



United India Insurance Company Limited

24, Whites Road, Chennai

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to Policy document for detailed terms and conditions

Sl No	Title	Description	Policy Clause
1	Product Name	PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER	Policy Schedule
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN: IRDAN545RP0012V01201819	Policy Schedule
3.	Structure Basis of Sum Insured (IDV)	Section I : Own Damage - Indemnity based Section II : Liability to Third Parties (3 Years) Section III : Personal Accident Cover for Owner cum driver- Benefit based	Policy Schedule
4.	Interests Insured	Section I : Motor Own Damage – Covers damages to vehicle due to perils listed in the policy Section II : Motor Third Party Liability (3 Years) – Covers Liability towards Third Party Death/Injury and Third Party Property Damage Section III : Motor Personal Accident Cover for Owner cum driver – Covers Death and Permanent Total Disablement of the Owner cum driver of the Insured vehicle.	Policy Schedule
5.	Sum Insured / Motor Insured Declared Value Scope	Section I – Loss of Or Damage To The Vehicle Insured: The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured. The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.	Section I – Loss of or Damage To the Vehicle Insured



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		IDV depreciation schedule is as follows:															
		<table><tr><th>Age of Vehicle</th><th>% of Depreciation for Fixing IDV</th></tr><tr><td>Not Exceeding 6 months</td><td>5%</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30%</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40%</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50%</td></tr></table>	Age of Vehicle	% of Depreciation for Fixing IDV	Not Exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%	
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		IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.															
		Section II – Liability to Third Party (3 Years)	Section II – Liability to Third Party														
		For Third Party Death / bodily injury/Third Party Property Damage															
		Section III - Personal Accident Cover For Owner cum Driver:	Section III – Personal Accident Cover for Owner cum Driver (Death and Permanent Total Disablement)														
		Benefit payment up to 15 Lakhs basis															

Section II – Liability to Third Party

Section III – Personal Accident Cover for Owner cum Driver (Death and Permanent Total Disablement)



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6	Policy Coverage	Section I Loss of or damage to the vehicle insured List of perils covered are as per Policy schedule Section II Legal Liability to Third parties (TP) (3 Years) for personal injury, Death and property damage resulting from accident Section III Compulsory Personal Accident (CPA) Cover for Owner cum Driver resulting from accident	Section I – Loss of or Damage To the Vehicle Insured Section II – Liability to Third Party Section III – Personal Accident Cover for Owner cum Driver (Death and Permanent Total Disablement)
7	Add-on covers available	• Nil Depreciation without excess • Engine and Gear Box Protection – Standard & Platinum • Return to Invoice • Medical Expense • Courtesy Cars • Personal Effects • Consumables • Loss of Key • Platinum PA • Tyre and Rim Protector • Pet Care • RSA • EMI protect • RTR • NCB Protect • Electric Vehicle Protect (for Electric vehicles and Hybrid Electric vehicles) *Addons which are Opted by the Insured and which are mentioned in the policy are only applicable	Addons Section



8	Loss Participation	Deductible applicable: Compulsory excess/Voluntary excess/Imposed excess The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule. Compulsory Excess : As mentioned in the Policy Schedule	Policy Schedule
9	Major Exclusions	Major Exclusions are as shown below: - any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area. - any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is - being used otherwise than in accordance with the 'Limitations as to Use' or - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause. Detailed list of exclusions are as per policy schedule	General Exclusions
10	Special Conditions and Warranties	Conditions and warranties are as stated in policy In case of Theft of vehicle, Insured to give immediate notice to insurance company along-with FIR. Immediate notice should be given to RTO about the theft of vehicle. In case of Death of Registered Owner of vehicle, the policy will not lapse immediately but will remain valid for 3 months from the date of death of Registered Owner or expiry of the policy whichever is earlier. In addition to above, detailed Conditions and Warranties are as mentioned in the Policy	Conditions



