



UNITED INDIA INSURANCE COMPANY LIMITED

MICRO-INSURANCE PRODUCT-RURAL ACCIDENT PACKAGE POLICY
UIN NO. IRDAI/HLT/UII/P-P/V.I/20/2015-16
POLICY NO.:

<p>PERIOD OF INSURANCE From hrs of To midnight of</p>
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Insured

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

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014
Website: <http://www.uiic.co.in>, Email - info@uiic.co.in
Printed By :



MICRO-INSURANCE PRODUCT-RURAL ACCIDENT PACKAGE POLICY
UIN NO. IRDAI/HLT/UII/P-P/V.I/20/2015-16
SCHEDULE

Policy No.							
Name of Insured							
Tel.(O)		Fax		Tel.(R)		Mobile	
Business/Occupation				Email			
Period of Insurance	From	Hours of		To	Midnight of		

PREMIUM: _____

Type of Cover: _____

Risk Covered	:	
Subject To Clause	:	
Special Conditions	:	NOMINEE : ()

Net Premium	:	
Service Tax	:	
Swachh Bharat Cess	:	
Krishi Kalyan Cess	:	
Stamp duty	:	
Total	:	
Receipt No	:	
Receipt Date	:	
Service Tax Regn. No.	:	AAACU5552CST001

Agency/Broker Code	:	
Dev. Officer Code	:	

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 ACCIDENT PACKAGE POLICY

Whereas the insured named in the Schedule here to has made to **UNITED INDIA INSURANCE COMPANY LIMITED** (hereinafter called the 'COMPANY') a written proposal dated as stated in Schedule hereto (warranting the truth of the statements contained therein) which is the basic of this contract and is deemed to be incorporated herein and has paid to the Company the premium herein stated for the insurance specified hereinafter for the period stated in the Schedule or for any further period for which company may accept payment for the renewal of this policy.

NOW THIS POLICY WITNESSETH that subject to the terms, execution, definition and condition contained herein or endorsed or otherwise expressed hereon the company will pay the insured as hereinafter mentioned:

I. Death only cover:

If at any time during the currency of the policy, the insured shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means and if such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the insured then the Company shall pay to the assignees the Capital Sum Insured started in the Schedule hereto.

II. Standard Cover:

If at any time during the currency of the policy, the insured shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means, then the Company shall pay to the insured or his assignees as the case may be, the sum or sum hereinafter set forth that is to say:-

- a) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the insured, the Capital Sum Insured stated in the Schedule hereto.
- b) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:
 - (i) Sight of both eyes, or the actual loss by physical separation of the two entire hands or two entire feet, or one entire hand and one entire foot or such loss of sight of one eye and such loss of one entire foot or one entire hand the Capital Sum Insured stated in the Schedule hereto.
 - (ii) Total and irrecoverable loss of use of both hands or two feet or one hand and one foot, the Capital Sum Insured stated in the Schedule hereto.
- c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:
 - (i) The sight of one eye or of the actual loss by physical separation of one entire hand and or entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto.
 - (ii) Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto.

NOTE: For the purpose of clause (b) and (c) above physical separation of hand or feet means separation at or above the wrist and at or above the ankle respectively.

- d) If such injury shall within twelve calendar months as a direct consequence there of permanently, totally and absolutely, disable the insured from engaging in any employment or occupation of any description whatsoever, then a lump Sum equal to hundred percent (100%) of the Capital Sum Insured.

III. Comprehensive cover:

If the insured sustain any bodily injured resulting solely and directly from accident caused by external, violent and visible means then the Company shall pay as per clauses of (a) (b) (c) and (d) above to the insured or his assignees as the case may be. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of use of or the actual loss of or physical separation of the following then the percentage of the Capital Sum Insured as indicated below shall be payable.

		Percentage of Capital Sum Insured
(i)	Loss of toes all	20
	Great - both phalanges	5
	Great - one phalanx	2
	Other then great, if more than one toe lost each	1
(ii)	Loss of hearing - both ears	50
(iii)	Loss of hearing one ear	15
(iv)	Loss of four fingers and thumb of one hand	40
(v)	Loss of four fingers	35
(vi)	Loss of thumb - both Phalanges	25
	one phalanx	10

(vii)	Loss of index finger three phalanges	10
	two phalanges	8
	one phalanx	4
(viii)	Loss of middle finger three phalanges	6
	two phalanges	4
	one phalanx	2
(ix)	Loss of ring finger three phalanges	5
	two phalanges	4
	one phalanx	2
(x)	Loss of little finger three phalanges	4
	two phalanges	3
	one phalanx	2
(xi)	Loss of metacarpal first or second(addition)	3
	third fourth or fifth(additional)	2
(xii)	Any other permanent Partial disablement as assessed	

HOSPITALISATION COVER:

If at any time during the currency of the policy, the insured shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means and if such injury shall be the sole and direct cause of the admission of the insured as inpatient at any nursing home or Hospital in India, then the Company shall reimburse the Hospitalization expenses reasonably and necessarily incurred in respect thereof but not exceeding 10% of the Capital Sum Insured in any one period of insurance.

