

## PARAM MITRA SURAKSHA POLICY (RETAIL) CUSTOMER INFORMATION SHEET (CIS)

TITLE	DESCRIPTION
Name of the product	Param Mitra Suraksha Policy
What am I covered for	<p>UIIC agrees, subject to the terms, conditions, and exclusions of this Policy, to pay the Insured the amount specified in the Term Sheet/Policy Schedule if a Strike or Exit occurs due to a deviation in the Observed Index within the Policy Period, Index Risk Period, or Index Phase Period (as applicable), provided the deviation is mentioned in the Term Sheet/Policy Schedule.</p> <ol style="list-style-type: none"> <li><b>Term Sheet:</b> The document attached to and forming part of the Policy Schedule which contains the Index along with the Strike, Exit, Notional Payment, Payout, Geographic Area, Policy Period / Index Risk Period/ Index Phase Period and Sum Insured which shall be the basis for claim settlement.</li> <li><b>Index:</b> A mathematical construct based on one or more measurable parameters (such as temperature, rainfall, wind velocity or any other parameter/ index) specified in the Coverage details of Policy Schedule to determine coverage and on the basis of which the policy has been issued.</li> <li><b>Strike/ Exit:</b> The observed Index level at which the Insured is eligible for the full Sum Insured during the Policy/Index Risk/Index Phase Period as defined in the Policy/Group Policy.</li> </ol>
What are the major exclusions in the policy	<p>The Company shall not be liable for any payment under this Policy/Group Policy for any event connected to, arising from, or related to:</p> <ol style="list-style-type: none"> <li><b>Deviation in Observed Index due to:</b> <ul style="list-style-type: none"> <li>Ionizing radiation or contamination from nuclear waste or combustion of nuclear fuel.</li> <li>The radioactive, toxic, explosive, or hazardous nature of any nuclear assembly or component.</li> </ul> </li> <li>Strike or Exit due to any event not mentioned specifically in the Term Sheet/ Policy Schedule.</li> </ol>
Payment basis	Area approach basis
Cancellation	<ol style="list-style-type: none"> <li>The retail 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.</li> <li>The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.</li> <li>The insurer shall –           <ol style="list-style-type: none"> <li>Refund the proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.</li> <li>Refund the premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.</li> </ol> </li> </ol>

TITLE	DESCRIPTION
<b>Claims</b>	For any claim related query, information, or assistance the insured can also contact our help line at 1800-425-33333 or visit our website <a href="http://www.uiic.co.in">www.uiic.co.in</a> or send an e-mail at <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a>
<b>Franchise</b>	Nil unless otherwise specified in the Term Sheet or Schedule.
<b>Renewal</b>	The Company is not obligated to accept renewal premiums or provide notice of renewal.
<b>Policy Servicing/ Grievances/ Complaints  (COMPANY DETAILS)</b>	<p>In case of any grievance, the insured may contact UIIC through:</p> <ul style="list-style-type: none"> <li>• <b>Website:</b> <a href="http://www.uiic.co.in">www.uiic.co.in</a></li> <li>• <b>Toll free:</b> 1800 425 333 33</li> <li>• <b>E-mail:</b> <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li> <li>• <b>Courier:</b> Customer Care Department, Head Office, United India Insurance Co. Ltd., 24, Whites Road, Chennai, Tamil Nadu- 600014</li> </ul> <p>The insured person may also approach the grievance cell at any of the Company's branches with the details of the grievance. If Insured Person is not satisfied with the redressal of the grievance through one of the above methods, the insured Person may contact the grievance officer at <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a>.</p> <ul style="list-style-type: none"> <li>• For updated details of grievance officer, kindly refer the link <a href="https://uiic.co.in/en/customercare/grievance">https://uiic.co.in/en/customercare/grievance</a>.</li> <li>• If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the <b>Office of Insurance Ombudsman</b> of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</li> </ul> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p>
<b>Insured's obligations</b>	The <b>Policy/ Group Policy</b> shall be null and void and no refund of premium and also no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the <b>Proposal</b> , personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the <b>Insured</b> or any one acting on his/its behalf to obtain any benefit under this <b>Policy/ Group Policy</b> .

**Legal disclaimer Note: The information must be read in conjunction with the prospectus and policy wordings. In case of any conflict between the Customer information sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.**