



# UNITED INDIA INSURANCE COMPANY LIMITED

**MICRO-INSURANCE PRODUCT-RURAL WOMEN PACKAGE POLICY**  
**UIN NO. IRDAI/HLT/UII/P-P/V.I/19/2015-16**  
**POLICY NO.:**

<p><b>PERIOD OF INSURANCE</b> <b>From Hrs of</b> <b>To Midnight of</b></p>
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*Insured*

**Agent Name** :  
**Agent Code** :  
**Mobile/Landline** :  
**Number/Email** :



**UNITED INDIA INSURANCE COMPANY LIMITED  
REGISTERED & HEAD OFFICE: 24, WHITES ROAD, CHENNAI-600014**

**MICRO-INSURANCE PRODUCT-RURAL WOMEN PACKAGE POLICY SCHEDULE  
UIN NO. IRDAI/HLT/UII/P-P/V.I/19/2015-16**

<b>Policy Number</b>	Previous Policy No		
<b>Insured Details</b>	Name/ID		
	Tel. (O):	Tel.(R)	Fax
	Email		Mobile
	Business/Occupation		
Period Of Insurance	From	Hrs of	To
<b>Insured persons details:</b>			
<b>Sum Insured:</b>			
Section I: Personal Accident per women: up to ₹ (% as given in the policy)			
Section II: Hospitalisation Benefit per women ₹			
Section III: House property: ₹			
Extensions:			
Endorsement - A: Accident cover to spouse :			
Endorsement - B: Extension of Hospitalisation cover to spouse :			
Endorsement - C: Extension of Hospitalisation cover to two dependent children :			
<b>Premium:</b>			
Section: I			
Section II			
Section III			
Endorsement-A			
Endorsement-B			
Endorsement-C			

Premium	₹
Service Tax	₹
Swachh Bharat Cess	₹
Krishi Kalyan Cess	₹
Stamp duty	₹
<b>Total</b>	₹
Receipt Number	
Receipt Date	
Stax Regn. No.	AAACU5552CST001

Dev Officer/Agent Code:  
Dev Officer/Agent Name:

**Anti Money Laundering Clause:-**In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

Date of Proposal and Declaration :

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at on this day of , .

**For and On behalf of  
United India Insurance Co. Ltd.**

Affix Policy  
Stamp here.

**Duly Constituted Attorney(s)  
Underwritten By -**

**MICRO-INSURANCE PRODUCT-RURAL WOMEN PACKAGE POLICY**

Whereas the Insured named in the Schedule herein has made or caused to be made to United India Insurance Co. Ltd. (hereinafter called "the company") a written proposal (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the Company the premium herein stated for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

NOW THIS POLICY WITNESSETH that subject to the terms exclusions definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company will indemnify the Insured as hereinafter mentioned.

**SECTION -I**

If the Insured shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means, and if such injury shall within 6 calendar months (unless otherwise specified) of its occurrence lead to death or disablement as specified below, then the Company shall pay to the Insured the sum hereinafter set forth:

1	Death of Insured Person solely due to accident	Rs.15,000/-
2	Permanent Total Disablement or Loss of one limb and one eye or loss of both eyes and/or loss of both limbs of Insured Person solely due to accident	Rs.15,000/-
3	Loss of one limb/sight in one eye of Insured Person solely due to accident.	Rs.75,000/-
4	If the accidental injury shall be the sole and direct cause of Temporary total disablement of Insured Person then so long as the insured person shall be totally disabled from engaging in any employment or occupation of any description whatsoever	Rs.250/- per month up to three months but in any case not exceeding Rs.750/- in aggregate per policy period
5	In the event of death of the Insured person due to accident outside his/her residence, for transportation of Insured's dead body to the place of residence	Rs. 300/-.
6	In the event of death of the Insured Person due to accident compensation towards Education Fund for the dependent children: (i) If the Insured person has one dependent child below the age of 23 years (ii) If the Insured person has more than one dependent child below the age of 23 The payment of this amount will be made along with the CSI to the same person / s who is / are entitled to receive the CSI	Rs. 500/- Rs. 1000/-

**Definitions:**

**Permanent Total Disablement** means such disablement of a permanent nature, as incapacitates an insured for all work, which she was capable of performing at the time of the accident resulting in such disablement.

**Death or Permanent Total Disability by accident** means death or permanent total disability caused by external, violent and visible means would include Death and or Permanent Total Disablement arising out of or traceable to slipping and/or falling from the mountainous terrain; biting by insects, snakes and/or animals; drowning washing away in floods, landslides, rock slides, earthquake, cyclone and other convulsions of nature and/or calamities; murder and terrorist activities.

**EXCLUSIONS:**

The Company shall not be liable under this section of policy for :

- i) Compensation under more than one of the above sub clauses Nos. 1,2,3 in respect of disablement and or death
- ii) Payment or compensation in respect of death, injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability already existing on the date of commencement of this policy.
- iii) Death injury or disablement arising directly or indirectly from or traceable to:

1. Intentional self injury, suicide or attempted suicide
2. Pregnancy or in consequence thereof
3. Whilst engaging in aviation or Ballooning, whilst mounting into dismounting from or travelling in any Balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
4. Whilst under the influence of intoxication, liquor or drugs
5. Directly or indirectly caused by venereal diseases or insanity
6. Arising or resulting from the insured committing any breach of law with criminal intent

## **SECTION-II**

Subject to the terms, conditions, exclusions and the Company undertakes that if during the period stated in the Schedule any insured person shall contract any disease or suffer from any illness or sustain any bodily injury through accident incur at any Nursing Home/Hospital in India as herein as an inpatient, the Company will pay to the Insured Person the such expenses as are reasonably and necessarily incurred but not exceeding the Sum Insured in any one period of insurance stated against that person in the schedule.

