

United India Insurance Company Limited was incorporated as a Company on 18th February 1938. General Insurance Business in India was nationalized in 1972. 12 Indian Insurance Companies, 4 Cooperative Insurance Societies and Indian operations of 5 Foreign Insurers, besides General Insurance operations of southern region of Life Insurance Corporation of India were merged with United India Insurance Company Limited. After Nationalization United India has grown by leaps and bounds and has 18300 work force spread across 1340 offices providing insurance cover to more than 1 Crore policy holders. The Company has variety of insurance products to provide insurance cover from bullock carts to satellites.

United India has been in the forefront of designing and implementing complex covers to large customers, as in cases of ONGC Ltd , GMR- Hyderabad International Airport Ltd, Mumbai International Airport Ltd Tirumala-Tirupati Devasthanam etc. They have been also the pioneer in taking Insurance to rural masses with large level implementation of Universal Health Insurance Programme of Government of India & Vijaya Raji Janani Kalyan Yojana (covering 45 lakhs women in the state of Madhya Pradesh) , Tsunami Jan Bima Yojana (in 4 states covering 4.59 lakhs of families) , National Livestock Insurance and many such schemes.

They have also made their presence in more than 200 tier II & III towns and villages through their innovative Micro Offices.

- UI is a leading General Insurance Company.
- More than three decades of experience in Non-life Insurance business.
- Formed by the merger of 22 companies, consequent to nationalisation of General Insurance.
- Head Quarters at Chennai.

Mission

- To provide Insurance protection to all.
- To ensure customer satisfaction
- To function on sound business principles
- To help minimise national waste and to help develop the Indian economy.

Vision

- the most preferred insurer in India, with global footprint & recognition
- trusted brand admired by all stakeholders
- the best-in-class customer service provider leveraging technology & multiple channels
- the provider of a broad range of innovative products to meet the needs of all customer segments
- great place to work with highly motivated and empowered employees

- recognized for its contribution to the society

Insurance Policies

Agricultural Pumpset policy

Cattle & Liestock Policy

Poultry Insurance policy

Plantation Insurance policy

Animal Driven Cart/Tonga Policy

For more details :

<http://www.uiic.co.in/>

Agricultural Pumpset Insurance

Coverage

All kinds of pumpsets like centrifugal, jet and submersible (both electrical and diesel) upto 30 HP of approved makes.

Who can be Insured ?

Owners of pumpset or financing banks and manufacturers of pumpset can insure under Pumpset Package Policy.

Risks Covered

- a) Fire and lightning
- b) Theft/burglary
- c) Mechanical/Electrical breakdown
- d) RSMD and Terrorism
- e) Flood

What will Policy Pay and How Much ?

For total loss of sum insured or market value prior to loss whichever is less is payable . For replace parts, depreciation is chargeable in the event of electrical / mechanical breakdown losses.

The rewinding charges are reimbursable subject to maximum limits specified in the policy. There will be due deduction for salvage and excess

What will Policy not Pay ?

- a) Normal wear and tear, gradual deterioration due to atmospheric condition or otherwise.
- b) Wilful or gross negligence of insured or his representative.
- c) Faults existing at the time of commencement of insurance known to insured or his representative.
- d) Loss or damage for which manufacturers or suppliers are responsible either by law or under contract.
- e) Cost of dismantling, transport, re-erection.
- f) War and nuclear perils.

<http://www.uiic.co.in/ruralhome.jsp>

Animal Driven Cart Insurance

Coverage

- Cart / Tonga that is pulled by the animal
- Animal used for pulling the said Cart / Tonga such as He-buffaloes, Bullocks, horse, Mule, Donkey and Camel as the case may be.

Who can be Insured ?

SECTION I

Death / PTD of animal and loss or damage to cart / tonga and its accessories by:-

- a. Accidental external means
- b. Fire, explosion, lightning, flood , cyclones, earthquake, burglary, house breaking
- c. Riot, strike, Malicious act, terrorism
- d. While in transit by rail, road inland waterways

If the animal is to be covered against disease also, cover, exclusions and conditions will apply as per cattle policy

Cover can be extended for the cart against loss/damage by Theft risk.

SECTION II

Third Party Liability arising out of accidents

- a. Personal injury (fatal and non-fatal)
- b. Property damage

SECTION III

Personal Accident cover to Driver

Insured against What Risks ?

Owners Of the Animal Driven Cart / Tonga

What will Policy Pay and How Much ?

SECTION I

CART

- 1. In case of damage, actual expenses of repair subject to deduction towards depreciation and under-insurance
- 2. Damage to hard or pneumatic rubber tyres payable up to 50% only when the same are damaged along with cart.
- 3. In case of total loss 75 % of sum insured or market value whichever is less Item 1 & 2 subject to an excess of Rs. 100/- or Rs. 200/- per Cart/Tonga respectively
- **B.ANIMAL**
- 1. Sum insured or market value whichever is less in case of death
- 2. 75 % of Sum insured or market value whichever is less in case of PTD

SECTION II

- 1. Legal Liability up to a limit of Rs. 10,000/- during any one year
- 2. Litigation expenses incurred with the consent of the Insurer to contest any third party claim preferred.

SECTION III

Personal accident to driver. Injury / death, directly caused by accident

A. 1. Death Rs. 6,000/-

2. Loss of sight of both eyes or loss of two limbs or one eye and one limb – Rs. 6,000/-

B. 1. Loss of one eye or one limb Rs. 3,000/-

2. Permanent total disability Rs. 6,000/-

<http://www.uiic.co.in/ruralhome.jsp>

Cattle and Livestock Policy

We Cover

All indigenous/cross breed/exotic animals in the prescribed age groups duly fixing the value and certifying the health of the proposed animal by a qualified Veterinary Doctor.

Who can be Insured ?

Animal owners / private dairies / cooperative dairies / NDDDB owned dairies.

Insured against What Risks ?

a) Death due to accidents including fire, lightning, flood and cyclone or disease contracted or occurred during the currency of the policy period.

b) Permanent Total Disability due to total incapacity to conceive or yield milk by paying extra premium.

What will Policy Pay and How Much ?

Sum insured or market value prior to illness subject to production of following documents.

- a) Duly completed claim form.
- b) Death certificate from a qualified veterinary surgeon.
- c) Policy / Certificate.
- d) Ear tag.

What will Policy not Pay ?

The policy does not cover the following:

- Malicious or wilful misconduct or neglect, over loading, unskilled treatment or use of the animal for the purpose other than stated in the policy without the consent of the company in writing.
- Accidents occurred or diseases contracted prior to commencement of risk.
- Intentional slaughter.
- Transport by air / sea and road beyond 80 kms.
- Theft / clandestine sale, missing of insured animal.
- Partial disablement of any type.

- War perils.
- Nuclear perils
- Consequential loss
- Death of animals due to disease within 15 days from the inception of policy.
- Pleuro pneumonia --- Lakhimpur ----- districts of Assam.
- PTD – To conceive or yield milk or total milk --- for breeding

Source

<http://www.uiic.co.in/ruralhome.jsp>

Plantation Insurance

We Cover

Trees/plants/shoot/vegetative part only for crop duration or 12 months whichever is shorter.

Who can be Insured ?

Farm owners/lessees cultivating the plantations /horticulture.

Insured against What Risks ?

Coverage and indemnity to insured to the extent of loss or damage to the crop by operation of any one of the following perils –

- a) Fire including forest fire and bush fire.
- b) Lightning
- c) Riot, strike, acts of terrorism
- d) Storm, hailstorm, cyclone, hurricane, flood and inundation.

What will Policy Pay and How Much ?

The input costs or recurring expenses incurred for raising the crop (establishment and maintenance) upto the date of the loss. Limits of indemnity on input cost basis are fixed at each stage of the crop. Claims are subject to Franchise and Excess deductibles.

The policy excludes to pay for loss or damage to crop arising due to theft, malicious damage, negligence, natural mortality, war perils, nuclear perils, insects, pests and diseases, drought, earthquake, climatic variations, water logging, inconsequential losses, damage to structures capital items, irrigation systems, agricultural implements, harvested produce



What will Policy not Pay ?

(The details furnished above do not constitute the entire terms, conditions, exceptions of the policy ; for fuller particulars please contact our nearest office)

Poultry Insurance

Coverage

- A Layer birds and hatchery birds in a poultry farm in the age group of 1 day old to 72 weeks and broilers in the age group of 1 day to 8 weeks.
- Ducks and Quails are also insured under the policy.

Who can be Insured?

Own Poultry farmers / financing bank can insure the birds. All the birds in the farm should be insured without selection.

Insured against What Risks?

Policy provides indemnity against death of birds due to accidents including fire, lightning, flood, cyclone, strike, riot, civil commotion, terrorism, earthquake and disease contracted or occurred during the policy period (a few specified diseases are however excluded and can be covered subject to vaccination).

What will Policy Pay and How Much?

80% of the value of the bird at the time of loss as per stage wise valuation table attached to the policy subject to deduction of a specified policy excess

What will Policy not Pay?

The policy will not pay for the losses caused by the following:

- Malicious / wilful misconduct / negligence.
- Transit by any mode of transfer.
- Improper management.
- Theft and clandestine sale of birds.

- Intentional slaughter of birds.
- Consequential loss
- War and nuclear perils.
- Mareks, Ranikhet, Foul Pox and infectious bronchitis unless birds are successfully protected against them.
- Loss of production, mall nutrition, under growth, cannibalism, loss due to huddling and piling of birds.