

(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.



NAARI SAMMAN 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	NAARI SAMMAN BIMA	Policy schedule		
2	Unique Identification Numbers allotted by IRDAI	UIN No. NIAPAIP25062V012425	Policy schedule		
3	Structure	Indemnity based Benefit	Policy schedule		
4	Interests Insured	All cross sections of women in the age group of 18-70 years irrespective of their income, occupation or vocation	Policy schedule		
5	Sum Insured and premium	Premium --- RS 170		Policy schedule	
		GST will exempted for individual policies only			
		Section. No.	Risk Covered		Compensation payable
		1	Accidental Death		Rs.200000
		2	Permanent Total Disablement (Excluding Acid Attack Victims)		Rs.200000
		3	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs		Rs. 200000
		4	Loss of one limb or sight in one eye		Rs.100000

[illegible]

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		<table><tr><td>9</td><td>Exigency Grant for minor children upto the age of 18 years in case of death of the insured . This shall become payable to the eligible biological and/or legally adopted minor children through legal guardian. No compensation shall arise under this extension, if there are no surviving children.</td><td>Maximum Rs 5000 per child for upto 2 children</td></tr><tr><td colspan="3"></td></tr></table>	9	Exigency Grant for minor children upto the age of 18 years in case of death of the insured . This shall become payable to the eligible biological and/or legally adopted minor children through legal guardian. No compensation shall arise under this extension, if there are no surviving children.	Maximum Rs 5000 per child for upto 2 children				
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6	Policy Coverage and Add - on Covers	As mentioned in the Item no 5.	Policy schedule						
7	Loss Participation	Not applicable	Policy schedule						
8	Exclusions	As per the respective policy clauses	Policy schedule						
9	Special Conditions and Warranties (if any)	<u>Section 1 (Death):</u> 1. In case of unmarried woman - Compensation shall become first payable to surviving biological mother. In case if Mother is not alive, then surviving biological father and thereafter, lastly, to surviving minor dependent, biological siblings* up to the age of 18 years. The nominees are to be specified in the proposal form. 2. In case of married woman – Compensation shall become payable to a. Husband b. Surviving minor biological and/or legally adopted children* (In case the husband is not alive) For minors* (children/siblings) of any age up to 18 years , compensation shall be payable in the form of a Bank Fixed Deposit or an LIC annuity policy for the eligible compensation amount. <u>Section 5 (a) Livelihood Protection Grant:</u> Unmarried woman - A single compensation shall be payable in the event of death of insured's father/mother/both by external, violent means , and shall be paid only once.	Policy schedule– Conditions						

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10.	Admissibility of Claim	1)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. 2)The insured may intimate claims to the claims hub/policy issuing office within the stipulated time period. The insured shall submit following documents : Claim form, copy of FIR, death/disability certificate as applicable, along with any other relevant documents as required by Claims Processing Office. 3)In case of death by external, violent means of either insured or her husband or both simultaneously, the post mortem report from a Govt hospital or authorized Public Health Clinic is a mandatory requirement. 4)In case of surviving Acid attack victim, compensation shall become payable only after filing of FIR and Medical Reports from a Govt hospital or authorized Public Health Clinic or similar institution. 5) If it is found at any time during the currency of the policy including at the time of claim processing that there exists multiple (more than one) Naari Samman Policies for the same insured, then compensation will be provided under ONLY ONE policy only . Other policies shall be void ab initio (i.e. since inception).	
11.	Policy	☐ 1800-209-1415	
	Servicing – Claim Processing	• Website-https://www.newindia.co.in • Policy issuing office	

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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/Grievance 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	

Declaration by the Policyholder

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

 Note: Date: Place : (Signature of the Policyholder/Thumb Impression)

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