

PEDAL CYCLE INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Pedal Cycle insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	PEDAL CYCLE INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0027V01199900	
3	Structure	Indemnity policy	
4	Interests insured	Pedal cycle(s) & Insured's legal liability in the event of accident caused by such Pedal Cycle	
5	Sum Insured / Scope	<ul style="list-style-type: none"> Pedal Cycle: Insured Declared Value Third Party Liability – Rs. 10000/- 	
6	Policy Coverage (What the policy covers)	<p>SECTION I-LOSS OR DAMAGE</p> <p>Loss of or damage to the insured Pedal Cycle</p> <ol style="list-style-type: none"> Accidental External Means Fire, Lightning or External Explosion Burglary and/or house-breaking/ theft Riot/strike or Malicious act Earth Quake, flood, cyclones, storm, tempest, and other similar convulsion of nature or atmospheric disturbances <p>SECTION II-PUBLIC LIABILITY:</p> <p>Insured's legal liability to pay compensation for</p> <ol style="list-style-type: none"> Accidental bodily injury to third parties caused by the use of a cycle rickshaw. Accidental damage to property of third parties Accident in connection with Pedal Cycle. <ul style="list-style-type: none"> If the company consents to defend legal proceedings, it will cover all related legal expenses, up to a maximum of ₹10,000 for any single or series of accidents during the insurance period. 	I. 1 I. 2 I. 3 I. 4 I. 5 II. 1 II. 2 II. 3
7	Add-on-Cover	Nil	
8	Loss Participation	Franchise: Rs. 10/- of each and every loss in respect of each Pedal Cycle Payable	IV.
9	Exclusions (What the policy does not covers)	<ol style="list-style-type: none"> Loss or damage due to war, natural disasters, government confiscation, or civil disturbances. Damage caused by overloading or strain or mechanical breakdown. Loss or damage for stolen accessories unless the whole cycle is stolen. Loss or liability when pedal cycle used for hire, reward, or outside India. 	III. 1 III. 2 III. 3 III. 4

		<div>5. Loss, damage or liability occurring whilst being used for racing or pace making.</div> <div>6. Consequential loss, depreciation or wear and tear.</div> <div>7. a) any legal liability of whatsoever nature.</div> <div>b) loss from radiation or nuclear materials.</div>	<div>III. 5</div> <div>III. 6</div> <div>III. 7</div>								
10	Special Conditions and Warranties (if any)	Nil									
11	Admissibility of Claim	<div>CLAIM PROCEDURE</div> <div><div><div></div></div> Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.</div> <div><div><div></div></div> In the event of theft, immediately lodge a police complaint and take steps to recover the lost property.</div> <div><div><div></div></div> Insured not to give any offer, acceptance without the consent of Insurer.</div>	V. 5								
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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Claim Payment	Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.										
13	Grievance Redressal and Policyholders’ Protection	<div>In case of any grievance, you may contact UIIC through</div> <div>a. Website: www.uiic.co.in</div> <div>b. Toll Free Number: 1800 425 333 33</div> <div>c. E-Mail: customercare@uiic.co.in</div> <div>You may also approach the grievance cell at any of our branches with details of the grievance.</div> <div>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.</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>									

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.