

(LEGALDISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus and Policy Document/Schedule. In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.



New India Mahila Udyam Bima Policy

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

Sl 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	<p>The policy - New India Mahila Udyam Bima, consists of two sections Package (A): Compulsory and Package (B): Optional covers.</p> <p>Table A- Compulsory Coverages 1.Fire & applied perils - New India Bharat Sookshma Udyam Suraksha policy and as modified from time to time – Upto 5 Cr 2. Loss of Profits - Upto 5 Crs 3. Burglary - Upto 2.5 Cr 4. i)Personal Accident For SME owner (Death , PTD) – upto 5 lakh ii)Loss of one limb or one eye – upto -1.5 lakh</p> <p>Table B- Optional Covers Insured can opt for either one, two or all the three option covers on payment of applicable additional premium. 1.Public liability (industrial /non-industrial) – 50000/- in aggregate 2. 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 3. Employee compensation - Upto 20 employees X Min wage of 15000/-</p>	Policy schedule
6	Policy Coverage and Add - on Covers	As mentioned in the Item no 5.	Policy schedule
7	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	<p>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.</p> <ol style="list-style-type: none"> 1. The insured shall give Immediate notice of claim to insurer 2. The Insured shall lodge a police complaint/FIR 3. The Insured shall provide Death certificate if applicable 4. The insured shall provide Receipts/Payment mode/log book/bank settlement if applicable. 	
11.	Policy Servicing – Claim Processing	<ul style="list-style-type: none"> • 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office 	
12.	Grievance Redressal and Policyholders Protection	<p>In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grievances Toll free: 1800-209-1415</p> <p>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.</p> <p>Grievance may also be lodged at IRDAI Integrated - (https://bimabharosa.irdai.gov.in/)</p>	
13.	Obligations of the Policyholder	<ul style="list-style-type: none"> • 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. Insurer to take confirmation of the policy holder and Policy holder to duly acknowledge/sign the CIS and return the same.