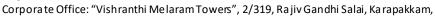
Registered Office: 21, Patullos Road, Chennai 600 002.



 ${\tt Chennai\,600\,097.\,Ph:\,91-44-7117\,\,7117,\,1860\,\,258\,\,0000\,\,/\,\,1860\,\,425\,\,0000}$

Email: care @royalsundaram.in Website: www.royalsundaram.in

IRDAI Reg. No. 102 | CIN-U67200TN2000PLC045611 |



	CUSTOMER INFORMATION SHEET			
This	document provides l	key information about your policy. You are also advised to go through your po	olicy document	
SI. No.	Title	Description (Please refer to applicable Policy Clause Number in nextcolumn)	Policy Clause Number	
1	Product Name	MARINE CARGO INSURANCE – SINGLE TRANSIT		
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0006V01200001		
3	Structure	Indemnity basis - Agreed value to the extent of 110% of invoice value		
4	Interests Insured	This Policy covers the loss or damage of cargo / goods in ordinary course of transit between the points of origin and the final destination. Marine insurance covers Movement of goods from one place to another: Within the country (Inland) From India to Country outside India (Export) From Country outside India to India (Import)	Details as per policy schedule	
5	Sum Insured	Sum insured is the total value of the goods in transit including freight, duty at actuals, taxes and any other port handling charges (Agreed value to the extent of 110% of invoice value). This is the maximum amount which is payable in the event of a total loss of the insured cargo. The sum insured will comprise of the following: Cost of the goods as per the agreed value given in invoice and INCOTERM as per invoice	Sum Insured Amount as per Policy Schedule	
6	Policy Coverage	course of transit and will terminate as per the duration of Transit Clause.	As per policy wording and clause attached there to	

Customer Information Sheet (CIS) of MARINE CARGO INSURANCE - SINGLE TRANSIT UIN - IRDAN102RP0006V01200001

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Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam,

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SI. No.	Title	Description (Please refer to applicable Policy Clause Number in nextcolumn)	Policy Clause Number
		9. Institute Strikes Clauses (Air Cargo) Cl.389. 1.1.2009	
		10. Institute Classification Clause CI.3541.1.01	
		11. Institute Cyber Attack Exclusion Clause CI.380 10.11.03	
		12. Institute Radioactive Contamination, Chemical, Biological, Bio- Chemical And Electromagnetic Weapons	
		13. Exclusion Clause Cl370, 10.11.03	
		14. Cargo ISM Endorsement (JC 98/019 A 1.5.98)	
		15. Cargo ISM Forwarding Charges Clause	
		16. Termination of Transit Clause (Terrorism) JC2001/056 20.11.2001	
		17. Institute Standard Conditions for Cargo Contracts CI.261, 1.4.82	
		18. Sanction Limitation and Exclusion Clause	
		19. Inland Transit (Rail/Road/Air) – Clause-A (All Risks)	
		20. Inland Transit (Rail or Road) – Clause B (Named Perils)	
		 Strikes Riots and Civil Commotion Clause (Inland Transit (Including Air and Courier) not in conjunction with Ocean Going Voyage) 	
		22. Institute Theft, Pilferage, Non-delivery Clause Cover	
		23. Institute Replacement Clause	
		24. Replacement Clause (Second Hand Machinery)	
		25. Label Clause	
		26. Pair and Set Clause	
		27. Important Notice	
		28. Duty Clause	
		29. Termination of transit clause (Terrorism)	
		Details of each of the above clauses are as mentioned in the Policy Wordings.	
7	Add-on cover	As per Policy Schedule	As per Policy Schedule
8	Loss Participation	Deductible as stated in the Policy Schedule	As per Policy Schedule
9	Exclusions	As stated in the Policy Schedule	As per Policy Schedule
10	Special conditions and warranties (if any)	As stated in the Policy Schedule	As per Policy Schedule

