

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



UNICARE INSURANCE POLICY POLICY WORDINGS

You chose this UNICARE Policy and applied to Us for insurance covers of Your choice. You selected the plan, gave us the information about yourself and Home contents and valuables and paid Us the premium. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium paid by you, we promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

COVERAGES UNDER THE POLICY:

<u>Section</u>	<u>Risk covered</u>	<u>Subject matter</u>
1	Fire & allied perils	General Home contents (excluding valuable contents)
2	Burglary & Theft	General Home contents (excluding valuable contents)
3	All risks	Valuable contents
4	Breakdown of domestic appliances(including TV & Desktop)	Electrical & Mechanical appliances
5	Personal accident	Insured
6	Fire & Allied Perils (optional)	Building

Clause A: This Policy and the Insurance Contract

- 1. Your Policy:** This **UNICARE** Policy is a contract between You and Us as stated in the following:
 - a. This Policy document,
 - b. The Policy Schedule attached to this Policy document,
 - c. Any Endorsement attached to and forming part of this Policy document,
 - d. Any Add-on to this Policy that You may have purchased from Us,
 - e. The proposals and all declarations made by You or on Your behalf.
- 2. To whom this Policy is issued and what it covers:**
 - a. This Policy is issued to you and covers You and/or Your General Home Contents, valuables and/or Home Building (optional) as mentioned in the Policy Schedule.
- 3. The Policy Schedule:** The Policy Schedule is an important document about your insurance cover. It contains:

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- a. Your personal details,
- b. the Policy Period,
- c. the description of Your Insured Property,
- d. the Sum Insured/Single Claim limits for each section
- e. the insurance covers you have purchased
- f. the premium You have paid for these insurance covers,
- g. Other important and relevant aspects and information.

SECTION 1: FIRE AND ALLIED PERILS COVER FOR GENERAL CONTENTS (excluding Jewellery & Valuables):

Clause B: Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-

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6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7.	Bush fire, Forest fire, Jungle fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11.	Bursting or overflowing of water tanks, apparatus and pipes.	-
12.	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.

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Clause C: General Home Contents Cover

1. What We cover:

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in the table of “Insured Events” of this Policy.

Valuables are covered under separate section.

2. Sum Insured: The Sum Insured for the General Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event of a claim. The insured need not furnish a detailed list of items being covered under this section.

3. What We pay

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
 - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for General Contents is the Sum Insured shown in the Policy Schedule for General Contents Cover.

EXCLUSIONS (Specific to this Section):

1. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, deeds, bonds, bill of exchange, promissory notes, shares and stock certificates, business books, manuscripts, securities, obligations or documents of any kind, coins or paper money, cheques and explosive substances
2. Loss or damage to articles of consumable nature.
3. Terrorism
4. Loss or damage to livestock, motor cycle and pedal cycles.

EXCESS:

1% of sum insured under this section for each and every loss in respect of which a claim is admitted under this policy.

Claim documents required

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- 1.Claim intimation
- 2.Claim form
3. F.I.R
4. Fire Brigade Report
5. Plans, invoices pertaining to costs incurred for replacement/repairs.

SECTION 2: BURGLARY & HOUSEBREAKING, THEFT INCLUDING LARCENY COVER FOR GENERAL CONTENTS (excluding Jewellery & Valuables)

This section is meant to cover the General Contents in the insured premises against Burglary, Housebreaking and Theft including Larceny.

Exclusions (Specific to this Section):

1. Loss or damage by Burglary, Housebreaking, Larceny or theft where an of the members of the insured family is involved as principal or accessory.
2. Loss or damage to livestock, motor cycle and pedal cycles.
3. Terrorism
4. Loss or damage to money, securities, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, onset precious stones and jewellery and valuables.

Excess: 1% of Sum insured under this section for each and every claim admitted in this policy.

Claim documents required:

1. Claim intimation
2. Claim form
3. Intimation to Police
4. F.I.R
5. Plans, invoices pertaining to costs incurred by You for replacement/repairs

SECTION 3: ALL RISKS (Jewellery & Valuables)

This section is meant to cover Jewellery and Valuables whilst anywhere in India against perils including but not limited to Fire & Allied Perils including earthquake, Burglary, House-Breaking & Theft and such other sudden accident.

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An accident may be defined as “a sudden, violent, unforeseen, unexpected and involuntary event taking place which results in physical loss or damage to the insured item”.

