



UNITED INDIA INSURANCE COMPANY LIMITED

PH: FAX: EMAIL:

MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY

UIN NO.IRDAI/HLT/UII/P-P/V.I/8/2015-16
POLICY NO:

PERIOD OF INSURANCE
From Hrs of
To Midnight of

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-JANATA PERSONAL ACCIDENT - GROUP
POLICY
UIN NO.IRDAI/HLT/UII/P-P/V.I/8/2015-16
SCHEDULE**

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

PREMIUM :

Sum Insured Per Person:	₹			Total no of Person:			Total Sum Insured:	₹				
Policy Period:			Special Condition:				Policy Variant:					
Underwriting Remarks:												

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

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-JANATA PERSONAL ACCIDENT - GROUP POLICY

Where as the insured named in the Schedule below has made or caused to be made to United India Insurance Co. Ltd (hereinafter called 'the Company') a written proposal as per Schedule hereto (warranting the truth of the statement's contained therein) which is the basis of this Contract and is deemed to be incorporated herein and has paid to the Company the premium 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 herein after mentioned.

If the insured shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means, then the Company shall pay to the insured the sum of hereinafter set worth that is to say

1. If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of death of the Insured the capital sum insured stated in the schedule. The amount payable under this clause shall be paid to the Assignee shown in the Schedule.
2. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes, or total and irrecoverable loss of use of two feet, or use of two hands or one hand and one foot, or such loss of sight of one eye and such loss of hand or of one foot the capital sum insured stated in the Schedule hereto.
3. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of one eye, or total and irrecoverable loss of use of a hand or a foot, fifty percent (50%) of the capital sum insured stated in Schedule here.
4. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of permanently totally and absolutely disabling the insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever the capital Sum Insured stated in the schedule.

PROVISIONS

Provided always that the Company shall not be liable under this policy for:

1. Compensation under more than one of the sub-clause (a),(b),(c) or (d) in respect of same injury and disablement.
2. Any payment In excess of the amount(Sum Insured) stated in the schedule during any one year of Insurance.
3. Payment of compensation in respect of injury or and disablement directly or indirectly arising out of or contributed to or traceable to any disability existing on the date of issue of this policy.
4. Payment of compensation in respect of death,injury or disablement of the insured from (a) intentional self injury,suicide or attempt to suicide.(b) whilst under the influence of intoxicating liquor or drug(c)whilst racing on wheels, hunting big games,shooting,mountaineering or hills engaged in winter sports,skiing or ice hockey.(d)Directly or indirectly caused by insanity(e)Arising or resulting from insured committing any breach of the law criminal intent.
5. Payment of compensation in respect of death,injury or disablement of the insured due to or arising out of or directly,or indirectly connected with or traceable to war,invasion act of foreign enemy,hostile(whether war will be declared or not)civil war,rebillion,revolution,insurrection,mutiny,military or usurped power seizure capture,arrest,restrains and detentions of all kings,princes people of what nation,condition quality so ever.
6. Payment of compensation in respect of death of or bodily injury to the insured directly or indirectly caused by or contributed to or by arising from by traceable to ionising radiation or contamination by radioactivity from any source whatsoever, or from unclear weapons material.
7. Provided also that due observance 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 as far as they relate to any thing to be done or not to be done by the insured be a condition to any liability of the company under this policy.

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 should, 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 postmortem examination of the body of the insured, and such evidence as the company may from time to time require (including a postmortem examination if necessary) shall be furnished within the space of 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 expenses such operations or treatments as the Company may reasonably deemed desirable, Provided that in the cases of a claim by death or permanent total disablement all sums payable hereunder shall be payable only on the delivery of this Policy cancelled and discharged.
3. No sums payable under this Policy carry interest.

4. 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 persons on behalf of the insured.
5. 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.
6. If the insured shall at any time during the continuance of the Policy be insured against similar Janta Personal Accident Insurance Policy with one or more Insurers, then the maximum liability of the insurer irrespective of such policies in force with one or more Insurers shall be limited to a sum stated in the schedule of the policy only.
7. 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 cannot agree upon a single arbitrator within 30 days of any party invoking 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 hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

8. 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 the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the company shall disclaim liability to the insured or any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject of a suit in court of law, then the claim shall for all purposes be deemed to have been made abandoned and shall not thereafter be recoverable hereunder.

9. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

Unless otherwise expressly declared and agreed to be covered by the company all the insured persons covered within under this policy are free from any disability /defect which shall be the subject matter of liability under the policy.