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SI. No.	Title	Description (Please refer to applicable Policy Clause Number in nextcolumn)	Policy Clause Number	
11	Admissibility of Claim	Admissibility of claim: The claims will be settled as per the terms and conditions of the policy. Denial of claims: Any loss or damage will not be payable if 1. Willful misconduct of the insured or his employees will not be payable 2. Losses resulting from Insufficiency in packing will not be payable Notify the Insurance Company – > Once you know all about the damage and loss, and what caused it, the next step is to notify the insurance company about the incident. > To have a smooth claim process, it is mandatory to inform the insurance company within the decided duration listed on your policy. > Take all reasonable steps to minimize further loss or damage and act to safeguard the insured cargo. > DO NOT dispose of any damaged cargo without first giving the Insurer and/or their agents the opportunity to inspect it. > In order to recover under this insurance, the Assured must have an insurable interest in the subject-matter insured at the time of the loss. > Where, as a result of the operation of a risk covered by this insurance, the insured transit is terminated at a port or place other than that to which the subject-matter is covered under this insurance, the Underwriters will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject matter to the destination to which it is insured hereunder	As per policy wording	
12	Policy Servicing - Claim Intimationand Processing	Toll free number 1860-425-0000 or write to us at care@royalsundaram.in. Claim can be intimated by insured to any of Our offices or call centers at 1860-258-0000 / 1860-425-0000.	As per Policy Wording	
		Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required Claim form Goods / Lorry Receipt from transporter - original Monetary Claim letter sent to Transporter - along with postal receipt / acknowledgement from transporter		

Customer Information Sheet (CIS) of MARINE CARGO INSURANCE - SINGLE TRANSIT UIN - IRDAN102RP0006V01200001

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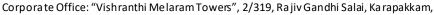
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SI. No.	Title	Description (Please refer to applicable Policy Clause Number in nextcolumn)	Policy Clause Number
		 Damage Certificate duly signed by consignee consignor, Transporter Packing List / Invoice / eway bill. What are the preventive measures initiated to avoid recurrence? Weigh Bridge Slip / documentary proof to establish compliance of Warranty Letter of Subrogation CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate etc. Any other Documents like FIR / Final Report / BL, BOE etc., based on nature of claim. Any other document: There may be specific requirements depending upon the merits of each case. Turn Around Time for claims settlement: working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later. 	
13	Grievance Redressal and Policyholders Protection	1. In case of any grievance the insured person may contact the company through Website: https://www.royalsundaram.in/customer-service Contact Numbers: 1860 258 0000, 1860 425 0000 E-mail: manager.care@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in Fax: 044-7117 7140 Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097. Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer Mr. T M Shyamsunder Grievance Redressal Officer, Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097. For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.	As per Policy Wording

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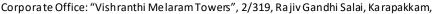
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SI. No.	Title	Description (Please refer to applicable Policy Clause Number in nextcolumn)	Policy Clause Number	
		If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in .		
		2. Consumer Affairs Department of IRDAI		
		a. In case it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal — Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/		
		b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.		
		c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.		
		3. Insurance Ombudsman		
		You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at https://www.cioins.co.in/ombudsman or on company website www.royalsundaram.in		

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CUSTOMER INFORMATION SHEET This document provides key information about your policy. You are also advised to go through your policy document SI. No. **Title** Description (Please refer to applicable Policy Clause Number in **Policy Clause** nextcolumn) Number 14 **Obligations of the** Before inception of the policy, the Insured is obliged to disclose all material Policyholder facts and circumstances, and to answer completely and truthfully all questions posed by the Insurer. It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder. i. to take such measures as may be reasonable for the purpose of averting or minimizing such loss, and ii. to ensure that all right against carriers, bailees or other third parties are properly preserved and exercised by lodging a monetary claim against railway/road carriers/bailees within six months from the date of railway/ lorry receipt or as prescribed by the relevant statute and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties. Measures taken by the Assured or the underwriters with the object of saving, protecting or recovering the subject matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the right of either party. **Declaration by the Policyholder:** I have read the above and confirm having noted the details Place: Date: Signature of the Policyholder: