

CYCLE RICKSHAW INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION			POLICY / CLAUSE NUMBER
1	Product Name	CYCLE RICKSHAW INSURANCE			
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0009V01199900			
3	Structure	Indemnity policy			
4	Interests insured	Cycle rickshaw, Liability to the public & Compensation to passengers and liability for goods			
5	Sum Insured / Scope	a) Section I	Loss or Damage to Cycle Rickshaws	Market Value	
		b) Section II	Third Party Liability	Max. upto Rs. 10,000/-	
		c) Section III	i. Death or Personal Injury: Each passenger upto a maximum Of two passengers only	Max. upto Rs. 500/-	
			ii. Loss or damage to goods	Max. upto Rs. 500/-	
6	Policy Coverage (What the policy covers)	<p><u>SECTION-I: LOSS OR DAMAGE TO CYCLE RICKSHAW</u></p> <p>The Company will by payment or at its option by reinstatement or repair indemnify the insured if the Cycle Rickshaw(s) described in the Policy Schedule be:</p> <ul style="list-style-type: none">1. Damaged or destroyed by fire2. Lost or damaged by or due to burglary, house breaking or theft and/or any attempt thereat.3. Lost or damaged by accidental and external means. <p>However, the Company's liability for any claims will not exceed the sum insured stated in the Policy Schedule under this section.</p> <hr/> <p><u>SECTION-II: LIABILITY TO THE PUBLIC</u></p> <p>The Company will cover the insured for:</p> <ul style="list-style-type: none">1. Legal liability for:<ul style="list-style-type: none">i) Accidental bodily injury to others caused by the use of a cycle rickshaw.ii) Accidental damage to property of third parties2. Litigation costs recovered by any claimant from the insured.3. Litigation costs incurred by the insured with the Company’s consent <p>The Company's liability for any single claim or series of claims from any one event will not exceed the limit of indemnity specified in the schedule for Section II.</p> <p><u>SECTION III: COMPENSATION TO PASSENGERS AND LIABILITY FOR GOODS</u></p> <p>The Company will indemnify the insured for legal liabilities related to:</p> <ul style="list-style-type: none">1. Bodily injury or death of passenger and			<p>I. A.1 I. A.2 I. A.3</p> <p>II. A. 1 II. A. 2 II. A. 3</p> <p>III. A. 1</p>

		2. Loss or damage to passengers' goods or property while entering, exiting, or traveling in the rickshaw. The Company's liability under this section will not exceed the specified limit of indemnity in the schedule for Section III.	III. A. 2
7	Add-on-Cover	Janata Personal Accident Cover	
8	Loss Participation	Claim excess of Rs. 250 for Accident claims for Cycle Rickshaw for each and every claim.	I. B. 1
9	Exclusions (What the policy does not covers)	<p><u>SECTION – I: LOSS OR DAMAGE TO CYCLE RICKSHAW</u></p> <ol style="list-style-type: none"> 1. The first Rs.250/- of each and every claim in respect of accidental damage 2. Loss of use, depreciation breakdown or wear and tear 3. Loss or damage to accessories whether carried in the cycle rickshaw or otherwise 4. Damage to tyres by application of brakes or by road punctures, cuts and bursts. <p><u>SECTION-II: LIABILITY TO THE PUBLIC</u></p> <p>The Company shall not be liable in respect of :</p> <ol style="list-style-type: none"> 1. Death of or bodily injury to <ol style="list-style-type: none"> i) The insured ii) Any person driving the cycle rickshaw iii) Any person being carried in such cycle rickshaw 2. Damage to property belonging to or held in trust by or in the custody or control of the insured or of the passenger or being conveyed by such cycle rickshaw. <p><u>SECTION III: COMPENSATION TO PASSENGERS AND LIABILITY FOR GOODS</u></p> <p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> 1. Bodily injury or death of member or members of the family of the insured or the person driving the rickshaw or persons in the employ of the insured 2. Loss of damage to any goods belonging to the insured or members of his family or the person driving the rickshaw. <p><u>GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS:</u></p> <p>The company shall not be liable in respect of :</p> <ol style="list-style-type: none"> 1. Accidents or damages if the cycle rickshaw is used for racing, pace making, speed testing, or carrying more than two passengers. 2. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement. 3. Consequential losses of any kind. 4. Losses due to war, civil unrest, or natural disasters. 5. Losses or liabilities from nuclear radiation or contamination. 6. Accidents or damages if the driver is under the influence of alcohol or drugs. 	I. B. 1 I. B. 2 I. B. 3 I. B. 4 II. B. 1 II. B. 2 III. B. 1 III. B. 2 IV. 1 IV. 2 IV. 3 IV. 4 IV. 5 IV. 6
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> Insured not to give any offer, acceptance without the consent of Insurer. Insured to take all precautions to safeguard the property. In case of more than one policy in existence, the Company will pay only the rateable portion. 	V. 2 V. 4 V. 5
11	Admissibility of Claim	Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.	

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><tr><th colspan="2">Turn Around Time (TAT) for claims settlement</th></tr><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></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• 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.