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11	Admissibility of Claim	Claim should be notified immediately on the date of accident, through online intimation mode, through email to the address mentioned in policy or through any other means. Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy. Claim will be indemnified in any one of the methods; 1. Repair basis -Indemnity with deduction for depreciation /excess applicable—cashless or reimbursement to Insured 2. Total Loss/CTL basis- Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess. 3. Sample Claims Calculation: <table><tr><td>A</td><td>Gross Assessed Liability</td><td>Rs.10,000/-</td></tr><tr><td>B</td><td>Less: Depreciation (if applicable)</td><td>(Rs.3,000/-)</td></tr><tr><td>C</td><td>Net Assessed Liability (A-B)</td><td>Rs.7,000/-</td></tr><tr><td>D</td><td>Less: Compulsory deductible</td><td>(Rs.1,000/-) Based on the compulsory deductible as mentioned in the Policy Schedule)</td></tr><tr><td>E</td><td>Net Payable Amount(C-D)</td><td>Rs.6,000/-</td></tr></table>	A	Gross Assessed Liability	Rs.10,000/-	B	Less: Depreciation (if applicable)	(Rs.3,000/-)	C	Net Assessed Liability (A-B)	Rs.7,000/-	D	Less: Compulsory deductible	(Rs.1,000/-) Based on the compulsory deductible as mentioned in the Policy Schedule)	E	Net Payable Amount(C-D)	Rs.6,000/-	
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12	Policy service/ Claim service	• Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy • In case of accident, Intimation of the claim can be given through phone, online through mail to Agent or policy issuing office or through portal. Details of the contact number and mail id are mentioned in the policy. • Surveyor appointment will be done within 24hrs of receiving intimation The following are the Basic Claim documents to be submitted by the insured:																



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		Insured has to submit all the relevant documents at the time of taking insurance. List of documents mentioned in the proposal form should be submitted along-with the proposal. Basic Documents to be submitted during proposal acceptance; • Proposal form duly signed by Insured • Vehicle documents/Invoice copy in case of new vehicle • KYC document of the Insured • Bank details of the Insured Basic Documents at the time of claim: • Motor Claim Form –claim form may be downloaded from uiic.co.in website • KYC documents if there is any change in ownership • Copy of RC and vehicle documents of the Insured vehicle. • Copy of Driving License of person driving at the time of accident • FIR in case of TP Injury/Death Case/Theft claim • NOC in case of theft claim Any other specific documents related to the claim	
13	Cancellation	a) The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the policyholder cancels the policy, he/she is not required to give reasons for cancellation. The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the policy holder. b) Under no circumstances can the insurer cancel the statutory Motor Third Party Liability Insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss c) The insurer shall – • Refund proportion of premium for unexpired policy period, If the term of the policy is upto one year and there is no claim(s) made during the policy period. • Refund premium for the unexpired policy period, in respect of the policy with the term more than one year and the risk coverage for such policy years has not commenced. d) In all cases minimum premium of Rs.100/- will be retained by the insurer	Conditions



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14	Policy Servicing / Grievances Complaints	• Details of company officials: Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule • In case of any grievance, you may contact UIIC through: - a.Website: www.uiic.co.in - b.Toll Free Number: 1800 425 333 33 - c.E-Mail: customercare@uiic.co.in - d.You may also approach the grievance cell at any of our branches with details of the grievance - e.You may lodge a complaint in our Inhouse Grievance portal – UGMS Portal Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/).	
15	Obligations of the Policyholder	• Insured is at obligation to disclose all material information in the Proposal form. • In the event of misrepresentation, mis-description or non- disclosure of any material fact by the Insured, the Policy shall be void • Insured can contact our policy issuing office, details of which are mentioned in the policy schedule. (i)To intimate any change to the material information affecting the policy.	



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		(ii) Any change in the ownership of the vehicle, any kind of modification in the vehicle/RC which might enhance the risk is considered as material information and should be informed to insurance company for necessary endorsement on policy.	
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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.

Declaration by the Policy Holder:

I have read the above and confirm having noted details

Place:

Date:

Signature of Policy Holder

*Duplicate copy has to be signed and submitted to the company.



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