



# Customer Charter



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Ensuring Timely  
Service



At Royal Sundaram, we prioritize our customer's satisfaction and strive to uphold the highest standards of service excellence. Our Customer Charter embodies our unwavering commitment to transparency, efficiency, and reliability in every interaction. We understand the importance of timely service delivery, and therefore, have established clear and achievable service level commitments across various facets of our operations. In this charter, we outline our promised Turn Around Time (TAT) for Policy Issuance, Motor Claims processing, Health Claims processing, and Grievance Redressal. These commitments serve as a testament to our dedication to ensuring a seamless and hassle-free for all our valued customers.



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Service Parameters	Turnaround Times
General Processing of proposal and communication of decisions	7 days from the date of receipt of the proposal or the date of receipt of any requirement called for, whichever is later
Any further requirements for underwriting the policy to be sought within	7 days
Where proposal form is not collected – information recorded in writing or electronic mode to be sent/confirmed with the Policy holder	7 days
Providing copy of the proposal form and copy of the policy document	30days from the date of acceptance of the proposal.
Refund of Premium Deposit	Within 7 days from the date of underwriting decision.
Post Policy issue service requests concerning mistakes and also Non-Claim related service requests	7 days from the date of the request.
Sending renewal notice to all policyholders	Within 30 days in advance
Allocation of surveyors through the general insurance council tech-based solution (Retail Customers)	Within 24 Hours
Statement of policies, accrued benefits, and other relevant information.	Annual
General Insurance Survey Report Submission by the Surveyor (Retail Customers)	Within 15 days of allocation
Settlement / rejection of claim after receiving first / addendum Survey report	Within 7 Days
Compliance with the Award of the Insurance Ombudsmen	Within 30 days of receipt of Award by the Company

Note: TAT for scenarios where documents are pending at Customer's end shall begin from the date of receipt of last documents.

# Policy Issuance

Our commitments to prompt service begins with the issuance of policies. Below, we outline the expected Turn Around Time (TAT) for policy issuance across different categories.

## Policy Issuing TAT

<b>All Retail Policies</b> Non-premium endorsement to policies (like address change, name change)		7 working days
<b>Financial endorsement</b>	Motor	
	Others	
<b>Service Requests</b>		
Policy Cancellation & Refund (wherever eligible)		

# Motor Claims

In the event of motor-related incidents, we understand the importance of swift resolution. Here, we detail our TAT for processing various types of motor claims.

## Motor Claims - Claim Registration Survey (Vehicle Inspection)

Service Parameters	Turnaround Times
Allotment of the survey shall be done	24 hours of claim intimation.
Survey will be carried out	Within 48 hrs of survey allotment or vehicle being left for repairs
Survey report submission	Within 15 days from the intimation of the claim

## Motor Claims - Claim Settlement

Service Parameters	Turnaround Times
Repair basis (partial loss)	within 7 days from the date of submission of the survey report.
An offer letter for a Constructive Total Loss or Total Loss claim or for issue cases	within 7 days from the date of submission of the survey report.
settlement of Constructive Total Loss, TL, or theft claims	within 7 days from the date of receipt of the last document, like a consent letter or any other final document.

# Health Claims

Ensuring timely processing of health claims is crucial for our customers' peace of mind during challenging times. Here, we provide our TAT for handling different types of health-related claims.

## Claims Turn Around Times

Service Parameters	Turnaround Times
Pre-Authorisation (Initial)	1 working day
Pre-Authorisation (Final)	3 hours
Health Claims - Reimbursement - Non-Investigated	15 Working days
Health Claims - Benefit Policy - Non-Investigated	15 Working days
Health Claims - Reimbursement - Non-Investigated	45 Working days
Health Claims - Benefit Policy - Non-Investigated	45 Working days
Personal Accident Claims - Non-Investigated	15 Working days
Personal Accident Claims - Investigated	45 Working days
Travel claims	15 Working days
Home claims - Appointment of survey	24 hours
Home claims - Approval and Settlement	15 Working days

# Grievance Redressal



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At Royal Sundaram, we take customer feedback seriously and are dedicated to addressing grievances promptly. Below, we outline the expected TAT for resolving various types of customer grievances.

## Grievance Redressal TAT

Service Parameters	Turnaround Times
Acknowledge a grievance	Immediately
Resolve a Grievance	Within 2 weeks

### Contact details of Grievance Redressal Officer (GRO) :

[gro@royalsundaram.in](mailto:gro@royalsundaram.in)

Grievance Redressal Officer Helpline: 044-61452220



Call: 1860 258 0000



Email: [care@royalsundaram.in](mailto:care@royalsundaram.in)



Visit: [www.royalsundaram.in](http://www.royalsundaram.in)



**ROYAL SUNDARAM INSURANCE**  
Sundaram Finance Group

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