

# BIO-GAS PLANT INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

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

| SL.NO | TITLE   | DESCRIPTION   | POLICY / CLAUSE NUMBER   |
|-------|---|---|--|
| 1     | <b>Product Name</b>   | BIO-GAS PLANT INSURANCE   |  |
| 2     | <b>Unique Identification Number (UIN) allotted by IRDAI</b> | IRDAN545RP0005V01199900   |  |
| 3     | <b>Structure</b>  | Indemnity Policy  |  |
| 4     | <b>Interests insured</b>                                    | Bio Gas Plants  |  |
| 5     | <b>Sum Insured / Scope</b>                                  | Value of the Plant (Digester + Gas Holder + Cost of Construction), depending on type and cubic capacity.<br>Insured Declared value or Market value whichever is less.   |  |
| 6     | <b>Policy Coverage (What the policy covers)</b>             | <ol style="list-style-type: none"> <li>1. Fire and allied perils</li> <li>2. Lightning</li> <li>3. Explosion / implosion</li> <li>4. Aircraft damage</li> <li>5. Riot, strike malicious and terrorism damage</li> <li>6. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation</li> <li>7. Impact damage</li> <li>8. Subsidence and landslide including rockslide</li> <li>9. Bush fire</li> </ol>   | I. 1<br>I. 2<br>I. 3<br>I. 4<br>I. 5<br>I. 6<br>I. 7<br>I. 8<br>I. 9 |
| 7     | <b>Add-on-Cover</b>   | Nil   |  |
| 8     | <b>Loss Participation</b>                                   | Nil   |  |
| 9     | <b>Exclusions (What the policy does not covers)</b>         | <ul style="list-style-type: none"> <li>• <b>Fire coverage exclusions:</b><br/>Damage from:                             <ol style="list-style-type: none"> <li>a) its own Fermentation, natural heating, or spontaneous combustion, Heating or drying processes.</li> <li>b) Burning ordered by a Public Authority.</li> </ol> </li> <li>• <b>Explosion / implosion coverage exclusion</b><br/>Damage to boilers (excluding domestic), economizers, steam vessels, and machinery from their own explosion/implosion.</li> <li>• <b>Aircraft damage coverage exclusion</b><br/>Those caused by pressure waves.</li> </ul> | I. 1<br><br>I. 3<br><br>I. 4   |

|    |   |  |   |
|----|---|--|---|
|    |   | <ul style="list-style-type: none"> <li>• <b><u>Riot, strike malicious and terrorism damage coverage exclusions</u></b> <ul style="list-style-type: none"> <li>a) Work stoppage or process interruption.</li> <li>b) Dispossession by government order.</li> <li>c) Unlawful occupation or prevention of access.</li> <li>d) Theft, burglary, or any malicious act.</li> </ul> </li> <li>• <b><u>Impact Damage Coverage Exclusions</u></b><br/>Destruction or damage caused by Forest Fire.</li> <li>• <b><u>Subsidence and landslide coverage exclusion</u></b> <ul style="list-style-type: none"> <li>a) The normal cracking, settlement or bedding down of new structures</li> <li>b) The settlement or movement of made up ground</li> <li>c) Coastal or river erosion</li> <li>d) Demolition, construction, structural alterations or repair of any property or groundwork or excavations.</li> </ul> </li> <li>• <b><u>Bush fire coverage exclusion</u></b><br/>Destruction or damage caused by Forest Fire.</li> </ul> <p><b><u>General Exclusions:</u></b></p> <ol style="list-style-type: none"> <li>1. Loss from war, invasion, civil war, rebellion, revolution, or military actions.</li> <li>2. Loss from ionizing radiation, radioactive contamination, or nuclear hazards.</li> <li>3. Loss/damage from pollution or contamination unless resulting from an insured peril.</li> <li>4. Loss/damage to bullion, unset precious stones, curious or work of art over Rs. 1,000/- and manuscripts, securities, stamps, coins, cheques, business books, computer records, and explosives, unless stated otherwise.</li> <li>5. Damage to stocks in cold storage from temperature changes.</li> <li>6. Loss/damage to electrical/electronic machines from over-running, pressure, short-circuiting, arcing, or lightning.</li> <li>7. Expenses for Architects, Surveyors, Engineers, and debris removal in excess of 3% and 1% of the claim amount, respectively.</li> <li>8. Loss of earnings, delays, market loss, or any consequential damage.</li> </ol> | <p>I. 5</p> <p>I. 7</p> <p>I. 8</p> <p>I. 9</p> <p>II. 1</p> <p>II. 2</p> <p>II. 3</p> <p>II. 4</p> <p>II. 5</p> <p>II. 6</p> <p>II. 7</p> <p>II. 8</p> |
| 10 | <b>Special Conditions and Warranties (if any)</b> | <ul style="list-style-type: none"> <li>• Insurance cease seven days after any building fall/displacement unless caused by insured perils. The company may continue coverage if notified within seven days, subject to revised terms and conditions.</li> <li>• This insurance doesn't cover loss or damage if the property is insured by a marine policy, except for amounts beyond what the marine policy would pay.</li> </ul>   | <p>III. 2</p> <p>III. 4</p>   |
| 11 | <b>Admissibility of Claim</b>                     | <ul style="list-style-type: none"> <li>✚ Upon any loss or damage, the insured must notify the Company immediately and submit a claim within 15 days, including details of all items damaged and other insurances. The insured must also provide additional documents and information as required.</li> <li>✚ The Company won't be liable for any claim after the expiration of 12 months from the happening of the loss unless it's under pending action or arbitration. If the claim is denied and not legally contested within 12 months, it is considered abandoned.</li> <li>✚ Upon property loss or damage, the Company may:</li> </ul>   | <p>III. 5. i)</p> <p>III. 5. ii)</p> <p>III. 6</p>  |

|  |  | <p>a) Enter and take possession of the affected premises.</p> <p>b) Take possession of insured property on the premises.</p> <p>c) Examine, sort, remove, or deal with the property.</p> <p>d) Sell or dispose of the property.</p> <p>✚ These powers are valid until the insured declares no claim or the claim is resolved. Non-compliance or obstruction by the insured forfeits policy benefits. The insured cannot abandon property to the Company.</p> <p>✚ If a claim is fraudulent, falsely declared, or if the insured uses fraud or willful acts to obtain benefits, all policy benefits are forfeited.</p>  | <p>III. 6</p> <p>III. 7</p>                  |  |                  |   |                 |  |               |  |  |
|--|--|--|--|--|------------------|---|-----------------|--|---------------|--|--|
| 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"> <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. |  |
| 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.   |  |  |  |                  |   |                 |  |               |  |  |
| 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.</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.