



CUSTOMER INFORMATION SHEET

This document provides only key information about your policy.
Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	Goods Carrying Vehicle Package Policy	Policy Certificate Number: XXXXX
2	Unique Identification Number (UIN) allotted by IRDAI	Product UIN: IRDAN102RP0005V03201617	
3	Structure	Indemnity with deduction for depreciation (No deduction if Nil Dep add-on cover opted), Benefit Payment.	
4	Interests Insured	Insured Vehicle No. xxxx – Loss or Accidental Damage to insured vehicle and Liability to third parties	
5	Sum Insured/ Motor Insured Declared Value Scope	Insured Declared Value (IDV) (in Rs.) For the vehicle : XXXX Non Electrical Accessories : XXXX Electrical/Electronic Accessories : XXXX Personal Accident Cover For Owner-Driver: CSI XXXXX Opted Additional Cover – CSI XXXXX	
6	Policy Coverage	Section 1 in policy schedule - Loss Of Or accidental Damage To The Private Car Insured Section 2 in policy schedule - Liability To Third Parties Section 3 in policy schedule – Towing Disabled Vehicle Personal Accident Cover For Owner-Driver (Optional) YES/NO	
7	Add-on Cover	Depreciation Waiver Cover without IMT 23 - The parts and materials that need to be replaced following an accident covered under the policy or admissible claims on Repair Basis will normally attract depreciation depending on the age of the vehicle and the material used to produce the parts. With this add-on cover, by paying an additional premium, the Depreciation Clause	Cover subject to terms and conditions of the add-on available in our website



		<p>will be removed, and the deduction of depreciation on parts will be waived except parts under IMT-23, partial theft/Theft.</p> <p>Depreciation Waiver Cover with IMT 23 Option A - By opting this add-on cover, the insurer will indemnify the insured the full cost of new parts that are replaced during the repair process without deducting for depreciation of the old parts. Under this, if a claim is admitted for repairs depreciation stipulated in Section I of the Policy will not apply in respect of parts replaced. But IMT-23 parts are excluded from the scope of the add-on</p> <p>Depreciation Waiver Cover with IMT 23 Option B: By opting this add-on cover, the insurer will indemnify the insured the full cost of new parts that are replaced during the repair process without deducting for depreciation of the old parts.</p> <p>Under this, if a claim is admitted for repairs depreciation stipulated in Section I of the Policy will not apply in respect of parts replaced inclusive of IMT-23 parts (Parts, Items, Paintwork).</p> <p>Windshield Glass Cover – If, the windscreen glass of the insured vehicle accidentally breaks and needs to be repaired or replaced, the insurer will reimburse this without the No Claim Bonus getting affected, provided the claim is only for windscreen glass damage.</p> <p>Loss of Income cover -To compensate loss of rental income that insured will suffer whilst his vehicle is undergoing accidental repair works, company will pay a fixed allowance per month (or part thereof), as per the option chosen by the insured subject to certain conditions.</p> <p>EMI Protector Cover -The insurer will pay the Equated Monthly Instalment payable by the insured to financial institution subject to vehicle is damaged by a covered peril mentioned in Section 1 of the policy subject to excess and condition mentioned in the schedule.</p> <p>Enhanced Personal Accident Cover - This cover is an extension of Personal Accident Cover with maximum up to 50 Lakhs Capital Sum Insured. It is offered in multiples of 1 Lakhs.</p>	
8	Loss Participation	Compulsory Deductible [Rs.XXX], Voluntary Deductible [Rs. XXX], Imposed Deductible [Rs. XXX] and Theft deductibles (applicable for Electric Vehicles of the certain state).	
9	Exclusions	<p>Brief General exception of own damage cover as given below/ <u>The Company shall not be liable to make payment in respect of</u></p> <ol style="list-style-type: none">1. Consequential Loss2. Depreciation (can be covered if opted add-on cover for Nil Dep)	



		<ol style="list-style-type: none">3. Wear and tear4. Mechanical or electrical breakdown and Failure or breakages5. Overloading or Strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.6. Tyre alone damages - Damage to tyre and tubes alone unless the vehicle sustained damages7. Any person driving the vehicle at the time of accident was under influence of intoxicating liquor or drugs.8. IMT 21 – Except in case of Total Loss of the vehicle, the insurer shall not be liable under Section 1 of the policy for the loss of or damage to lamps, tyres, tubes, mudguards, bonnet, side parts, bumper and paint work. By paying additional premium under IMT 23, the above damaged portion only is covered provided the vehicle is also damaged at the same time subject to depreciation and insured shall bear 50% of the assessed loss in respect of each and every claim.	
10	Special Conditions and Warranties (if any)	<p><u>Conditions</u></p> <ol style="list-style-type: none">1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage, provide information and assistance as the Company shall require. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company.3. At any time after the happening of any event giving rise to a claim under Section II of this Policy, the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence, settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence, settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.4. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed IDV less value of wreck.	



