



THE NEW INDIA ASSURANCE COMPANY LIMITED
Registered & Head Office- 87, M.G. Road, Fort, Mumbai-400001.
NARI SAMMAN BIMA
(UIN NO. NIAPAIP25062V012425)

Whereas the Insured named in the Schedule hereto has made or caused to be made to The New India Assurance Co. Ltd.. (hereinafter called 'the company') a written proposal (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the Company the premium stated for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

NOW THIS POLICY WITNESSETH that subject to the terms exclusions definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company will indemnify the Insured as hereinafter mentioned.

The Insurance cover would be available on 24 hour risk basis. If the Insured shall sustain any bodily injury resulting solely and directly from accident caused by outward, violent and visible means, and if such injury shall within 6 calendar months (unless otherwise specified) of its occurrence leads to disablement as specified below, then the Company shall pay to the Insured the sum hereinafter set forth that is to say :

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
5	Livelihood protection grant in case of a) Unmarried Women Becomes payable to insured in case of accidental death of Insured's father/mother/both by external, violent means a) Married Women Becomes payable to insured in case of accidental death of Insured's husband by external, violent means	Rs 25000 Rs. 50000/-
6	Surviving Acid Attack victim	Rs.200000
7	Loss and or damage to household goods including personal clothing whilst contained in house / dwelling arising out of fire, lightening, riots, terrorism, storm, typhoon, flood, cyclone and earthquake.	Actuals not exceeding Rs. 5,000/-

8	Legal Divorce : Actual legal expenses necessarily incurred for legal divorce proceedings initiated during the currency of the policy and incurred during the currency of the policy or during renewal of the policy but once in life time of the insured and provided the expenses shall be reimbursed only on obtaining divorce decree.	Actuals not exceeding Rs. 5,000/-
9	Exigency Grant for minor children upto the age of 18 years in case of accidental death of the insured . This shall become payable to the eligible biological and/or legally adopted 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

Definition:

Permanent Total Disablement means such disablement of a permanent nature, as incapacities an insured for all work which she was capable of performing at the time of the accident resulting in such disablement.

Death or disability by accident caused by external, violent and visible means would include Death and or Permanent Total Disablement arising out of or traceable to slipping and/or falling from the mountainous terrain; biting by insects, earthquake, cyclone and other convulsions of nature and/or calamities; murder and terrorist activities. In the case of woman it also includes Death and or Permanent Total Disablement caused by surgical operations such as sterilization, cesarean, hysterectomy, i.e. removal of uterus and removal of breast/s due to cancer operations, death at the time of child birth provided that such death occurs during the surgical operation in hospital / nursing home or whilst being in the hospital / nursing home after such surgery convalescence, however not beyond a period of seven days from the date of surgical operations.

Provisions:

Provided always that the Company shall not be liable under this policy for :

- i. Compensation under more than one of the sections 1,2,3 and 4 in respect of death and or disablement.
- ii. Payment or compensation in respect of death, injury or disablements directly or indirectly arising out of or contributed to by or traceable to any disability already existing on the date of commencement of this policy.
- iii. Death injury or disablements arising from or traceable to :
 1. Intentional self injury, suicide or attempted suicide
 2. Whilst under the influence of intoxication, liquor or drugs
 3. Directly or indirectly caused by insanity.
 4. Arising or resulting from the insured committing any breach of law with criminal intent.

- iv. Death, injury or disablements and loss or damage to property arising out of ionizing radiation or contamination by radio-activity from any source whatsoever.
- v. Death, injury or disablements and loss or damage to property directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
- vi. Death, injury or disablement of the insured and any loss or damage to property occasioned by or through or in consequence directly or indirectly of any of the following occurrences namely :
 - a. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) Civil war.
 - b. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power
- vii. Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
- viii. Loss or damage to property occasioned by or through or in consequence of :
 - i. The burning of property occasioned by or through or in consequence of
 - ii. Subterranean Fire
 - iii. Volcanic eruption or other convulsions of nature
- ix. Loss or damage to property such as :
 - a. Goods held in trust or on commission
 - b. Bullion or unset precious stones
 - c. Any curious or work of art
 - d. Manuscripts, plans, drawings or designs, patterns, models
 - e. Securities, obligation or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records
 - f. Explosives

CONDITIONS :

1. Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim.
2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based Any medical or other agent of the Company shall be allowed to examine the person of the Insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company, and in the event of death, to make a post-mortem examination of the body of the Insured, and such evidence as the Company may from time to time require (including a post-mortem examination, if necessary) shall be furnished within fourteen within fourteen days after demand in writing, and in the event of a claim in respect of loss of sight the insured shall undergo at the Insurer's expense such operation or treatment as the Company may reasonably deem desirable.
3. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person on behalf of the Insured.

4. The Company may at any time by notice in writing cancel this Policy. Provided that the Company, shall in that case return to the Insured the then last paid premium less a pro-rata part thereof for the Portion of the current Insurance period which shall have expired such notice shall be deemed sufficiently given if posted addressed to the Insured at the address last registered in the Company books and shall be deemed to have been received by the Insured at the time when the same would be delivered in the ordinary course of post.
5. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 2 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

CLAIM PROCEDURE

1. Notification of claim:

- i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.
- ii. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.
- iii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.

