



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002.

ACCIDENT SHIELD

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Accident Shield	
2	What am I Covered for	<p>Accident Shield is a worldwide Personal Accident (caused by external, violent and visible means) Cover that is specially designed to cover the following happening within 12 months from the date of accident:</p> <ul style="list-style-type: none"> Death: In unfortunate event of fatal accident the Sum stated in the Schedule/Certificate of Insurance will be paid to the nominee of Insured Person. Permanent Total Disablement: In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule/Certificate. Recovery Benefit: Fixed amount (as stated in Schedule/Certificate of Insurance) of Monthly benefit as compensation for every month upto 12 months for accidents resulting in Permanent Total Disablement. 	Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> Intentional Self injury/Suicide. Whilst under the influence of intoxicating liquor & drugs. Persons whilst engaged in hazardous sports/activities/occupations. Veneral Diseases, Aids or Insanity. War & allied perils and Nuclear, Chemical, Biological Terrorism. Pregnancy or Child birth. Pre-existing Diseases. Insured committing any breach of law with criminal intent. 	Exceptions
	*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing.		
4	Waiting Period	Not Applicable	Not Applicable
5	Payout Basis	Fixed amount on the occurrence of a covered event	Benefits
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> Life long renewal provided premium is paid on/before the expiry date of the policy or grace period of 30 days. The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal. At renewal, the coverages, terms & conditions & premium may change, in which case a three months notice shall be sent to the Proposer/Insured. 	Conditions
8	Renewal Benefits	No Claim Bonus: 5% increase on Sum Insured under Section a,b,c and d for every claim free year subject to a maximum of 25%.	Benefits
9	Cancellation	<ul style="list-style-type: none"> The Company may at any time, cancel the policy on grounds of misrepresentation, fraud, non disclosure of material facts, relating to this insurance of the Insured or non-cooperation by the Insured. The Proposer/Insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate, provided no claim has been made/paid under the policy. 	Conditions
10	Claim Form Availability	The standard claim forms are available in our website for ready reference. The same may be also obtained from any of our offices on request.	Conditions
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			

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