Based on the items required to be covered, option needs to be chosen by the customer. [Description of the items in simple terms, needs to be provided under this section.](#)

Only one claim is payable during the policy period under this section (irrespective of claim amount), subject to claim not exceeding amount mentioned in the selected option.

Exclusions (Specific to this Section):

1. Loss or damage due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or to china marble and other articles of brittle or fragile nature.
2. Mysterious disappearance, unexplainable losses, loss due to misplacement and missing items.
3. Loss or damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected
4. Loss or damage caused by mechanical derangement or over winding of watches and clocks.
5. Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and property fastened
6. Loss or damage whilst being conveyed by any carrier under Contract of Affreightment.
7. Terrorism
8. Loss or damage due to gradual deterioration and wear and tear.

Special conditions (Specific to this Section):

Where any item insured hereunder consists of articles in pair or set, our liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.

Immediate intimation to Police authorities is mandatory for any claim to be lodged under this section.

Excess: 1% of Sum insured under this section for each and every claim admitted in this policy.

Claim documents required:

1. Claim intimation

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2. Claim form
3. Intimation to Police
4. F.I.R

SECTION 4: BREAKDOWN OF DOMESTIC APPLIANCES

Appliances covered: Refrigerator, Desktop Computer, Television, Washing machine, Mixer, Grinder, Air Conditioner, Vacuum cleaner, Geysers, Microwave etc.

This section provides cover against unforeseen and sudden physical loss/damage caused due to mechanical and or electrical breakdown to specified domestic appliances (including computer Desktop and Television) whilst contained in or fixed at the insured premises subject to the sum insured specified in the policy schedule.

List of items that are covered with description including make/ model need to be mentioned in the proposal form.

Claims for repairs are based on the actual cost of repairs incurred less depreciation on parts with limited life. Settlement of claims on total loss basis will be subject to deduction of 10% depreciation per year, subject to maximum of 50%.

If the appliance is not repairable due to non-availability of parts, claim restricted to repair cost or market value (before loss) whichever is less.

Maximum two claims are payable during the policy period, with each claim not exceeding the Single claim amount mentioned in the selected option.

Exclusions:

1. Loss or damage due to willful act or gross negligence, existing faults in the appliances
2. Loss or damage for which the manufacturer/supplier is responsible or liable under contract
3. Loss or damage due to wear and tear, gradual deterioration
4. Transport cost to Repair shop and back
5. Loss/damage by perils insurable under other section
6. Terrorism
7. Requisition or confiscation by the State

Excess: 1% of Sum insured under this section for each and every claim admitted in this policy.

Claim documents required:

1. Claim intimation
2. Repair Estimate/Quotation

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3. Claim form
4. Payment proof/Invoice cum receipt
5. Image of the damaged item

SECTION 5: PERSONAL ACCIDENT

5.1. This section provides Personal accident cover against Death/Permanent Total Disablement/Permanent Partial Disablement as defined herein:

- a) **Death:** The company shall pay the benefit equal to 100% of Sum Insured, specified in the policy schedule, on death of the insured person, due to an Injury sustained in an Accident during the Policy Period, provided that the Insured Person's death occurs within 12 months from the date of the Accident. Where claim payment has been made owing to disappearance of insured person following an accident, if after the payment of accidental death claim, it is found that the insured person has survived the accident, then the policyholder has to refund the payment back to the company in consideration of the obligatory guarantee as provided during the claim.
- b) **Permanent Total Disablement:** The company shall pay the benefit equal to 100% of Sum Insured, specified in the policy schedule, if an insured Person suffers Permanent Total Disablement of the nature specified below, solely and directly due to an Accident during the Policy Period, provided that the Permanent Total Disablement occurs within 12 months from the date of the Accident:
 - a) Total and irrecoverable loss of sight of both eyes or
 - b) Physical separation or loss of use of both hands or feet or
 - c) Physical separation or loss of use of one hand and one foot or
 - d) loss of sight of one eye and Physical separation or loss of use of hand or foot
 - e) If such Injury shall as a direct consequence thereof, permanently, and totally, disables the Insured Person from engaging in any employment or occupation of any description whatsoever.
- c) **Permanent Partial Disablement:**

The company shall pay the following percentage of Sum Insured, specified in the policy schedule, if the Insured Person suffers Permanent Partial Disablement of the nature specified below solely and directly due to an Accident during the Policy Period provided that the Permanent Partial Disablement shall occur within 12 months of the date of the Accident.

