



# UNITED INDIA INSURANCE COMPANY LIMITED

LARGE CORPORATE CELL , NO. 98/A, DR. RADHAKRISHNAN SALAI. CHENNAI, TAMIL NADU  
CHENNAI - 600004 TAMIL NADU

PHONE: (044) 28478641,(044) 28478640 FAX: (44) 28478642 EMAIL:

**SPECIAL CONTINGENCY POLICY**  
**POLICY NO.:5002002625P102614594**  
**UIN NO.IRDAN545CP0023V01199900**

**PERIOD OF INSURANCE**  
From 00:00 hrs of 03/05/2025  
To midnight of 02/05/2026

*Insured*

## **M/s INDIAN OVERSEAS BANK**

A/C CREDIT CARD HOLDERS, INDIAN OVERSEAS BANK, BANKING DEPT(CREDIT CARD  
DIVISION)

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI  
CHENNAI  
600002  
TAMIL NADU

**Agent Name** : ANAND RATHI INSURANCE BROKERS  
**Agent Code** : PVT.LTD  
**Mobile/Landline Number/Email** : BRC0000074  
9930058756  
[gi-policycopy@rathi.com](mailto:gi-policycopy@rathi.com)

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uiic.co.in](http://www.uiic.co.in).

**For any Information, Service Requests, Claim intimation and Grievances please write to 500200@uiic.co.in**

Download Customer App([www.uiic.co.in](http://www.uiic.co.in)). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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This document is digitally signed

Signer: DS UNITED INDIA INSURANCE CO LTD 1  
Date: Thu, May 15, 2025 19:53:13 IST  
Location: United India Insurance Company Ltd  
Reason: Signing Policy for UIIC by Harmeet Singh Chahal



## SPECIAL CONTINGENCY POLICY SCHEDULE

Policy Number	5002002625P102614594			Previous Policy No					
Insured Details	Name M/s INDIAN OVERSEAS BANK / 23090543422								
	Tel. (O):		28478641		Tel. (R)		28519518	Fax	
	Email		*****@jobnet.co.in				Mobile		
	Business/Occupation							None	
Period Of Insurance	From		00:00 Hrs of 03/05/2025			To		Midnight of 02/05/2026	

CO-INSURANCE DETAILS:	UIIC 500200 : 100%
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Location of Property	
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Territory		Jurisdiction	
Earthquake Zone			

AOA: AOY	
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### SECTION WISE PREMIUM DETAILS

Section No.	Cover Names	Description	Sum Insured ₹	Premium ₹
Section 9	Others	Credit Card Package and GPA for Card Holders		

Total Premium	
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Special Conditions	<p>Insured: M/s Indian Overseas Bank A/C CREDIT CARD HOLDERS; Indemnity Limit-AOA: 50,00,000; AOY: 50,00,000 ; No of card to be insured: a)VISA Classic Card-49228; b)VISA Gold card-20400; c)VISA Platinum Card-173; d)VISA Signature card-41; ; Coverage(Credit Card Package &amp; GPA for CARD HOLDERS):: 1) Purchase Protection Cover-Loss or damage to the goods purchased by the Insured through credit card against Fire/ Lightning/ Explosion/RSMD/STFI/EQ/Burglary/Theft subject to the limit of Rs. 25000 for a period of 30 days from the date of purchase.; 2) Baggage Lost Cover- Loss or damage to accompanied baggage due to Fire/Lightning/Explosion/RSMD/STFI/EQ/Burglary/Theft subject to the limit of Rs. 25000 ; 3) Outstanding Credit liability- In case of death of the Card holder due to accident the outstanding liability on the Cards- For Gold Card Rs 5 Lakhs and Rs 50,000 for classic card and For Platinum Card Rs 2.70 Lakhs and Rs 5,00,000 for Signature card ; 4) Increase in cards number by 25%(inbuilt in the policy) of total cards.; 5)PA liability death due to accident for the cardholder and spouse is as follows:; 1)Personal Accident Death Due to Air Crash- i)Self (Primary card holder): a)VISA Classic Card- Rs. 4.00 lacs; b)VISA Gold card- Rs 10.00 lacs; c)VISA Platinum Card-Rs 10.00 lacs; d)VISA Signature card- Rs 10.00 lacs;; ii)Spouse: a)VISA Classic Card- Rs. 2.00 lacs; b)VISA Gold card- Rs 2.00 lacs; c)VISA Platinum Card-Rs 5.00 lacs; d)VISA Signature card- Rs 5.00 lacs;; 2)Personal Accident Death Due to Road/Rail-i)Self (Primary card holder): a)VISA Classic Card- Rs. 2.00 lacs; b)VISA Gold card-Rs 2.00 lacs; c)VISA Platinum Card- Rs 2.00 lacs; d)VISA Signature card-Rs 2.00 lacs;; ii)Spouse: a)VISA Classic Card-Rs. 1.00 lacs; b)VISA Gold card-Rs 1.00 lacs; c)VISA Platinum Card-Rs 2.00 lacs; d)VISA Signature card-Rs 2.00 lacs.; ; ; Cover will be applicable to the primary card and add-on/secondary card holders.; ; GENERAL EXCLUSIONS: 1)Gross Negligence is not covered; 2)Any claim due to deliberate breach of law would not be applicable; 3)Any losses arising due to bank server hacking or data breaching of bank; 4)Fraudulent transactions done by person known to the cardholder;; ; Territory &amp; Jurisdiction : Worldwide</p>
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Premium in Words	
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## Coverage Details

