

# SALT WORKS INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED  
CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	SALT WORKS INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0036V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Salt works (salt production facilities)	
5	Sum Insured / Scope	The sum proposed for insurance shall represent the actual cost of construction and indemnity herein is limited to the cost of repair and / or reconstruction.  Salt stored on platforms, shall be declared for insurance at actual cost of production excluding anticipated or prospective profit.	
6	Policy Coverage (What the policy covers)	The policy covers: -  1. Earth works / mud-works and salt stored on platforms excluding Salt brine and salt in the process of production  2. Storm, cyclone, flood and allied perils  3. Unseasonal rainfall (as declared by the Meteorological Department)  Warranted that the Insured shall maintain records and account books showing the value and quantity of stocks at the beginning of the year, and the value and quantity of stocks at the end of the year.	I. 1  I. 2  I. 3
7	Add-on-Cover	Nil	
8	Loss Participation	Deductible in respect of each claim arising out of an event:  <b>Earth work / Mud work:</b> 30% of the Sum Insured on the property affected  <b>Salt stored on platform:</b> 30% of the Sum Insured on the each platform affected	III
9	Exclusions (What the policy does not covers)	The Company is not liable for:  1. Loss/damage from war, invasion, civil unrest, government actions, natural disasters.  2. Damage from overloading or strain.  3. Consequential loss, depreciation, wear and tear, or mechanical breakdown.  4. Loss/damage during racing or pace-making.  5. Loss/damage from nuclear events or ionizing radiation.	IV. 1  IV. 2  IV. 3  IV. 4  IV. 5
10	Special Conditions and Warranties (if any)	The Insured shall take all reasonable steps to safe guard the property insured against accident, loss or damage.	V. 3

11	<b>Admissibility of Claim</b>	<p><b><u>CLAIMS PROCEDURE:</u></b></p> <p>The insured has to</p> <ul style="list-style-type: none"> <li>✚ Notify the Company immediately of any event likely to result in a claim.</li> <li>✚ Within 14 days, provide detailed particulars of loss/damage and substantiating evidence at his/her own expense.</li> </ul>	V. 5								
12	<b>Policy Servicing – Claim Intimation and Processing</b>	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</p> <table border="1" data-bbox="459 409 1302 707"> <thead> <tr> <th colspan="2" data-bbox="459 409 1302 442"><b>Turn Around Time (TAT) for claims settlement</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="459 442 619 543">Settlement Offer</td> <td data-bbox="619 442 1302 543">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 data-bbox="459 543 619 644">Claim Rejection</td> <td data-bbox="619 543 1302 644">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 data-bbox="459 644 619 707">Claim Payment</td> <td data-bbox="619 644 1302 707">Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.</td> </tr> </tbody> </table>	<b>Turn Around Time (TAT) for claims settlement</b>		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	<b>Grievance Redressal and Policyholders’ Protection</b>	<p>In case of any grievance, you may contact UIIC through</p> <ol style="list-style-type: none"> <li>a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></li> <li>b. Toll Free Number: 1800 425 333 33</li> <li>c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li> </ol> <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 (<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.</p>									
14	<b>Obligations of the Policyholder</b>	<ul style="list-style-type: none"> <li>• To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</li> <li>• In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>• Non-disclosure of material information may affect the claim.</li> </ul>									

**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.