

HANDLOOM WEAVERS' INSURANCE




UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	HANDLOOM WEAVERS' INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0023V01199900	
3	Structure	Indemnity & Benefit Policy	
4	Interests insured	SECTION I - (a) Building / Contents (Excluding Money and Valuables) (b) Loom, Yarn, Semi-Finished Fabrics Stored in The Premises SECTION II - Burglary & House-Breaking FOR CONTENTS VIZ. LOOM, YARN, SEMI-FINISHED FABRICKS (Excluding Money, Valuables and other Contents) SECTION III – Personal accident SECTION IV – Fidelity Guarantee	
5	Sum Insured / Scope	Section wise sum insured – as per covers opted by insured	
6	Policy Coverage (What the Policy Cover)	<p><u>Under SECTION - I</u></p> <p>The Company will indemnify the Insured for loss or damage to the building/contents caused by:</p> <ol style="list-style-type: none">1. Fire, Lightning, Explosion of gas in domestic appliances.2. Bursting and overflowing of water tanks, apparatus or pipes3. Aircraft or articles dropped therefrom,4. Riot, Strike or Malicious Act or by Terrorist’s activities5. Flood, Inundation, Storm, Tempest, Typhoon, Hurricane, Tornado or cyclone.6. Impact damage by any rail / road vehicles or animal by direct contact. <p><u>Under SECTION - II</u></p> <p>The Company will indemnify the Insured in respect of loss or damage to the contents whilst contained in the insured premises by Burglary and/or housebreaking including larceny and theft. please make it brief</p> <p><u>Under SECTION III – PERSONAL ACCIDENT</u></p> <p>If the insured person (aged 12-70) sustains an accidental injury leading to death or permanent total disablement within 12 months, the Company will pay:</p> <ol style="list-style-type: none">1) 100% Sum Insured for death.2) 100% Sum Insured for total and irrecoverable loss of:<ul style="list-style-type: none">- Sight of both eyes, both hands, both feet, or one of each.- Use of both hands, both feet, or one of each.3) 100% of Sum Insured for permanent total disablement.	<div>I. A. 1</div> <div>I. A. 2</div> <div>I. A. 3</div> <div>I. A. 4</div> <div>I. A. 5</div> <div>I. A. 6</div> <div>II. A</div> <div>III. A. 1</div> <div>III. A. 2</div> <div>III. A. 3</div>

		<p>4) Reimbursement for transportation of the body up to 2% of the Capital Sum Insured or Rs. 1,000, whichever is less, in case of accidental death outside residence.</p> <p>Under SECTION IV – FIDELITY GUARANTEE</p> <p>The Company will indemnify the Insured for pecuniary loss due to fraud or dishonesty in misappropriation of stock by the Weavers' Society, provided:</p> <ol style="list-style-type: none"> The loss is discovered within six months after the subcontractor's death, assignment discontinuance, or policy end, whichever comes first. Liability is limited to the sum specified in the Schedule for each period of insurance. 	<p>III. A. 4</p> <p>IV. A. 1</p> <p>IV. A. 2</p>
7	Add-on-Cover	Nil	
8	Loss Participation	Nil	
9	Exclusions (What the Policy does not Cover)	<p><u>Under Section – I:</u></p> <p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> Loss of or damage to livestock motor vehicles and pedal cycles. Loss of or damage to money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables; <p><u>Under Section II:</u></p> <p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> Loss or damage by Burglary and / or Housebreaking (including larceny or theft) where any employee of the Insured or any member of the Insured's family is concerned as principal or accessory. Loss of or damage to livestock, pedal cycle, motor vehicles. Loss of or damage to money, securities for money, stamps, bullion deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables unless specifically declared. <p><u>Under Section III:</u></p> <p>The Company is not liable for:</p> <ol style="list-style-type: none"> Compensation for more than one benefit per disablement period, except under (4). Payments after a claim under Benefits (1), (2), or (3) is admitted. Multiple claims exceeding the maximum liability under Benefits (1) in one period. Death, injury, or disablement from self-injury, suicide, substance influence, aviation (except as a passenger), venereal disease, insanity, or criminal acts. Death, injury, or disablement related to war, invasion, civil unrest, rebellion, or government detainment. Death, injury, or illness from ionizing radiation, nuclear fuel/waste, or nuclear weapons. Death or disablement related to childbirth or pregnancy. 	<p>I. B. 1</p> <p>I. B. 2</p> <p>II. C. 1</p> <p>II. C. 2</p> <p>II. C. 3</p> <p>III. B. 1</p> <p>III. B. 2</p> <p>III. B. 3</p> <p>III. B. 4</p> <p>III. B. 5</p> <p>III. B. 6</p> <p>III. B. 7</p>
10	Special Conditions and Warranties (if any)	<p><u>under Section IV:</u></p> <ol style="list-style-type: none"> Notify police and take steps to trace and recover lost property, and prove the loss to the Company. Only one claim per act/default of the weaver is payable. No liability for acts after the Society's discovery of fraud. Claims must be made within one year. 	<p>IV. B. 1</p> <p>IV. B. 1</p>

		<div>3) Prosecute the weaver at the Company's expense if required. Provide assistance for the Company to recover funds from the weaver.</div> <div>4) Deduct any due payments to the weaver from the claim amount. The Company's recovery rights apply to all related funds in the Society's possession.</div>	<div>IV. B. 1</div> <div>IV. B. 1</div>								
11	Admissibility of Claim	<div> Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.</div>									
12	Policy Servicing – Claim Intimation and Processing	<div>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</div> <table><tr><th colspan="2">Turn Around Time (TAT) for claims settlement</th></tr><tr><td>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></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	<div>In case of any grievance, you may contact UIIC through</div> <div>a. Website: www.uiic.co.in</div> <div>b. Toll Free Number: 1800 425 333 33</div> <div>c. E-Mail: customercare@uiic.co.in</div> <div>You may also approach the grievance cell at any of our branches with details of the grievance.</div> <div>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.</div>									
14	Obligations of the Policyholder	<div><div>To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</div><div>In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</div><div>Non-disclosure of material information may affect the claim.</div></div>									

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.