



UNITED INDIA INSURANCE COMPANY LIMITED

GROUP MARGABANDHU POLICY
UIN NO. IRDAI/HLT/UII/P-P/V.I/26/2015-16
POLICY NO.:

| |
|------------------------------------------------------------------------------------|
| <p>PERIOD OF INSURANCE FROM Hrs of To MIDNIGHT of</p> |
|------------------------------------------------------------------------------------|

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 : @



GROUP MARGABANDHU POLICY SCHEDULE
UIN NO. IRDAI/HLT/UII/P-P/V.I/26/2015-16

| | | | | | | | |
|-----------------------|--|------------------------------|---------|-----------|--|----------|--|
| Policy No. : | | Previous Policy No. | | | | | |
| Customer Name/ID : | | | | | | | |
| Tel.(O) : | | Fax : | | Tel.(R) : | | Mobile : | |
| Business/Occupation : | | | Email : | | | | |
| Period of Insurance : | | From Hours of To MIDNIGHT of | | | | | |

Premium :

| Sl.No | Description | Sum Insured(₹) |
|-------|--------------------|----------------|
| 1 | -SumInsured:₹ each | |

Total Sum Insured:₹

Risks Covered:

Special Condition:

Tour Details:

| | |
|-----------------------|-----------------|
| Premium: | |
| Service Tax: | |
| Swachh Bharat Cess: | |
| Krishi Kalyan Cess: | |
| Stamp Duty: | |
| Total (Rounded Off) : | |
| Receipt Number : | |
| Receipt Date: | |
| STax Regn No.: | AAACU5552CST001 |

| | |
|----------------------|--|
| Agency/Broker Code : | |
| Dev. Officer Code : | |
| Direct Business : | |

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 -

GROUP MARGABANDHU POLICY

(The Document of Insurance (this document) shows the terms and conditions and exceptions this insurance policy is subject to. The Schedule shows the scope of cover applicable.

This document of Insurance shall be read in conjunction with the schedule as one document)

The insured by a proposal and declaration, which shall be the basis of and incorporated in this contract, having applied to United India Insurance Co. Ltd. (referred as the Company) for the insurance of persons named in the schedule, and having paid the requisite premium therefore this document of insurance has been issued.

The company agrees to pay to the insured person/s such amounts of benefits as are specified against each contingency if such loss arises entirely, directly, and proximately caused by any of the perils listed herein, occurring in India subject to the terms, conditions, exclusions and definitions described below.

SECTION I : (i) PERSONAL ACCIDENT :

1. If the insured person/s (aged between 5 & 70 years) sustain/s any bodily injury resulting solely, directly and proximately caused by accident during the currency of this policy by external, visible and violent means resulting in Death/Disablement then the company will pay to the Insured person/s, his/their assignee, his/their nominee, his/their legal personal representative as follows:
If such injury, within 6 calendar months of its occurrence, be the sole and direct cause of
 - a. Death of the insured person/s, then the capital sum insured (CSI) stated in the schedule
 - b. Total and irrecoverable loss of sight of both eyes; or total and irrecoverable loss of use of two limbs; or loss of sight of one eye and use of one limb, then CSI stated in the schedule.
 - c. Total and irrecoverable loss of sight of one eye; or total and irrecoverable loss of use of one limb, then 50% of the CSI stated in the schedule.
 - d. Permanent, total and absolute disablement preventing the insured from engaging in/being occupied with or giving attention to any employment or occupation or any description whatsoever, then CSI stated in the schedule.
 - e. Total and irrecoverable loss of use of or the actual loss by physical separation of the following, the percentage of the CSI as indicated below;

| | | |
|---|-------------------------------------------------------------------------------|-----|
| A | Loss of toes | 20% |
| B | Loss of hearing of both ears | 50% |
| C | Loss to hearing of one ear | 15% |
| D | Loss of four entire fingers and entire thumb of one hand | 40% |
| E | Loss of four entire fingers | 35% |
| F | Loss of entire thumbs | 25% |
| G | Loss of entire index fingers | 10% |
| H | Loss of entire middle fingers | 6% |
| I | Loss of entire ring fingers | 5% |
| J | Loss of entire little fingers | 4% |
| K | Any other permanent partial disablement percentage as assessed by the Doctor. | |

SECTION I (ii)

If the insured person sustains any bodily injury proximately through accident during currency of this policy, then the Company reimburses the medical expenses, arising out of such accident, 25% of the admissible claim under the Accident Section or up to maximum of 10% of the CSI or the actual medical expenses incurred, whichever is lower.

