

# FAILED WELL INSURANCE







**UNITED INDIA INSURANCE COMPANY LIMITED**  
CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Failed Well Insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	<b>Product Name</b>	Failed Well Insurance	
2	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN545RP0015V01199900	
3	<b>Structure</b>	Indemnity Policy	
4	<b>Interests insured</b>	1. Shallow Tubewells 2. Filter Points 3. Dug Wells 4. Bore Wells 5. Dug-Cum-Bore Wells	
5	<b>Sum Insured / Scope</b>	Sum Insured shall include cost of all civil construction excluding the cost of pumping equipment's and its accessories. It shall be limited to Rs. 15,000/- only.	
6	<b>Policy Coverage (What the policy covers)</b>	<p>The Policy covers failure of insured well due to failure of guaranteed yield. The quality of water and structural failure is not covered. A well shall be deemed to have failed completely if the following conditions are fulfilled: -</p> <ol style="list-style-type: none"> <li>In case of a Shallow Tube-well in alluvial position it shall be constructed for a minimum diameter of 7.5 cms and a minimum depth of 30 meters and has a continuous yield of water less than 4 liters per second in 'Rabi'</li> <li>In case of a Shallow Tube-well in hard rock formation it shall be constructed for a minimum diameter of 10 cms and a depth of 50 meters and has a continuous yield of water less than 2 liters per second in "Rabi" provided such well has been constructed after proper geophysical survey by Govt. Agency.</li> <li>In case of Filter point in alluvial formation it shall be constructed for a minimum diameter of 6.5 cms. and a minimum depth of 10 meters and has a continuous yield of water less than one liter per second in 'Rabi'.</li> <li>In case of a Bore well in hard rock formation it shall be constructed for a minimum diameter 10 cms and a depth of 50 meters and has a continuous yield of water less than 2 liters per second in 'Rabi' provided that such well has been constructed after proper geophysical survey by a Govt. agency.</li> </ol>	<p>II. 1</p> <p>II. 2</p> <p>II. 3</p> <p>II. 4</p>

		<p>5. In case of Dug Well or Dug-cum-bore Well in both alluvial and hard rock formation it shall be constructed for a minimum diameter of 2 meters and a minimum depth of 10 meters and additional boring of 5 meters depth for Dug-cum-Bore Well and has a yield of water less than 2 liters per second for continuous working during at least 2 hours per 24 hours in 'Rabi' (to ensure proper recuperation over 24 hours' period).</p> <p>6. In the case of bad quality of water all or any of the three parameters namely electrical conductivity, residual sodium carbonate and boron are/is of higher value than indicated below:</p>	<p>II. 5</p> <p>II. 6</p>
7	<b>Add-on-Cover</b>	Nil	
8	<b>Loss Participation</b>	<p><b>Excess:</b></p> <p>The liability of the Company shall be 80% of the amount of admissible claim. The balance 20% has to be borne by the Insured.</p>	VII
9	<b>Exclusions (What the policy does not covers)</b>	<p>i. Cessation of work whether total or partial.</p> <p>ii. Wilful act or wilful negligence of the Insured or of his employees, faulty design, defective material or casting, bad workmanship.</p> <p>iii. Flood Earthquake and other convulsions of nature, Riot and Strike risks</p> <p>iv. War and allied perils, confiscation etc.</p> <p>v. Other special exclusions under NABARD Scheme</p> <p>The Company is not liable for:</p> <p>1. Loss/damage from war, invasion, civil unrest, natural disasters, or government actions.</p> <p>2. Damage from overloading or strain.</p> <p>3. Consequential loss, depreciation, wear and tear, or mechanical breakdown.</p> <p>4. Loss/damage during racing or pace-making.</p> <p>5. Loss/damage from nuclear events or ionizing radiation.</p>	<p>III. 1</p> <p>III. 2</p> <p>III. 3</p> <p>III. 4</p> <p>III. 5</p> <p>X. 1</p> <p>X. 2</p> <p>X. 3</p> <p>X. 4</p> <p>X. 5</p>
10	<b>Special Conditions and Warranties (if any)</b>	<p><b>Site Selection:</b> A geo-hydrological and geophysical investigation by a qualified investigator approved by the Company is required. Fees (Rs. 500/- to Rs. 750/-) must be collected from the proposer. The proposer should not be involved in these investigations. Premium is accepted only after a satisfactory report.</p> <p><b>Drilling Supervision:</b> The Insurer must depute his own man for supervision of drilling and his fees, depending upon the factors as applicable to investigator, must also be paid by the Insured.</p> <p><b>Yield Testing:</b></p> <ul style="list-style-type: none"> <li>• Use V-notch method; if compressor method is used, increase yield by 20%.</li> <li>• Testing can be done with a submersible pump on expert advice.</li> <li>• Add 20% to yield for Kharif testing and air-pressure method.</li> <li>• Rest well for 24 hours before testing.</li> <li>• Dug well: min. 10 ft diameter, 30 ft depth. Bore-well: min. 6 in diameter, properly seated.</li> <li>• Slot casing pipe if recommended.</li> <li>• Do not remove casing pipe before Company survey if failure occurs.</li> <li>• Surveyor access required; refusal may reject the claim.</li> <li>• Mark proposed site in survey.</li> <li>• Insured to provide power for testing and water for bore flushing.</li> <li>• Natural calamities, riot, and strike excluded.</li> <li>• Excludes unspecified expenses.</li> </ul>	<p>IX. 1</p> <p>IX. 2</p> <p>IX. 3</p>

11	Admissibility of Claim	<div><div></div> Immediate notice of failure of well is to be given by the Insured to the Company.</div> <div><div></div> If economical, the casing pipe should be removed.</div> <div><div></div> The statement of loss should be certified by financing bank.</div> <div><div></div> On settlement of claim, all the rights of compensation from any other source shall be subrogated to the Insurance Company.</div>	VIII. 1  VIII. 2  VIII. 3  VIII. 4								
12	Policy Servicing – Claim Intimation and Processing	<div>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</div> <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	<div>In case of any grievance, you may contact UIIC through</div> <div>a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></div> <div>b. Toll Free Number: 1800 425 333 33</div> <div>c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></div> <div>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 (<a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a>) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.</div>									
14	Obligations of the Policyholder	<div><div>• To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</div><div>• In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</div><div>• Non-disclosure of material information may affect the claim.</div></div> <div>The Insured must submit/ensure:</div> <div><div>1. Hydrology Dept. report approving the site with site plan and proposal form.</div><div>2. Permission from local Municipal Authority for well digging.</div><div>3. Minimum 250 meters distance between wells.</div><div>4. Drilling only after spot survey approval.</div><div>5. Drilling rates must not exceed market rates.</div><div>6. Yield test by 'V' notch method.</div></div>	IV. 1  IV. 2 IV. 3 IV. 4 IV. 5 IV. 6								

**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.