2. Documents to be submitted:

A) Basic documents required for All claims

- Duly completed claim form
- Photo Identity Proof of the insured person
- Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station
- Any other relevant document required by the Company for assessment of the claim

B) Documents required in case of Death covered under Section 1

- Death certificate;
- Post Mortem Report (if conducted);
- Identity proof of Nominee.
- Any other relevant document required by the Company for assessment of the claim

C) Documents required in case of claims under section 2 to section 4

- Original disability certificate issued by the treating Medical Practitioner, detailing the nature and extent of the disablement.
- Original Discharge summary from the Hospital

- Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.
- Any other relevant document required by the Company for assessment of the claim

D) Documents required in case of claims under section 5

- Death certificate;
- Post Mortem Report (if conducted);
- Any documents required to assess and confirm that the death resulted from external, violent causes.
- Any other relevant document required by the Company for assessment of the claim

E) Documents required in case of claims under section 6

- In case of surviving Acid attack victim, compensation shall become payable only after filing of FIR and Medical Reports from a Govt hospital.
- Any other relevant document required by the Company for assessment of the claim

F) Documents required in case of claims under section 7

- Any relevant document required by the Company for assessment of the claim, if any.
- Any other relevant document required by the Company for assessment of the claim

G) Documents required in case of claim under section 8

- Divorce decree
- Any other relevant document required by the Company for assessment of the claim

H) Documents required in case of claim under section 9

- Section 9 will trigger only if claim is admissible under section 1.
- If a child is born during the policy period and has not yet been added to the policy, he or she shall still be covered under the policy.

Note: Where a claim becomes payable under sections 5, 7, or 8 within the policy period, and subsequently, a claim is triggered under sections 1, 2, 3, or 6, the full compensation for all such claims shall be payable. Conversely, if a claim first becomes payable under sections 1, 2, 3, or 6, no compensation shall be payable under any other section of this policy.

3. Payment of Claim

All claims under the policy shall be payable in Indian currency only.

General Terms and Conditions

• **Disclosure of Information**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

- **Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

- **Automatic Termination of Insurance**

This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured.

- **Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or nominee's legal guardian (if nominee is a minor), as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

- **Notice & Communication**

- Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
- The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

- **Territorial Limit**

The coverage is worldwide except for the optional cover "Hospitalization expenses due to accident".

- **Multiple policies**

In case of multiple policies which provide fixed benefits, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, the insurer shall make the claim payments independent of payments received under other similar policies. However, if the insured holds multiple "Nari Samman Bima" policies as of the date of loss, the claim shall be payable only under the policy that commenced first. The insurer will refund the full premium of any duplicate policy / policies.

- **Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance Policy: —

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;

- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

- **Nomination:**

The insured person is required at the inception of the policy, to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)), whose discharge shall be treated as full and final discharge of its liability under the policy. In case there is no subsisting nominee under the policy, no compensation shall be payable.

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 only to surviving minor biological and/or legally adopted children*. However, no compensation shall become payable to husband and/or in-laws.

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.

- **Renewal of the Policy:**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience.
- The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and

no Renewal of contract will be permissible.

- **Possibility of revision of the premium rates:**

The company, with prior approval of IRDAI, may revise or modify the premium rates.

- **Policy Disputes:**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

Cancellation Clause

- The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder and there shall be no refund of premium in this case.
- Under no circumstances can the insurer cancel statutory insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss. The insurer shall —

i) Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.

ii) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

iii) Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:

- i. Website : www.newindia.co.in
- ii. Toll Free : 1800 209 1415
- iii. E-mail: As stated in the policy schedule
- iv. Fax : As stated in the policy schedule
- v. Courier : As stated in the policy schedule

Grievances

In case of any grievance the insured person may contact the company through

- i. Website: www.newindia.co.in
- ii. Toll free: 1800 209 1415
- iii. E-mail: As stated in the policy schedule
- iv. Fax : As stated in the policy schedule
- v. Courier: As stated in the policy schedule

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at New India Head Office.

For updated details of grievance officer, kindly refer the link link at www.newindia.co.in

(Note to insurers: Address of the Grievance Officer and link having updated details of grievance officer on website to be specified by the insurer. Insurer to also specify separate contact details for senior citizens)

Grievance may also be lodged at IRDAI Integrated Grievance Management System
- <https://igms.irda.gov.in/>.

Insurance Ombudsman –The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-A. [Insurers are advised to note the revised details of insurance ombudsman as and when amended as available in the website <http://ecoi.co.in/ombudsman.html> and ensure that updated details are prospectively incorporated in the policy documents for the information of the policyholders].

Annexure-A.

The contact details of the **Insurance Ombudsman** offices are as below-

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat , UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, JeevanPrakash Building, 6th floor, TilakMarg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, JeevanSoudhaBuilding,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road,JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman,JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab , Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in

Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam – a part of the UT of Pondicherry	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala , UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam-682015. Tel.: 0484 - 2358759/2359338 Fax: 0484-2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in

Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad , Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand.	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Office of the Insurance Ombudsman, JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in

[Note to Insureds: In case of any difficulty in locating the nearest Ombudsman, kindly get in touch our Toll free number or the nearest local NIA office for proper details