BAGGAGE COVER EXTENSION:

1. The Policy is extended to cover, upon payment of the premium specified in the schedule, loss, destruction or damage to accompanied baggage due to accident or misfortune subject to a limit of Rs. 1,000/- per person.
2. The liability under this extension is limited to the actual value of the item lost/destroyed/damaged at the time of the loss/damage. Indemnity under this extension is not however extended to include pens, watches, toiletry, jewellery and valuables.

ADDITIONAL EXPENSES COVER EXTENSION:

The policy is extended to cover, upon payment of the additional premium, specified in the schedule additional expenses incurred towards alternative travel arrangement on account of detour caused solely by loss or damage to conveying vehicle due to accident, Act of God perils, Riot, Strike (only unannounced sudden strikes like lightning strike, flask strike, etc.) Terrorism, subject to a limit of Rs. 1000/- per person. The indemnity under this extension is net of refund obtained/obtainable from the Railways/ Road Transport or any other means of transport, travel by which has been affected by the perils. This extension will also take into account the expenses towards onward continuation of tour as a result of the cancellation or detour.

However this provision shall not apply if the deviation/change of route is under the orders of any Government Authority.

DEFINITIONS :

Cover 'A' stands for Section I(i) 1. a) and I(ii)

Cover 'B' stands for Sections 1(i) 1.a) to d) and I(ii)

Cover 'C' stands for Sections 1(i) 1.a) to e) and I(ii)

GENERAL EXCLUSIONS

Loss or damage directly or indirectly caused by or contributed to, by or arising from:

1. Gross negligence, violation of rules/guidelines framed by the organizers /school /college / authorities in the places of tour including overloading of vehicle, boat, yachts, pleasure crafts, influence of drugs, alcohol, intoxicating drinks and the like, any clandestine activity.
2. Outbreak of rivalry / dispute / violence among the group for any reason whatsoever.
3. War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection, Mutiny, Military, or usurped power Capture, seizure, arrests , Restraints and detainment of all kings, princes and people of whatsoever nation, condition or quality.
4. Loss or damage due to wilfull misconduct and also any loss, damage or liability arising out of any act of commission/omission in which the insured or any member of his household or anyone in his employ is involved as principal or accessory.
5. Death or disablement due to pregnancy or child birth.
6. Consequential Loss/Legal liability of any kind or description.
7. Any loss or damage
 - a) Directly or indirectly caused by or contributed by or arising from ionizing radiation, contamination by radio activity from any nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission/fusion.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons/ material.

SPECIAL EXCEPTIONS (BAGGAGE)

In addition to the general exceptions stated above the company shall not be liable in respect of:

- a. Loss or damage due to cracking, scratching, breakage of lens or glass, whether part of any equipment or otherwise or of China, Marble and other articles of brittle or fragile nature, unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.
- b. Loss or damage caused by depreciation or wear & tear.
- c. Theft from car except from a car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.
- d. Loss of or damage whilst being conveyed by any carrier under contract of affreightment
- e. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts.

ADDITIONAL EXPENSES COVER EXTENSION:

The policy is extended to cover, upon payment of the additional premium, specified in the schedule additional expenses incurred towards alternative travel arrangement on account of detour caused solely by loss or damage to conveying vehicle due to accident, Act of God perils, Riot, Strike (only unannounced sudden strikes like lightning strike, flask strike, etc.) Terrorism, subject to a limit of Rs. 1000/- per person. The indemnity under this extension is net of refund obtained/obtainable from the Railways/ Road Transport or any other means of transport, travel by which has been affected by the perils. This extension will also take into account the expenses towards onward continuation of tour as a result of the cancellation or detour.

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Loss or damage directly or indirectly caused by or contributed to, by or arising from:

1. Gross negligence, violation of rules/guidelines framed by the organizers /school /college / authorities in the places of tour including overloading of vehicle, boat, yachts, pleasure crafts, influence of drugs, alcohol, intoxicating drinks and the like, any clandestine activity.
2. Outbreak of rivalry / dispute / violence among the group for any reason whatsoever.
3. War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection, Mutiny, Military, or usurped power Capture, seizure, arrests , Restraints and detainment of all kings, princes and people of whatsoever nation, condition or quality.
4. Loss or damage due to wilfull misconduct and also any loss, damage or liability arising out of any act of commission/omission in which the insured or any member of his household or anyone in his employ is involved as principal or accessory.
5. Death or disablement due to pregnancy or child birth.
6. Consequential Loss/Legal liability of any kind or description.
7. Any loss or damage
 - a) Directly or indirectly caused by or contributed by or arising from ionizing radiation, contamination by radio activity from any nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission/fusion.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons/ material.

SPECIAL EXCEPTIONS (BAGGAGE)

In addition to the general exceptions stated above the company shall not be liable in respect of:

- f. Loss or damage due to cracking, scratching, breakage of lens or glass, whether part of any equipment or otherwise or of China, Marble and other articles of brittle or fragile nature, unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.
- g. Loss or damage caused by depreciation or wear & tear.

