

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.

Goods Carrying Vehicle UIN: IRDAN102RP0005V02201617

Passenger Carrying Vehicle UIN: IRDAN102RP0007V02201617

Miscellaneous & Special Type of Vehicles UIN: IRDAN102RP0006V02201617

Disclaimer

Insurance is the subject matter of solicitation. Commercial Vehicle 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 Commercial Vehicle Insurance product of Royal Sundaram is approved by IRDA.

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

- 1) 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.
- 2) 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
- Log on to: 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, Patullas Road, Chennai - 600 002.

Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

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COMMERCIAL VEHICLE INSURANCE

An insurance that provides you complete peace of mind



COMPREHENSIVE COMMERCIAL VEHICLE INSURANCE

Covers Goods Carrying Vehicles, Passenger Carrying Vehicles, Taxis, Miscellaneous class of vehicles such as Tractors, Cranes and Trailers.

KEY FEATURES OF COMMERCIAL VEHICLE INSURANCE

Damage to your vehicle:

Providing protection for your vehicle 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. Commercial Vehicle Insurance 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 vehicle.

Wider Legal Liability for your Paid Driver:

On request Commercial Vehicle Insurance 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 Commercial Vehicle Insurance can insure your legal liability to your employees traveling in or driving the vehicle.

Deductible:

TYPE OF VEHICLES			COMPULSORY DEDUCTIBLES (₹)
	Goods carrying Vehicles	Passenger carrying Vehicles	
Commercial Vehicles (other than vehicles rateable under Class-D,E,F and G of CVT)	Not exceeding 7500 Kg. GVW	Not exceeding 17 passengers	500/-
	Exceeding 7500 Kg. GVW but not exceeding 16500 Kg. GVW	Exceeding 17 passengers but not exceeding 36 passengers	1000/-
	Exceeding 16500 Kg. GVW	Exceeding 36 passengers	1500/-
Vehicles rateable under Class D of the Commercial Vehicles Tariff (CVT)			0.5% of IDV of the vehicle subject to a minimum of Rs. 2000/-
Vehicles rateable under Class E, F and G of the Commercial Vehicles Tariff (CVT)			Rs.100/- for two-wheelers and Rs. 500/- for others
Taxis and Three Wheelers rated as Commercial Vehicles (Not exceeding 1500cc)			500/-
Taxis and Three Wheelers rated as Commercial Vehicles (Exceeding 1500 cc)			1000/-

ADD-ON COVERS

We understand that your vehicle 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 Commercial Vehicle 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
- Windshield glass clause
- Enhanced Personal Accident Cover Clause
- EMI Protector Clause
- Loss of Income cover clause

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.

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.
- 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.