### **DEFINITIONS:**

**HOSPITAL / NURSING HOME** means any institution in India established for indoor care and treatment of sickness and injuries and which either: has been registered as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner or Should comply with minimum criteria as under:-

- i) It should have at least 15 inpatient beds.(in C class towns 10 beds and in case of Rural Area other than C class town 5 beds)
- ii) Fully equipped operation theatre of its own wherever surgical operations are carried out.
- iii) Fully qualified Nursing Staff under its employment round the clock.
- iv) Fully qualified Doctor (s) should be in-charge round the clock. The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics a hotel or a similar place.

Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e, Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Dental Surgery, Lithotripsy (Kidney Stone removal), D&C, Tonsillectomy taken in the Hospital / Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided

- a) The treatment is such that it necessitates hospitalisation and the procedure involves specialised infrastructural facilities available in hospitals.
- b) Due to technological advances hospitalisation is required for less than 24 hours only.

**ANY ONE ILLNESS:** - Any one illness will be deemed to mean continuous period of illness and it includes relapse within 105 days from the date of discharge from the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 105 days as stated above will be considered as fresh illness for the purpose of this policy.

**PRE - HOSPITALISATION:-**Relevant medical expenses incurred during period up to 30 days prior to Hospitalisation on disease / illness / injury sustained will be considered as part of claim as mentioned above.

**POST HOSPITALISATION:** -Relevant medical expenses incurred during period up to 60 days after hospitalisation on disease / illness / injury sustained will be considered as part of claim as mentioned above.

### **EXCLUSIONS:**

The company shall not be liable to make any payment under this policy in respect of expenses whatsoever incurred by any Insured person in connection with or in respect of:

- a) Any Pre-Existing illness
- b) Any Disease contracted within 30 days of inception of cover
- c) Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula in anus, piles, Sinusitis and related disorders during first year of operation of cover.
- d) Domiciliary Hospitalisation
- e) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as apart of any illness.
- f) Cost of spectacles and contact lenses, hearing aids.
- g) Dental treatment or surgery of any kind unless requiring hospitalisation.
- h) Convalescence, general debility; run-down condition or rest cure, Congenital external disease or defects or anomalies, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
- i) All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLV - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- j) Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
- k) Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- l) Treatment arising from or traceable to pregnancy ( including voluntary termination of pregnancy) and childbirth, (including caesarean section)
- m) Naturopathy Treatment

### **SECTION - III**

The Company will indemnify the insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof under and/ or sum insured whichever is less in respect of the loss or damage to the building and contents by:

Fire, Lightning, Explosion/Implosion, Aircraft Damage, Riot, Strike, Malicious Damage (excluding terrorism), Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood, Inundation and Earthquake Fire and Shock, Impact Damage, Subsidence and Landslide including Rock slide, Bursting and/or overflowing of Water Tanks, Apparatus and Pipes, Missile Testing Operations, Bush Fire Excluding loss, destruction or damage caused by Forest Fire.

#### **EXCLUSIONS**

This policy does not cover :

1. Loss of or damage to motor vehicles and pedal cycles business books, unset precious stones
2. loss or damage to fragile articles such as chinaware, articles made of glass or materials of brittle nature due to impact.
3. loss/ damage by burglary, house breaking and theft, Act of Terrorism or Terrorism
4. loss or damage to cash, securities, bullion, stamps, deeds, documents, manuscripts and articles of antique value

#### **Exclusions applicable to all sections:**

The policy shall not be liable for:

- i) Death, injury or disablements, illness and loss or damage to property arising out of ionising radiation or contamination by radioactivity from any source whatsoever.
- ii) Death, injury or disablements, illness and loss or damage to property directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material
- iii) Death, injury or disablements, illness of the insured and any loss or damage to property occasioned by or through or in consequence directly or indirectly of any of the following occurrences namely,
  - a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) Civil war
  - b) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
- iv) Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
- v) Loss or damage to property occasioned by or through or in consequence of
  - a) The burning of property by order of any Public Authority
  - b) Subterranean Fire
  - c) Volcanic eruption or other convulsions of nature
- vi) Any payment in excess of sum insured under this policy during any one year of insurance, for any one insured person.

#### **CONDITIONS:**

1. Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim.
2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based Any medical or other agent of the Company shall be allowed to examine the person of the Insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company, and in the event of death, to make a post-mortem examination of the body of the Insured, and such evidence as the Company may from time to time require (including a post-mortem examination, if necessary) shall be furnished within fourteen days after demand in writing, and in the event of a claim in respect of loss of sight the Insured shall undergo at the Insurer's expense such operation or treatment as the Company may reasonably deem desirable.
3. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person on behalf of the Insured.
4. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Companys short period rates provided no claim has occurred upto the date of cancellation.

<b>Period on risk</b>	<b>Rate of premium to be charged</b>
Not exceeding one week	10% of annual rate
Not exceeding one month	25% of annual rate
Not exceeding 2 months	35% of annual rate
Not exceeding 3 months	50% of annual rate
Not exceeding 4 months	60% of annual rate
Not exceeding 6 months	75% of annual rate
Not exceeding 8 months	85% of annual rate
Exceeding 8 months	Full annual rate

5. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they can not agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.  
It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.  
It is hereby expressed stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
6. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.