

ANIMAL DRIVEN CART INSURANCE




UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	ANIMAL DRIVEN CART INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0003V01199900	
3	Structure	Indemnity & Fixed benefit Policy	
4	Interests insured	Section I: Animal and Cart / Tonga Section II: Liability Section III: Personal Accident	
5	Sum Insured / Scope	- Market value of Cart and animals - Personal accident maximum of Rs.10,000/-	
6	Policy Coverage (What the policy covers)	<p>Section I: Animal and Cart/Tonga: Covers death or loss/damage to the animal, cart, and accessories due to:</p> <ol style="list-style-type: none"> Accidental external means Fire, explosion, lightning, flood, cyclone, earthquake or similar perils Riot, strike, or malicious acts Transit by road, rail, or inland waterways <p>Section II: Liability Insured's legal liability to pay compensation for</p> <ul style="list-style-type: none"> Accidental bodily injury to third parties caused by the use of a cycle rickshaw, limited to Rs 5000/- Accidental damage to property of third parties, limited to Rs. 10,000/- <p>Section III: Personal Accident If the insured or authorized driver (aged 16-65) is injured in an accident while driving the cart, the company will pay the following amounts for incidents occurring within 6 months of the injury:</p> <ol style="list-style-type: none"> Rs. 10,000/- for death. Rs. 10,000/- for the total and irrecoverable loss of sight in both eyes, the use of both limbs, or the loss of one eye and one limb. Rs. 5,000/- for the total and irrecoverable loss of sight in one eye or the use of one limb. Rs. 10,000/- for Permanent Total Disability. 	<p>I. A. 1 I. A. 2 I. A. 3 I. A. 4</p> <p>II.</p> <p>III. A. a III. A. b III. A. c III. A. d</p>
7	Add-on-Cover	<ul style="list-style-type: none"> Permanent Total Disability of the animal (Company's liability is limited to 50% of the Sum Insured) Theft of the Cart. 	

8	Loss Participation	1) Total Loss: Company's liability limited to 75% of Sum Insured for cart. 2) Tyre Damage: <ul style="list-style-type: none"> - Not covered unless cart is damaged. - Liability limited to 50% of replacement cost. 3) Excess (Deductible): <ul style="list-style-type: none"> - Cart: Rs. 100 per claim. - Tonga: Rs. 200 per claim. 4) No reduction for salvage value	I. C. 1 I. C. 2 I. C. 3 I. C. 4
9	Exclusions (What the policy does not covers)	<u>Applicable to all Sections:</u> The policy excludes liability for death, disablement, injury or any loss/damage caused by: <ol style="list-style-type: none"> 1) Disease 2) Malicious/wilful injury or neglect, overloading, strain, or unskillful treatment. 3) Theft/ clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. <u>Applicable to Section III - Personal Accident</u> The company is not liable for: <ul style="list-style-type: none"> • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to <ul style="list-style-type: none"> - Self-injury, suicide, or attempted suicide. - Insanity. - Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 	IV. 1 IV. 2 IV. 3 IV. 4 IV. 5 IV. 6 IV. 7 IV. 8 IV. 9 IV. 10 IV. 11 IV. 12 IV. 13 IV. 14 III. B. 1. b) III. B. 1. a) III. B. 1. c)
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. • The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. • Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. • In case of illness or injury, the insured must seek immediate veterinary care at their own expense. 	V. 2 V. 4 V. 5 V. 6
11	Admissibility of Claim	<u>Claims Procedure</u> <ul style="list-style-type: none"> • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice. • Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value 	V. 8

		 The company reserves the right to examine the insured/driver for alleged injuries or disablement.	III. B. 2								
12	Policy Servicing – Claim Intimation and Processing	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</p> <table border="1"> <thead> <tr> <th colspan="2">Turn Around Time (TAT) for claims settlement</th> </tr> </thead> <tbody> <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> </tbody> </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	<p>In case of any grievance, you may contact UIIC through</p> <p>a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uiic.co.in</p> <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 (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.</p>									
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all Information correctly sought by the insurer at the time of filling the proposal form. In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately. Non-disclosure of material information may affect the claim. 									

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.