

CUSTOMER INFORMATION SHEET (CIS)

Guide to the CIS

This document provides key information about your Janata Personal Accident Insurance (Individual) policy. You are also advised to go through your policy document.

SI No	Title	Description			Policy Clause Number
1	Name of Insurance Product/Policy	Janata Personal Accident Insurance (Individual) Product UIN Number: UIIPAIP26051V012526			
2	Policy number	< >			
3	Type of Insurance Product/ Policy	Benefit (This Policy pays a fixed amount on the occurrence of a covered event)			
4	Sum Insured	The minimum sum insured is ₹1 lakh per individual, and the maximum sum insured is ₹10 lakh individual, in multiples of ₹1 lakh.			
5	Policy Coverage (What the policy covers)	The policy provides fixed benefits for specific events that occur directly as a result of an accident, as mentioned below:			
		Event	Event/Incident	Benefit Payable	
		Death	Death resulting directly from an accident	100% of Sum Insured	II. 1
		Permanent Total Disability (PTD)	Total and Irrecoverable Loss of any one of: <ul style="list-style-type: none">Both handsBoth feetOne hand and one footOne hand/foot and one eyeSight of both eyesSpeech and hearing of both ears	100% of Sum Insured	II. 2. (a)
			Total and Irrecoverable Loss of any one of: <ul style="list-style-type: none">One hand/footSight of an eye	50% of Sum Insured	II. 2. (b)
			Permanent and total disability preventing any employment or occupation	100% of Sum Insured	II. 2. (c)
6	Exclusions (what the policy does not cover)	1. Payment under more than one benefit for the <i>same</i> injury.			III. 1
		2. Claims arising out of participation in hazardous or adventure sports			III. 2
		3. Compensation for death, injury, or disablement resulting from:			III. 3
		(a) Self-injury, suicide, or attempted suicide. (b) Being under the influence of alcohol or drugs.			

		<p>(c) Participating in motor racing or trials as a driver, co-driver, or passenger.</p> <p>(d) Aviation or ballooning activities, except as a fare-paying passenger on a licensed commercial aircraft.</p> <p>(e) Insanity.</p> <p>(f) Illegal acts, violations of law, resistance to arrest, or criminal intent.</p> <p>4. Claims related to war, invasion, civil war, rebellion, revolution, insurrection, military power, seizure, capture, arrest, detention, nationalization, or requisition by authorities.</p> <p>5. Claims arising out of:</p> <p>(a) Ionizing radiation or radioactivity from nuclear fuel or waste.</p> <p>(b) Nuclear weapons material.</p> <p>(c) Hazardous properties of nuclear explosives or components.</p>	<p>III. 4</p> <p>III. 5</p>
7	Waiting period	Nil	
8	Financial limits of coverage	NA	
9	Claims/Claims Procedure	<ul style="list-style-type: none"> You shall inform the company about any accident or incident that may lead to a claim under this policy within 30 days of the event. If delayed, your claim remains valid if you prove it was beyond your control. The company may extend deadlines in exceptional cases. You shall provide satisfactory proof for any claim. Any medical or other agent of the Company shall be allowed to examine the insured person in the event of any alleged injury or disablement when and as often as reasonably required by the Company. Additionally, you shall submit the necessary documents mentioned in your policy when filing a claim. 	<p>V. 1</p> <p>V. 2</p> <p>V. 4</p>
10	Policy Servicing	Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule.	
11	Grievances/Complaints	<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. Details of Insurance Ombudsman offices have been provided as Annexure – 1 in the Policy.</p>	
12	Things to remember	<p>Free Look Period</p> <ul style="list-style-type: none"> You will get 30 days from the date you receive the policy to go through its terms and conditions. If you're not satisfied with the policy, you can cancel it within this period — as long as no claims have been made. 	IV. 6

		<ul style="list-style-type: none"> On cancellation, you will get a refund of the premium after deducting: Stamp duty charges, and Proportionate premium for the number of days the policy was active. <p>Change in Sum Insured</p> <p>You may enhance the sum insured only at the time of renewal of the policy, however, the quantum of increase shall be subject to underwriting guidelines of the company.</p>	IV. 8. (f)
13	Your Obligations	<p>Disclosure of Information:</p> <p>Policyholder is required to disclose all material information such as, but not limited to, pre-existing diseases/conditions etc. as sought in the Proposal form and other connected documents. Non-disclosure, misrepresentation or misdescription of such information may result in claim not being paid and shall make the policy void and all premium paid thereon shall be forfeited to UIIC.</p> <p>Nomination:</p> <p>The policyholder is required, at the inception of the policy, to make a nomination for the purpose of payment of claims under the policy in the event of the death of the insured person. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the policy is made.</p>	

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date:

Signature of Policy Holder

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.