

- Depending upon the type of settlement, it may require specific documents for proper settlement to be provided by the insured.

#### Survey and Assessment

- All damages/losses due to accident will be surveyed and assessed by Royal Sundaram and admissibility of the claim and settlement is decided only after due process of the claim.

#### Note

- Ensure correct and complete contact details are mentioned in the claim form.
- Any notice or summon with regard to the accident (other than criminal proceedings if any) contact Royal Sundaram with the petition copy.
- The above details on claims procedures are general. For detailed information's on Motor claims please contact Royal Sundaram or refer to the Claims guide provided in the policy kit.

The information in this brochure depicts the main coverages and exclusions. For complete information on the product, please refer to our policy wordings.

#### Disclaimer

Insurance is the subject matter of solicitation. Car Shield Insurance policy is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Car Shield Insurance product of Royal Sundaram is approved by IRDA.

#### Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

#### ABOUT ROYAL SUNDARAM

Royal Sundaram General Insurance Co. Limited is the first private non-life Insurance Company licensed to operate in India. Started in the year 2000, Royal Sundaram offers a range of innovative general Insurance products which includes Health, Personal Accident, Home and Travel Insurance for individual customers. The company's Accident and Health claims process received ISO 9001-2008 certification for its effective customer service delivery. For commercial clients, Royal Sundaram offers a wide range of specialised insurance covers in Fire, Marine, Engineering, Liability and Business Interruption risks.

The company also offers specially designed products to the Small and Medium Enterprises and rural customers.



#### WE INSURE



#### REACH US

- Call: 1860 425 0000
- Email: [customer.services@roysundaram.in](mailto:customer.services@roysundaram.in)
- Log on to: [www.roysundaram.in](http://www.roysundaram.in)
- Follow us on Facebook/Twitter

#### PLEASE CONTACT:



Royal Sundaram General Insurance Co. Limited  
 Corporate Office: Vishranthi Melaram Towers, No. 2 / 319  
 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.  
 Registered Office: 21, Patullos Road, Chennai - 600 002.

Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611



**ROYAL SUNDARAM INSURANCE**  
 Sundaram Finance Group



## CAR SHIELD

*A Car insurance that provides you complete peace of mind*



## REDEFINING MOTOR INSURANCE

Car Shield is a package cover designed to offer wide protection for the customer and the vehicle.

Car Shield simplifies motor insurance making it more convenient and easy to understand, with easy documentation and hassle free claims service.

Car Shield is backed by a world class customer service team that reaches out to you through its customer service help lines.

## KEY FEATURES OF CAR SHIELD

### Damage to your car:

Providing protection for your car from loss or damage caused by misfortunes such as impact, fire, theft, riot, strike, storm, flood, landslide, malicious act and earthquake.

### Legal Liability To Third Parties:

Provides for the customers legal protection for death or injury from third parties, including passengers, and for damage to third party property up to a limit of ₹7.5 lakhs. Car Shield also includes cover for your legal costs and expenses agreed by Royal Sundaram.

### Personal Accident:

Providing for the Owner Driver a Capital Sum Insured of ₹15 lakhs for death and related benefits for specified serious injuries whilst traveling in, mounting or dismounting from the car. Providing the options to insure named and unnamed occupants of the car for Personal Accident benefits for death and serious injuries.

### Wider Legal Liability for your Paid Driver:

On request Car Shield can provide for wider cover of your legal Liability to your Paid Driver at Common Law, over and above that offered as per the Workmen's Compensation Act.

### Your Legal Liability to Employees:

On request Car Shield can insure your legal liability to your employees traveling in or driving the car.

### Deductible:

Car Shield includes a deductible of ₹1,000 for cars not exceeding 1,500cc or ₹2,000 for cars exceeding 1,500cc. This means that you bear the first amount of each claim for loss or damage to your car.

Car Shield gives you the opportunity to benefit from a premium discount by choosing to increase this deductible. The discount is allowed from the Loss or Damage section premium.

## ADD-ON COVERS

We understand that your car is one of your most valuable possessions and that it requires an insurance that goes the extra mile. At Royal Sundaram, we now have a comprehensive Car Insurance for you with add-on covers. An insurance that promises you peace of mind and helps you get back on the road in no time.

- Depreciation waiver clause
- Depreciation Waiver Cover
- Windshield Glass Cover
- Voluntary Deductible Cover
- Loss of Baggage Cover
- Spare Car Clause
- Aggravation (Damage) Cover Clause
- Roadside Assistance Cover
- Vehicle Replacement Value Plus Cover
- Tyre Cover
- Enhanced Personal Accident Cover
- Key Replacement Cover
- NCB Protector
- Smart Save

*Above lists of Add-on covers are optional only. For a detailed Add-on covers features please refer to the brochure which will be made available on request.*

Carshield Private Car Package Policy UIN: IRDAN102RP0004V03201617

## CLAIMS PROCEDURE

### In the event of an accident

- Arrange for medical attention if anyone suffers injuries.
- Take down the particulars of other vehicles/people involved, if any.
- If any injury, death, third party property damage, burglary, theft, house breaking, damage due to malicious act, riot, strike and terrorist activity inform to the nearby police station.
- If the accident is severe in nature and the vehicle cannot be moved, ensure proper protection of the vehicle is provided at the spot.
- Arrange to shift your vehicle to the nearest garage of your choice.

### Documentation

*(please provide one set of photo copies of all documents at the time of submission)*

### For verification and return

- Original Vehicle Registration Book.
- Original Driving license.

### For submission

- Dully filled-in claim form signed by the insured.
- Estimate of repairs.
- Copy of the police complaint (FIR) on demand from the company.
- Depending upon the claim it may require additional information's/ documents for smooth processing of the claim to be provided by the insured.

