees (Rs. 500/- to Rs. 750/-) must be collected from the proposer. The proposer should not be involved in these investigations. Premium is accepted only after a satisfactory report.</p> <p><b>Drilling Supervision:</b> The Insurer must depute his own man for supervision of drilling and his fees, depending upon the factors as applicable to investigator, must also be paid by the Insured.</p> <p><b>Yield Testing:</b></p> <ul style="list-style-type: none"> <li>➤ Use V-notch method; if compressor method is used, increase yield by 20%.</li> <li>➤ Testing can be done with a submersible pump on expert advice.</li> <li>➤ Add 20% to yield for Kharif testing and air-pressure method.</li> <li>➤ Rest well for 24 hours before testing.</li> <li>➤ Dug well: min. 10 ft diameter, 30 ft depth. Bore-well: min. 6 in diameter, properly seated.</li> <li>➤ Slot casing pipe if recommended.</li> <li>➤ Do not remove casing pipe before Company survey if failure occurs.</li> <li>➤ Surveyor access required; refusal may reject the claim.</li> <li>➤ Mark proposed site in survey.</li> <li>➤ Insured to provide power for testing and water for bore flushing.</li> <li>➤ Natural calamities, riot, and strike excluded.</li> <li>➤ Excludes unspecified expenses.</li> </ul>	<b>Important Condition: 1) to 3)</b>
11	<b>Admissibility of Claim</b>	<ul style="list-style-type: none"> <li>✚ Immediate notice of failure of well is to be given by the Insured to the Company.</li> <li>✚ If economical, the casing pipe should be removed.</li> </ul>	<b>Claims Procedure: 1 to 4</b>

		<ul style="list-style-type: none"> <li>✚ The statement of loss should be certified by financing bank.</li> <li>✚ On settlement of claim, all the rights of compensation from any other source shall be subrogated to the Insurance Company.</li> </ul>	
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>  b. Toll Free Number: 1800 425 333 33  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> <p><b>The Insured must submit/ensure:</b></p> <ol style="list-style-type: none"> <li>1. Hydrology Dept. report approving the site with site plan and proposal form.</li> <li>2. Permission from local Municipal Authority for well digging.</li> <li>3. Minimum 250 meters distance between wells.</li> <li>4. Drilling only after spot survey approval.</li> <li>5. Drilling rates must not exceed market rates.</li> <li>6. Yield test by 'V' notch method.</li> </ol>	<b>SPECIAL CONDITIONS: 1. to 6.</b>

**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.