Cover	Sum Insured(₹)	Premium(₹)
Other Basic Cover	5000000	

PREMIUM COMPUTATION:	
Gross Premium:	
Excess/Deductible:	
Terrorism:	0.00
Earthquake:	0.00

Agent: BRC0000074  
Contact: 9930058756

Premium	
CGST(9%)	
SGST(9%)	
Stamp duty	
<b>Total</b>	
Receipt Number	10150020025103437339
Receipt Date	15/05/2025

Dev Officer/Agent:	BRC0000074
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**UW Remarks :** Insured: M/s Indian Overseas Bank A/C CREDIT CARD HOLDERS; Indemnity Limit-AOA:50,00,000; AOY:50,00,000 ; No of card to be insured: a)VISA Classic Card-49228;b)VISA Gold card-20400;c)VISA Platinum Card-173;d)VISA Signature card-41;; Coverage(Credit Card Package & GPA for CARD HOLDERS):. 1) Purchase Protection Cover-Loss or damage to the goods purchased by the Insured through credit card against Fire/ Lightning/ Explosion/RSMD/STFI/EQ/Burglary/Theft subject to the limit of Rs. 25000 for a period of 30 days from the date of purchase.; 2) Baggage Lost Cover- Loss or damage to accompanied baggage due to Fire/Lightning/Explosion/RSMD/STFI/EQ/Burglary/Theft subject to the limit of Rs. 25000 ; 3) Outstanding Credit liability- In case of death of the Card holder due to accident the outstanding liability on the Cards- For Gold Card Rs 5 Lakhs and Rs 50,000 for classic card and For Platinum Card Rs 2.70 Lakhs and Rs 5,00,000 for Signature card ; 4) Increase in cards number by 25%(inbuilt in the policy) of total cards.; 5)PA liability death due to accident for the cardholder and spouse is as follows: 1)Personal Accident Death Due to Air Crash- i)Self (Primary card holder): a)VISA Classic Card- Rs. 4.00 lacs; b)VISA Gold card- Rs 10.00 lacs; c)VISA Platinum Card-Rs 10.00 lacs; d)VISA Signature card- Rs 10.00 lacs;; ii)Spouse: a)VISA Classic Card- Rs. 2.00 lacs; b)VISA Gold card- Rs 2.00 lacs; c)VISA Platinum Card-Rs 5.00 lacs; d)VISA Signature card- Rs 5.00 lacs;; 2)Personal Accident Death Due to Road/Rail-i)Self (Primary card holder):a)VISA Classic Card- Rs. 2.00 lacs; b)VISA Gold card-Rs 2.00 lacs; c)VISA Platinum Card- Rs 2.00 lacs; d)VISA Signature card-Rs 2.00 lacs;; ii)Spouse: a)VISA Classic Card-Rs. 1.00 lacs; b)VISA Gold card-Rs 1.00 lacs; c)VISA Platinum Card-Rs 2.00 lacs; d)VISA Signature card-Rs 2.00 lacs.;; Cover will be applicable to the primary card and add-on/secondary card holders.;; GENERAL EXCLUSIONS: 1)Gross Negligence is not covered; 2)Any claim due to deliberate breach of law would not be applicable; 3)Any losses arising due to bank server hacking or data breaching of bank; 4)Fraudulent transactions done by person known to the cardholder;; Territory & Jurisdiction : Worldwide

**Name Of Proposer/Firm :** M/s Indian Overseas Bank A/C CREDIT CARD HOLDERS

**Address Of Proposer/Firm :** INDIAN OVERSEAS BANK, TRANSACTION, BANKING DEPT (CREDIT CARD DIVISION),CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI, TAMILNADU- 600002

Customer GST/UIN No.:	33AAAC11223J1Z3	Office GST No.:	33AAACU5552C1ZQ
SAC Code:	997139	Invoice No. & Date:	26251102614594 & 15/05/2025
Amount Subject to Reverse Charges-NIL			

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**Anti Money Laundering Clause:** -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration : 03/05/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at LCB CHENNAI 500200 on this 15th day of May , 2025 .

For and On behalf of  
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)  
Underwritten By - ARK28229 ( RO UNDERWRITER )

Affix Policy  
Stamp here.

## SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

### EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.  
  
(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

### CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:** The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case

shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.
10. **Arbitration:** The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (Applicable to commercial entities only, & NOT to policies issued to individuals or households or micro or small businesses).

#### **Communicable Disease Exclusion Clause:-**

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
- 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
- 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:
- (1) for a Communicable Disease or
- (2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);
- (2) any change in the law, clause or similar provision;
- (3) any follow the fortunes clause or similar provision; and/or
- (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

**OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.