

Terms & Conditions of Insurance Covers Available to Mahila Plus Account holders for the first 1 year from the date of opening the account

Personal Accident Death Insurance	House to House Travel Insurance
Scope of Cover: Accident Death cover for the women account holders for 24 hours and operates on a worldwide basis. Accident death arising out of external violent and visible means such as road accident, electrocution, drowning, lightning, burns, snake bite, fall, attack by animals to the first named female A/c holder.	Scope of Cover: It is a house to house cover against loss of cash, jewellery and valuables such as mobile phones, camera, watches, including baggage whilst travelling within India. The cover commences from the time of commencement of journey till she returns home i.e., during the travel /stay at hotels. Loss arising out of burglary / theft /snatching / misfortune / accidental loss to the first named female account holder. <i>For all cases, waiting period of 15 days from the date of account opening will be applicable</i>
Sum Insured: One lakh	Sum Insured: Up to Rs.50,000/- (theft), Rs.10,000/-(misfortune) (Baggage up to a maximum Rs.2000/-) Exclusion: Loss of jewellery or valuable from own residence / Items valued less than Rs.500/-
Documents for claim settlement: a. Claim Intimation b. Claim form c. FIR/Scene Mahassar/Inquest Report d. Death Certificate e. Post Mortem Report	Documents for Claim Settlement: a. FIR is a must in all claims and upon happening of such an event written complaint should be lodged to the nearest police station and collect a copy of FIR b. Claim form c. List of items lost with description and value d. Original purchase / replacement bills if any. e. Survey or Investigation report arranged by the insurers.
Claim Procedure: In the event of a death claim immediate intimation to be given to the Insurance Company indicating the Name of account holder, account number, date of opening the account, date and place of death. Within 30 days after the intimation the other documents will have to be submitted. The Insurance Company will Process and settle the claim within 7 days of receipt of all documents at their office. The claim cheque drawn in the name of the nominee will be directly dispatched to the bank branch.	Claim Procedure: Immediate intimation to the Insurance company about the loss followed by submission of other documents within 15 days of occurrence. Intimation to the Insurance company within 3 days of occurrence, in order to arrange investigation, if necessary. Once all documents are received at the Insurance Company, the claim will be processed and settled within 7 days.
DISCLAIMER: It is the sole responsibility of the United India Insurance Company to settle the claim on time. You may please complete all the procedures prescribed by the insurance company for timely settlement of the claims if any.	
Contact Details: M/s United India Insurance Company, Divisional Office, Park House, Round North Thrissur, Telephone 0487- 2331145 / 2331290. Mobile : Ms. Paba – 9446322174 or Mr.A P Muralidharan - 9895105411 Email: apmuralidharan@uiic.co.in The South Indian Bank Ltd., HO Marketing Dept, Ernakulam, Phone 0484-2384503, Email: ho2013@sib.co.in	