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New India Mahila Udyam Bima Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document For detailed terms and conditions.

SI No.	Title	Description	Policy/ Clause No
1	Product Name	New India Mahila Udyam Bima Policy	Policy schedule
2	Unique Identification Numbers allotted by IRDAI	UIN No. IRDAN190RPMS0034V01202425	Policy schedule
3	Structure	Indemnity based Benefit	Policy schedule
4	Interests Insured	Women Entrepreneur	Policy schedule
5	Sum Insured	 The policy - New India Mahila Udyam Bima, consists of two sections Package (A): Compulsory and Package (B): Optional covers. Table A- Compulsory Coverages Fire & Allied perils - New India Bharat Sookshma Udyam Suraksha policy and as modified from time to time – Upto 5 Cr Loss of Profits - Upto 5 Crs Burglary - Upto 2.5 Cr i)Personal Accident For SME owner (Death , PTD) – upto 5 lakh ii)Loss of one limb or one eye – upto -1.5 lakh Table B- Optional Covers Insured can opt for either one, two or all the three option covers on payment of applicable additional premium. Public liability (industrial /non-industrial) – 50000/- in aggregate i)Personal Accident for Employees (Death, PTD) – Upto 2 lakh per employee ii)Loss of one limb or one eye - Upto 1 lakh per employee 	Policy schedule
6	Policy Coverage and Add - on	3. Employee compensation - Upto 20 employees X Min wage As mentioned in the Item no 5.	Policy schedule
7	Covers Loss Participation	As per respective policy clauses	Policy schedule
8	Exclusions	As per the respective policy clauses	Policy schedule

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9	Special Conditions and Warranties (if any)	As per the respective policy clauses	Policy schedule– General Conditions
10.	Admissibility of Claim	 The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder and shall, if required make an Affidavit or Statutory Declaration in substantiation of such claim. 1. The insured shall give Immediate notice of claim to insurer 2. The Insured shall lodge a police complaint/FIR, if applicable 3. The Insured shall provide Death certificate / post mortem report, if applicable 4. The insured shall maintain and provide Invoices, Receipts /records of Payment made/log book/bank statement/ employee muster/salary and attendance records, whenever required. 	As per policy clause
11.	Policy		
	Servicing –	• 1800-209-1415	
	Claim Processing	Website-https://www.newindia.co.in	
10		Policy issuing office	
12.	Grievance Redressal and Policyholders Protection	In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grieances Toll free: 1800-209-1415 Visit the Servicing Branch mentioned in the policy Document Insurance Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.newindia.co.in. Grievance may also be lodged at IRDAI Integrated - (https://bimabharosa.irdai.gov.in/)	
13.	Obligations of the Policyholder	 To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the Insurer immediately 	

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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

i. Policy holder to duly acknowledge/sign the CIS and return the same to insurer.

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