



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	LONG TERM LIABILITY ONLY POLICY FOR TWO WHEELERS	Policy Schedule
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN: IRDAN545RP0007V01201819	Policy Schedule
3.	Structure Basis of Sum Insured (IDV)	Section I : Liability to Third Parties (5 Years) Section II : Personal Accident Cover for Owner cum driver (applicable only if opted by the Insured in the policy) – Benefit based	Policy Schedule
4.	Interests Insured	Section I : Motor Third Party Liability (5 Years) – Covers Liability towards Third Party Death/Injury and Third Party Property Damage Section II : Motor Personal Accident driver for Owner cum Driver: (applicable only if opted by the Insured in the policy) – covers for accidental death, bodily injuries, and physical disabilities (temporary and permanent) of the Owner/driver of the Insured vehicle.	Policy Schedule
5.	Sum Insured / Motor Insured Declared Value Scope	Section I: Liability to Third Party (5 Years) For Third Party Death / bodily injury/ Third Party Property Damage Section II - Personal Accident Cover For Owner cum Driver (if Opted and shown in the Policy Schedule): Benefit payment up to 15 Lakhs basis	Liability to Third Party Section Personal Accident Cover for Owner cum Driver Section(Death and Permanent Total Disablement)



<div>6</div>	<div>Policy Coverage</div>	<div> <p>1. Section I - Liability to Third Party Section (5 Years): Subject to the Limit of liability as laid down in the schedule hereto, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the Motor Vehicle anywhere in India against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of</p> <ul style="list-style-type: none"> i) death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act. ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limit specified in the schedule. <p>2. The Company will pay all costs and expenses incurred with its written consent.</p> <p>3. In terms of and subject to the limitations of the indemnity which is granted by this policy to the insured, the Company will indemnify any driver who is driving the Motor Vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.</p> <p>4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.</p> <p>5. The Company may at its own option</p> <ul style="list-style-type: none"> A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy. <p>Section II - Compulsory Personal Accident for Owner cum Driver (CPA) Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting</p> </div>	<div> <div>Liability to Third Party Section</div> <div>Personal Accident Cover for Owner cum Driver Section(Death and</div> </div>
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		<p>from or traveling in the insured vehicle as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in</p> <table><tr><th>Details of injury</th><th>Scale of compensation</th><th>Details of injury</th><th>Scale of compensation</th></tr><tr><td>(i) Death</td><td>100%</td><td>(iii) Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td><td>(iv) Permanent total disablement from injuries other than named above</td><td>100%</td></tr></table>	Details of injury	Scale of compensation	Details of injury	Scale of compensation	(i) Death	100%	(iii) Loss of one limb or sight of one eye	50%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	(iv) Permanent total disablement from injuries other than named above	100%	Permanent Total Disablement)
Details of injury	Scale of compensation	Details of injury	Scale of compensation												
(i) Death	100%	(iii) Loss of one limb or sight of one eye	50%												
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	(iv) Permanent total disablement from injuries other than named above	100%												
		<p>Provided always that</p> <ol style="list-style-type: none">the compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as per schedule during any one period of insurance.No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs. <p>This cover is subject to</p> <ol style="list-style-type: none">the owner-driver is the registered owner of the vehicle insured herein;the owner-driver is the insured named in this policy.the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident													



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7	Major Exclusions	<p>Major Exclusions are as shown below:</p> <ul style="list-style-type: none">• The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein a.being used otherwise than in accordance with the 'Limitations as to Use' or b.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.• The Company shall not be liable in respect of any claim arising out of any contractual liability.• Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. <p>Detailed list of exclusions are as per policy schedule</p>	General Exclusions
8	Special Conditions and Warranties	<ol style="list-style-type: none">1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending Prosecution Inquest or Fatal Inquiry in respect of any accident which may give rise to a claim under this Policy.2. No admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defense or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require. If the Company shall make any payment in settlement of any claim and such	Conditions



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		<p>payment includes any amount not covered by this Policy the insured shall repay to the Company the amount not so covered.</p> <p>3. The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured.</p> <p>In addition to above, detailed Conditions and Warranties are as mentioned in the Policy</p>	
9	Admissibility of Claim	<p>Claim should be notified immediately on the date of accident through online intimation, email to the address mentioned in policy or through any other means.</p> <p>Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.</p>	
10	Policy service/ Claim service	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy</p> <p>In case of accident, Online 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.</p> <p>The following are the Basic Claim documents to be submitted by the insured:</p> <p>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.</p> <p>Basic Documents to be submitted during proposal acceptance;</p> <p>Proposal form duly signed by Insured</p> <p>Vehicle documents of the Insured vehicle/Invoice copy in case of new vehicle</p> <p>Pollution certificate</p> <p>KYC document of the Insured</p> <p>Bank details of the Insured</p> <p>Basic Documents at the time of claim:</p> <p>Motor Claim Form –claim form may be downloaded from uiic.co.in website</p> <p>Copy of RC and Vehicle documents of the Insured vehicle</p> <p>Copy of Driving License of person driving at the time</p>	



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		<p>of loss</p> <p>Any other specific documents related to the claim</p>	
11	Cancellation	<p>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.</p> <p>The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>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</p> <p>c) The insurer shall –</p> <p>i. 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.</p> <p>ii. 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.</p> <p>d) In all cases minimum premium of Rs.100/- will be retained by the insurer</p>	Conditions
12	Policy Servicing / Grievances Complaints	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> 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 • Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/). 	



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13	Obligations of the Policyholder	<ul style="list-style-type: none">• 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. <p>(i)To intimate any change to the material information affecting the policy.</p> <p>(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.</p>	
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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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