

ELEPHANT INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	ELEPHANT INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0012V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Elephant within the age group of 5 years to 60 years	
5	Sum Insured / Scope	<ul style="list-style-type: none"> The valuation of the animal at the time of insurance depending upon age, general ability to work, tusker etc. to be certified by Veterinary Surgeon. The value of tusker to be assessed by the State Forest Department or Veterinary Surgeon and to be indicated in the proposal /Policy. The Sum Insured shall be equivalent to 80% of the market value and in case of under insurance the condition of average will apply. 	
6	Policy Coverage	Death of the insured animal due to accident or disease.	I.
7	Add-on-Cover	<p><u>MAHOUT PERSONAL ACCIDENT RISK</u> - Limited to Rs.10000/- per person for death or permanent total disablement and Rs.5000/- for loss of one limb or one eye caused by the insured animal.</p> <p><u>Public Liability Risk</u> :- death or bodily injury of a third party caused by the insured animal for which the owner is legally liable.</p> <ul style="list-style-type: none"> Limit per person : Rs. 5000/- Limit per event : Rs. 25000/- Overall limit for the Policy year : Rs. 1 lakh. 	
8	Loss Participation	The company's liability is restricted to 80% of market value (<i>at the time of death</i>) or Sum Insured, whichever is less	I.
9	Exclusions	<ol style="list-style-type: none"> Diseases contracted prior to commencement of risk or within 15 days of insurance Surgical operations other than that required due to accident or disease. Malicious or wilful injury or neglect including overloading and un skillful treatment of animal. Intentional slaughter unless on humanitarian consideration (Euthanasia) Famine Transport by air and sea. Theft, Clandestine sale, missing, Breeding and calving. Partial disability of any type. 	III. 1 III. 2 III. 3 III. 4 III. 5 III. 6 III. 7 III. 8 III. 9

		<p>10. Permanent total disability.</p> <p>11. Hemorrhage septicemia, Anthrax and Rabies unless inoculated against and certified to that effect.</p> <p>12. War and nuclear group of perils.</p> <p>13. Legal Liability, if any, arising out of the use of the animal</p> <p>14. Damage to property of Third Parties caused by the animal.</p>	<p>III. 10</p> <p>III. 11</p> <p>III. 12</p> <p>III. 13</p> <p>III. 14</p>								
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 accident, the Insured must promptly seek a qualified Veterinary Surgeon at his own expense to ensure proper treatment of the animal(s). 	<p>V. 2</p> <p>V. 4</p> <p>V. 5</p> <p>V. 6</p>								
11	Admissibility of Claim	<p>Upon the death of any insured animal, the Insured must:</p> <ul style="list-style-type: none"> 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. <p>Any lapse of proper care and attention to the insured animals will disqualify the claim.</p>	<p>V. 7</p> <p>V. 9</p>								
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</p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>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 									

		<ul style="list-style-type: none">• Non-disclosure of material information may affect the claim.	
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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.