	Loss Covered	Percentage of Sum Insured
1.	Loss of Use/ Physical Separation: One entire hand	50%

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	One entire foot	50%
	Loss of Sight of one eye	50%
	Loss of toes – all	20%
	Great both	5%
	phalanges Great	2%
	– one phalanx	1%
	Other than great if more than one toe lost	
2.	Loss of Use of both ears	50%
3.	Loss of Use of one ear	20%
4	Loss of four fingers and thumb of one hand	40%
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5	Loss of four fingers	35%
.		
6.	Loss of thumb	25%
	- both phalanges	10%
	- one phalanx	
7.	Loss of Index	
	finger	
	three phalanges	10%
	two phalanges	8%
	one phalanx	4%
8.	Loss of middle	
	finger –	
	three phalanges	6%
	two phalanges	4%
	one phalanx	2%
9.	Loss of ring	
	finger -	
	three phalanges	5%
	two phalanges	4%
	one phalanx	2%
10.	Loss of little	
	finger –	
	three phalanges	4%
	two phalanges	3%
	one phalanx	2%
11.	Loss of	
	metacarpus -	
	first or second (additional)	3%
	third, fourth or fifth	
	(additional)	2%

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12	Any other permanent partial disablement	Percentage as assessed by the independent Medical Practitioner
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Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.

Note:

- a) The base sum insured chosen is applicable cumulatively for all the three covers specified under 5.1(a), 5.1(b) and 5.1(c) above i.e, there is a single sum insured for all the three covers namely, Accidental death, Permanent Total Disability and Permanent Partial Disability.
- b) If the accident occurs during the policy period, benefits covered under 5.1(a), 5.1(b) and 5.1(c) above are payable, even if death or Permanent Total Disablement or Permanent Partial Disablement or any combination thereof occurs after the completion of policy period, but within 12 months from the date of accident.

Special Conditions Applicable to Section 5 – Personal Accident

The Company is not liable for:

- 1) Compensation under more than one of the above three covers specified under 5.1 (a), 5.1(b) and 5.1(c) in respect of same period of disablement.
- 2) Any payment after a claim under 5.1(a), 5.1(b) or 5.1(c) has been admitted and settled.

Once a claim is settled under any one of above referred covers, coverage under this section ceases. No further claim can be admitted under this section.

1. EXCLUSIONS (Specific to this Section)

The Company shall not be liable to make any payments under this policy in respect of:

- (i) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
 - a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;
 - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
 - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a

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passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.

[Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]

- d. arising or resulting from the Insured Person committing any breach of law with criminal intent.
- (ii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports including but not limited to para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand-gliding, sky diving, deep-sea diving.
- (iii) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

Documents to be submitted in case of a claim:

Basic documents required for all PA claims:

- i. Duly completed claim form
- ii. Photo Identity Proof of the insured person
- iii. Copy of FIR/ Panchnama/Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station
- iv. Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital
- v. Any other relevant document required by the Company for assessment of the claim

Documents required in case of Death covered under Section 5.1(a)

- i. Death certificate;
- ii. Post Mortem Report (if conducted);
- iii. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

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Documents required in case of Permanent Total Disablement (PTD) / Permanent Partial Disablement (PPD), covered under Sections 5.1(b) and 5.1(c)

- i. Original treating Medical Practitioner's certificate describing the disablement
- ii. Original Discharge summary from the Hospital
- iii. Disability certificate issued by treating Medical Practitioner
- iv. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

SECTION 6: FIRE AND ALLIED PERILS COVER FOR HOME BUILDING (OPTIONAL COVER)

Clause D: Home Building Cover

1. What We cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in the table of "Insured Events" of Clause B of Section 1 of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause D (5) (f)** of this Policy.

2. Your Home Building

- a. **Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
- b. **Your Home Building includes**
 - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
 - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
 - b) compound walls, fences, gates, retaining walls and internal roads,
 - c) verandah or porch and the like,
 - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
 - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in General Contents Cover,
 - iii. any other structure shown in the Policy Schedule.
- c. Your Home Building does not include Contents of Your Home.

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3. Use for residence

- a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
- b. We will not pay if
 - i. Your Home Building is used as a holiday home, or for lodging and boarding, or
 - ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

4. Sum Insured

- a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.