- h. Theft from car except from a car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.
- i. Loss of or damage whilst being conveyed by any carrier under contract of affreightment
- j. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts.
- k. Loss or damage to articles which did not form part of the contents of any of the packages when the journey commenced, unless specifically declared and accepted by the company. Such intention to have the items purchased during the tour to be covered has to be mentioned in advance and noted in the policy schedule. Limit on loss/damage to such purchases will be Rs. 500 per person.
- l. Loss, destruction of or damage to articles of consumable nature.
- m. Loose articles such as sticks, straps, umbrellas, sun shades, fans deck chairs, property in use on the voyage and/or journey or clothes whilst being worn.

SPECIAL EXCEPTION (PERSONAL ACCIDENT)

In addition to the general exceptions stated above the company shall not be liable under this policy for

- a. Compensation under more than one of the foregoing sub-clauses I(i)1.a) to I(i)1.e) in respect of the same period of disablement.
- b. Any other payment after a claim under one of the Benefits I(i)1.a) to I(i)1.e) has been admitted and become payable.
- c. 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 payable under Benefits I (i) of this policy.
- d. Payment of compensation in respect of death, injury or disablement of the Insured.
 - (i) from intentional self-injury, suicide or attempted suicide.
 - (ii) Whilst under the influence of intoxicating liquor or drugs.
 - (iii) 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.
 - (iv) directly or indirectly caused by venereal diseases or insanity
 - (v) arising or resulting from the Insured committing any breach of law with criminal intent.
- e. Death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or pregnancy or in consequence thereof.

GENERAL CONDITIONS

- 1. Every notice and communication to the company as required by this policy shall be in writing
- 2. This policy shall be void in the event of misrepresentation, mis-description or non disclosure of any material particular.
- 3. In the event of theft of baggage a complaint to be lodged with the nearest police station and all practical steps to apprehend guilty person should be taken to recover the property lost.
- 4. Upon the occurrence of any event giving rise or likely to give rise to a claim, immediate notice thereof to the company should be given and the same should be forwarded to the company forthwith.
- 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 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.
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
- 6. If the Company shall disclaim the liability to the insured for any claim such hereunder and such claim shall not, within 12 calendar months from the date of 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 be recoverable.

7. The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the insured shall be a condition precedent to any liability of the company to make any payment under this policy.
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.

DEFINITIONS:

1 ACCIDENT

Accident - An accident is a sudden, unforeseen and involuntary event caused by external and visible and violent means

"Acute condition" - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics -

- i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -
- ii. it needs ongoing or long-term control or relief of symptoms
- iii. it requires your rehabilitation or for you to be specially trained to cope with it
- iv. it continues indefinitely
- v. it comes back or is likely to come back.

2 CONGENITAL ANOMALY

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly

Which is not in the visible and accessible parts of the body.

b. External Congenital Anomaly

Which is in the visible and accessible parts of the body.

3 CONDITION PRECEDENT

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

4 CONTRIBUTION

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

5 DAY CARE CENTRE

Day Care centre means any institution established for day care treatment of illness and/or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under :

- a. Has qualified nursing staff under its employment
- b. Has qualified Medical Practitioner(s) in charge
- c. Has a fully equipped operation theatre of its own where surgical procedures are carried out-
- d. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

6 DAY CARE TREATMENT - Day Care treatment means the medical treatment and/or surgical procedure which is -(i). Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological and (ii) which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

7 DEDUCTIBLE

Deductible is a cost sharing requirement under a Personal Accident Insurance Policy that provides that the Insurer will not be liable for a specified rupee amount in case of Indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.

8 HOSPITAL/NURSING HOME

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

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 for alcoholics, a hotel or a similar place.

9 HOSPITALISATION

Means admission in a Hospital/Nursing Home for a minimum period of 24 In-patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

10 INJURY

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11 IN-PATIENT CARE

In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

12 INTENSIVE CARE UNIT

The term "Intensive Care" unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

13 MEDICAL ADVISE

Medical Advise - Any consultation or advice from a Medical Practitioner including the issue of a any prescription or repeat prescription.

14 MEDICAL EXPENSES

Medical expenses - Medical Expenses means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

15 MEDICALLY NECESSARY

Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- a. Is required for the medical management of the illness or injury suffered by the insured;
- b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- c. Must have been prescribed by a Medical Practitioner;
- d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

16 MEDICAL PRACTITIONER

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).

17 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

18 ROOM RENT

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

19 SUBROGATION

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

20 SURGERY OR SURGICAL PROCEDURE

Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

Disclosure to Information Norm

The policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis-representation, mis-description, or non-disclosure of any material fact.