



UNITED INDIA INSURANCE COMPANY LIMITED

HEAD OFFICE: 24, WHITES ROAD, CHENNAI - 600014

Terms & Conditions

This Portal is designed, developed and maintained by appointed vendor for United India Insurance Company Limited(UIIC), wholly owned by Government of India.

Though all efforts have been made to ensure the accuracy and currency of the content on this Portal, the same should not be construed as a statement of law or used for any legal purposes. In case of any ambiguity or doubts, users are advised to verify/check with the Company and/or other source(s), and to obtain appropriate professional advice.

Under no circumstances will this Company be liable for any expense, loss or damage including, without limitation, indirect or consequential loss or damage, or any expense, loss or damage whatsoever arising from use, or loss of use, of data, arising out of or in connection with the use of this Portal.

These terms and conditions shall be governed by and construed in accordance with the Indian Laws and terms and conditions which will be laid down from time to time. Any dispute arising under these terms and conditions shall be subject to the jurisdiction of the courts of India.

The information posted on this Portal may include hyperlinks for premium payment which can redirect you to payment gateway (created and maintained by Non-Government or private organisation) for completing the transaction. When you select a link to an outside website, you are leaving the UIIC portal and are subject to the privacy and security policies of the owners/sponsors of the outside portals.

By logging into and using this Portal, you acknowledge that you have read, understood, and agreed to these terms and conditions.

Data Verification from Govt. Regulatory sites

At many places in this Portal, you shall find information passed on to other Government/Regulatory sites such as IIB, VAAHAN, UDHAYAN for verification purpose only. UIIC is not responsible for the contents being shared to Government / Regulatory bodies.



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Online Payment Terms & Conditions

Dear Agent/Dealer/Broker,

You are being re-directed to a third party site.

- By accepting to Make Payment Online, it is implied that you agree to the terms and conditions of Net Banking System / Credit Card Company or the respective entities.
- The accuracy or completeness of the materials or the reliability of any advice, opinion, statement or other information displayed or distributed through it, is not warranted by United India Insurance Company Limited (henceforth called UIIC) and shall be solely be construed to be set forth by the site owner of the solution provider.
- The third party site shall be used solely for the payment of your premium and you acknowledge that any reliance on any opinion, advice, statement, memorandum, or information available on the site shall be at your sole risk and consequences.
- UIIC and its affiliates, subsidiaries, employees, officers, director, expressly disclaim any liability for any deficiency in the services of the service provider whose site you are accessing.
- Neither UIIC nor any of its affiliates nor their directors, officers and employees will be liable to or have any responsibility of any kind for any loss that you incur in the event of any deficiency in the services of the service provider, failure or disruption of the site of the service provider, or resulting from the act or omission of any other party involved in making this site or the data contained therein available to you, or from any other cause relating to your access to, inability to access, or use of the site or these materials in accordance thereto, UIIC and all its related parties described hereinabove stand indemnified from all proceedings or matters arising thereto.
- Once the payment transaction is submitted (either through CD Replenishment or policy generation), request for refund will not be entertained if the service has been fulfilled. However, sometimes due to technical failure at payment gateway end, premium amount might have been debited from the user's account whereas service may not be completed. For such transactions, refund status shall be monitored. Online transaction complaints maybe addressed to pgsupport@uiic.co.in with transaction details.
- If the Service however causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Payee which does



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not comply with your Payment Instructions, the Service Provider shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Payee any previously misdirected transactions, and, if applicable, for any late payment related charges.

- For all transactions before payment, the company will display a transaction id and the user should make note of the same and should be quoted in all future communications with reference to this transaction.
- Online Policy generation will be done only if acknowledgement is received from payment gateway as to successful payment.
- In the exigency of connection getting timed out or user clicking to close the browser before getting payment confirmation message or broken transaction arising out of any other cause, the customer shall check with his card company or bank before proceeding to make subsequent payment for the same proposal. In respect of the above broken transactions, online policy generation / CD Replenishment facility is not available. The threshold time is 15 minutes (as per current payment gateway vendor) and upon receipt of confirmation from the payment gateway, UIIC shall update the payment status of these records. In respect of successful transactions, the policies will be e-mailed to the customer. In respect of failed/pending transactions, no policies shall be issued and in this regard attention of the customer is drawn to the provisions IRDA regulation which is quoted below:

Commencement of Risk: *In all cases of risks covered by the policies issued by an insurer, the attachment of risk to an insurer will be in consonance with the terms of Section 64VB of the Act and except in the cases where the premium has been paid in cash, in all other cases the insurer shall be on risk only after the receipt of the premium by the insurer.*

Provided that in the case of a policy of general insurance that where the remittance made by the proposer or the policyholder is not realised by the insurer, the policy shall be treated as void ab- initio.

- UIIC shall not be responsible for non-delivery of policy if the insured had provided wrong e-mail address.
- For any issue relating to online policies, the company can be reached in the e-mail [online.policy\[at\]uiic\[dot\]co\[dot\]in](mailto:online.policy[at]uiic[dot]co[dot]in)