The Company will reimburse the Hospitalization expenses provided only when such accidental injury as defined earlier shall require the insured upon the advice of a qualified medical practitioner to medical/Surgical expenses at Nursing home /Hospital in India as an inpatient.

EXCLUSIONS:

The Company shall not be liable under this policy for :-

1. Payment of compensation in respect of death, injury or disablement of insured
 - (a) from intentional self-injury, suicide or attempted suicide.
 - (b) whilst under the influence of intoxicating liquor or drugs.
 - (c) whilst engaging in aviation or ballooning whilst mounting into dismounting from or traveling in balloon or aircraft other than as a passenger (Fare-paying or otherwise)
2. Payment of compensation in respect of Death, injury or disablement of the insured due to or arising out of or directly or indirectly connect with or traceable to war, invasion, act of foreign enemy, Hostilities (whether war be declared or not) rebellion, Revolution, insurrection, Mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment, capture by Kings, Princes and people of whatever nation, condition or quality whatsoever.
3. Payment of compensation in respect of Death or bodily injury or any disease or illness of the Insured.
 - (a) Directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
 - (b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon material.
4. **Pregnancy exclusion Clause.** The insurance under this policy shall not extend to cover death or disablement or Hospitalization expenses resulting directly or indirectly from pregnancy or in consequence thereof.

5. SPECIFIC EXCLUSIONS FOR ACCIDENTAL COVER:

The Company shall not be liable under this policy for:

- (i) Compensation under more than one of the sub clauses in respect of the same period of disablement payable.
- (ii) Any other payment after a claim under one of the subclauses (a), (b), (c) or (d) has been admitted and become payable.
- (iii) Any payment in case of more than one claim under the policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum insured under the policy.

6. SPECIFIC EXCLUSIONS FOR HOSPITALISATION:

The Company shall not be liable to make any payment under this Policy in respect of any expenses incurred in connection with or in respect of:

- (i) Treatment not connected to the accidental injury, e.g., any medical expenses incurred on general check-up and or to investigate/treat for existing disability.
- (ii) Treatment of illness/disease or any disorder other than arising out of accident injury.
- (iii) Hospitalization expenses beyond the stipulated limit, i.e., more than 10% of capital sum insured for one policy period.
- (iv) Abortion or miscarriage or any complication and or sequel therefrom unless arising out of accident.
- (v) Dental treatment or Surgery of any kind unless necessitated by an accident.
- (vi) Naturopathy treatment.

Provided also that the due obsolescence and fulfillment of the terms and conditions of this policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the company under this policy.

DEFINITION

Accident: An accident is an event, which is wholly unexpected, not intended or designed.

Hospital/Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a Hospital or Nursing Home with local authorities and is under the supervision of a registered and qualified Medical Practitioner.

CONDITIONS

1. Upon the happening of any event, which may give rise to a claim under this policy, written notice with full particulars must be given to the company immediately. In case of death written notice also of the death must, unless reasonable cause is shown, be given before interment/cremation and in any case within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.

For Hospitalization expenses, claim must be filed within 15 days after discharge from the hospital or Nursing Home and the insured person shall obtain and furnish the company with all original bills, receipts and other documents upon which a claim is based.

2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other representation of the Company shall be allowed to examine 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 postmortem examination of the body of the Insured. Such evidence as the Company may from time to time require, shall be furnished and the postmortem examination report, if necessary, be furnished within the space of fourteen days after demand in writing. In the event of claim in respect of loss of sight, the insured shall undergo at the insured's expense such operation or treatment as the Company may reasonably deem desirable, provided that in the case of claim by death or permanent total disablement all sums payable hereunder shall be payable hereunder shall be payable only on the delivery of this policy cancellation and discharge.

In the case of permanent partial disablement all sums payable hereunder shall be payable on the delivery of this policy for reduction of the sum insured by the amount admissible under the claim.

3. Where the insured has opted for Specified Cover and effected payment of premium for that portion only then the company is liable to pay as per the provision defined under the particular cover only and not anything beyond.
4. No sum payable under this policy shall carry interest.
5. The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be any manner fraudulent or supported by any fraudulent statement or deice, whether by the insured or by any person on behalf of the insured.
6. (a) The insured shall give immediate notice to the Company of any change in his business or occupation.
(b) The insured shall on tendering any premium for the renewal of the policy give notice in writing to the company of any disease, physical defect or infirmity with which he has become affected since the payment of the last preceding premium.
7. This policy may be renewed by mutual consent every year and in such event the renewal Premium shall be paid to the company on or before the date of expiry of the policy or the subsequent renewal thereof. The Company shall not, however be bound to give notice that such Renewal Premium is due.
8. 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 Company's short period rates provided no claim has occurred upto the date of cancellation.

9. The company shall not be bound to take any notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the insured or his legal personal representatives shall in all cases be an effective discharge to the company.
10. If any 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 an arbitrator, to be appointed in writing by the parties in difference, or if they cannot 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 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 it in respect of this policy.

It is hereby expressly 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 loss or damage shall be first obtained.

11. 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 court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be removable hereunder.