		<p>5. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition. In the event of any accident or breakdown, the vehicle shall not be left unattended and any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p> <p>6. Cancellation clause, cancellation of policy by insurer / Insured on notice as per terms given in the schedule (condition 6).</p> <p>7. Arbitrator Clause, If any dispute or difference in quantum of settlement (liability being otherwise admitted), can be referred to arbitrator as explained in the schedule.</p> <p>8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</p> <p>9. Co-Insurance, there is in existence any other insurance covering the same liability at the time of loss, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.</p> <p>10. Transfer of to legal heir in the event of the death of the sole insured, with three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).</p>	
11	Admissibility of Claim	<p>1. 64VB compliances – Premium realization</p> <p>2. Date of loss within the policy period.</p> <p>3. Insurable Interest - Ownership confirmation at the time of loss.</p> <p>4. Risk Identification – Validation/confirmation of Vehicle insured under the policy.</p> <p>5. Driver's Clause – Driver at the time of accident/loss and he/she should have valid & effective driving licence to drive the clause of vehicle at the time of accident.</p> <p>6. Cause & nature of accident stated in the claim form and nature of damage to the vehicle needs to be tallied.</p> <p>7. Loss covered with in the scope of the policy - prescribed 27 perils as stated under Section 1 of the policy schedule subject to deduction of depreciation at the rates specified in the schedule.</p> <p>The Policy covers use of the vehicle for any purpose other than (Limitation as to use clause), A) Use for organised racing pace-making reliability trial or speed testing B) Use whilst drawing a trailer, except the towing (other than for reward) of any one</p>	



		<p>disabled mechanically propelled vehicle C) Use for carrying passengers in the vehicles; except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.</p> <p><u>Denial of the claims based on</u></p> <p>Loss does not fall within the scope of policy coverage, subject to limitation as to use clause, policy terms and condition.</p> <p>Arising out of Wilful / gross negligence/ Documents Manipulation/ Misrepresentation with regard to the loss to the vehicle, driver at the accident, documents and information provided at the time proposal of Insurance.</p> <p><u>Release of vehicle on cashless or settlement claim</u></p> <p>If the vehicle left for repairs at tie up garages, on completion of repairs and submission of invoice / pending documents if any, we compute the liability and issue a commitment letter to the repairer with the liability sheet to release the vehicle on cashless within 2 working days. In case, if unable to extend the cashless, on submission of final document / Invoice, claim will be settled within 7 days from date of receipt of final document.</p> <p>For other mode of settlements like CTL / TL and theft claims refer our web site for the detailed approach document.</p>	
12	Policy Servicing - Claim Intimation and Processing	<p>Claim intimation can be made directly in our company website (www.royalsundaram.in/ Notify claims) and/or in v-connect (https://rsicon.royalsundaram.in/VConnect/login).</p> <p>Alternatively, you may also intimate the claim directly to our call centre Toll-free No. @ 1800 568 9999 (Exclusive for Motor Claim intimation) and Toll Nos. 1860 258 0000, 1860 425 0000.</p> <p>Also, intimation facility is available at our tie-up garages through web-integration or repairer portal.</p> <p>Please do not dismantle or alter the accident condition of the vehicle or repair till the vehicle is surveyed/assessed by a surveyor. Also to ensure that no parts or accessories are missing at any point of time.</p> <p><u>Documentation</u></p> <ol style="list-style-type: none"> 1. If you choose claim intimation online through our website www.royalsundaram.in/ v-connect, option of signing of E-Claim form available with OTP validation through the registered mobile along with provision to upload documents. For, digital claim, no physical claim documents required except repairer Invoice. 2. If you choose manual Claim form, it can be downloaded from the company website and to be duly filled and signed by owner of the vehicle (If insured in the name of company/firm, company seal and authorized signature to be affixed). Along 	



		<p>with it, Copy of RC - Registration Certificate, (for commercial vehicle RC with FC -Fitness Certificate) and DL - Driving Licence of the driver at the time of accident to be submitted.</p> <ol style="list-style-type: none"> 3. Police First Information Report (FIR) is mandatory for claims involving death, injury or third-party property damage. 4. We may seek additional document(s) or ask for clarification(s) for processing your claim that depends upon the claim. 5. Depending upon the type of settlement, we require a few specific documents which is essential for the claim settlement. <p><u>Survey and Assessment</u></p> <ol style="list-style-type: none"> 1. On receipt of claim intimation, surveyor will be allotted within 24 hours, who will inspect the vehicle, validate the documents and assess the loss. 2. Upon confirming the admissibility of the claim, repair authorisation will be provided in writing to repairer and the insured. <p>Call Center number of the insurer: 1860 258 0000 / 1860 425 0000. Insurer website: https://www.royalsundaram.in Email Address: care@royalsundaram.in</p>	
13	Grievance Redressal and Policyholders Protection	<p>Grievance Redressal:</p> <p>In case of any grievance the insured person may contact the company through</p> <p>Website: https://www.royalsundaram.in</p> <p>Grievance Redressal website: https://www.royalsundaram.in/app/customer-grievance</p> <p>Contact numbers: 1860 258 0000, 1860 425 0000 E-mail: GRO@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in</p> <p>Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319 Rajiv Gandhi Salai (OMR) Karapakkam Chennai – 600097.</p> <p>In case your grievance is not resolved by us or you are not satisfied with the resolution provided by us, you may contact Insurance ombudsman who are available in 17 cities in India. For further details, you may visit our website www.royalsundaram.in or https://www.cioins.co.in/Ombudsman</p> <ol style="list-style-type: none"> a. Any partial or total repudiation of claims by the Company. b. Any dispute regard to premium paid or payable in terms of the policy. 	



		<p>c. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.</p> <p>d. Delay in settlement of claims.</p> <p>e. Non-issue of any insurance document to customer after receipt of the premium.</p> <p>f. Any other grievance.</p>	
14	Obligations of the Policyholder	<p>Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, non-disclosure or suppression of any material fact by the Insured, the Policy shall be void.</p> <p>Insured can contact our Customer Services to intimate any change to the material information affecting the policy.</p>	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)