5. What We pay

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what **Clause D (5) (c)** of this Policy provides for, We will pay You the following expenses:
 - i. up to 5% of the claim amount for reasonable fees of architect,

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surveyor, consulting engineer;

- ii. upto 2% of the claim amount for reasonable costs of removing debris from the site

Clause E: Exclusions (What We do not cover) for all covers under this policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, or
 - ii. an Insured Event itself results from pollution or contamination.
5. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
6. Loss or damage to any Insured Property removed from Your Home to any other place.
7. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever,
8. Any reduction in market value of any Insured Property after its repair or reinstatement.
9. Terrorism
10. Costs, fees or expenses for preparing any claim.

Clause F: Conditions

(I) Your Obligations

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1. Make true and full disclosure in the proposal and related documents

- a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.
- b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your Home Building and General Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and General Contents.

2. Obligation to take care: You must:

- a. keep Your Home Building and General Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and General Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

3. Inform change in circumstances: You must inform Us immediately if

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

4. Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and General Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

5. Make true statements and full disclosure in the claim and related documents You

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must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

(II) Renewal of Policy

- 1. End of Policy:** This Policy will expire at the end of the Policy Period.
- 2. Renewal is not automatic,** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
- 3. Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

(III) Cancellation and Termination of Policy

1. Cancellation by You at any Time

You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice. We will refund premium on short period basis after retaining premium for the period the policy has been in force, provided no claim has occurred upto the date of cancellation.

Period on Risk	Rate of premium to be charged
Not exceeding 3 months	50% of Annual rate of premium
Not exceeding 6 months	75% of Annual rate of premium
Exceeding 6 months	FULL ANNUAL RATE

2. Cancellation by Us:

- We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

- Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.

You can apply within 7 (seven) days of such fall or destruction for continuing

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insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of General Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
- c. **Change of use of Your Home Building or General Home Contents:** The Policy will end
 - i. if You change the use of Your Home Building from personal residence to any other purpose, or
 - ii. if You use any item of General Home Contents for use that is not personal.
- d. **Sale of Your Home Building or General Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.
- e. **Effect of death**

In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

(IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate notice to Us

- a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.

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- b. You can give notice to any of Our offices or call-centres.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.

2. Steps to prevent loss and damage

- a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
- b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.

3. Immediate notice to Authorities

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes and Malicious damages, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

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4. Submt claim

a. Claim form:

- i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
- ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. Establish loss

- a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.

b. When We request,

- i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
- ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
- iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

- c. For Cover of Personal Accident, Death Certificate, FIR and Post Mortem report (wherever necessary) shall be submitted.

6. Fraudulent claim

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay,
- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
- iii. We can also inform the police, and start legal proceedings against You.

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7. Other insurance

- a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
- b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
- c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
- d. We will ensure that Our actions do not impose any liability on You.

8. Recovery action by Us

- a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this
 - i. without seeking Your consent,
 - ii. in Your name, and
 - iii. whether or not Your loss has been fully compensated.
- b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- c. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause G: Changes to covers – (Applicable for Building cover only)

- a. You can choose to make changes to the covers of this Policy as may be permitted by Us, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

Clause H: Waiver of Underinsurance

Underinsurance does not apply to the Policy.

Clause I: Other Details

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1. Notices

- a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

2. Nomination for this Policy

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: uiic.co.in

3. Applicable law and jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

Clause J: Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Address including email
Chief Grievance Redressal Officer
#24, Whites Road,
Chennai – 600014.
E-mail: customercare@uiic.co.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available [by clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District,

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Nanakramguda, Gachibowli, Hyderabad- 500032.

- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Note: Insurer to give details of Insurance Ombudsmen.

Clause K. Information about Us

The United India Insurance Company Limited
#24, Whites Road,
Chennai – 600014.

Web: uiic.co.in

Customer Service: customercare@uiic.co.in

4. **Special meaning of certain words:** Words stated in the table below have a Special meaning throughout this Policy, the Policy Schedule and endorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning

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Carpet Area	<ol style="list-style-type: none">1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit;2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	<p>The amount required to construct Your Home Building at the Commencement Date.</p> <p>This amount is calculated as follows:</p> <p>a. For residential structure of Your Home including Fittings and Fixtures: Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule.</p> <p>b. For additional structures: the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.</p>
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
General Contents	General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and Home Contents, or any item of property covered by this Policy.

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Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause F (III) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in Clause D (4) and Clause C (2) of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place