



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	Standalone Motor Own Damage Policy – Private Car	Policy Certificate Number
2	Unique Identification Number (UIN) allotted by IRDAI	Product UIN: IRDAN102RP0001V03201920	
3	Structure	Indemnity with deduction for depreciation (No deduction if Nil Dep add-on covered), Benefit Payment.	
4	Interests Insured	Insured Vehicle No. xxxx – Loss or Accidental Damage to insured vehicle.	
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 Vehicle Replacement Value: XXXX	
6	Policy Coverage	Section 1 in policy schedule - Loss Of Or accidental Damage To The Private Car Insured	
7	Add-on Cover	Depreciation Waiver Clause - 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 will be removed, and the deduction of depreciation on parts will be waived. Windshield Glass Clause – If, the windscreen glass (front and/or rear) of the insured car 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. It is applicable for only one claim in the policy tenure. Loss of Baggage Cover (SI) -This cover provides reimbursement for loss of Baggage or destruction, or damage caused to the Baggage limited	Cover subject to terms and conditions of the add-on available in our website



	items, as mentioned in the schedule, kept in the insured vehicle, arising out of an accident to the insured vehicle or theft of Baggage from the insured vehicle. In the event of a claim being settled, the Sum Insured of the baggage cover will get reduced to the extent of the claim paid. Facilities in Lieu of Spare Car Clause -In the unfortunate event that the insured vehicle meets with an accident and claim admissible, then the cost of making alternative travel arrangements while the vehicle is undergoing repairs following an accident covered under the insured policy. The cash benefit can be availed once in a policy period (repair lead time is excluded). Vehicle Replacement Value Plus Cover- The insured's declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle based on the manufacturer's listed selling price of the brand and model of the vehicle and adjusted for depreciation as per schedule. It is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. This add-on will enable insured to insure his/her car for the full 100% of the Manufacturer List Price or invoice price whichever is less. In case of a Total Loss or Theft of the vehicle, the manufacture list price or the invoice value of the vehicle, plus lifetime road tax, registration charges and insurance cost (based on the plan opted out of 4) that was insured, will be considered. NCB Protector Cover - An insured is eligible for the next slab of No Claim Bonus (NCB) If a private car Motor Package Policy runs for a full year without any own Damage (OD) claim preferred under the policy. If an OD claim(s) is made during a policy period, the NCB of the customer drops back to NIL. The NCB Protector protects the earned No claim Bonus in the event of an Own Damage claim made for Patial Loss, including claims for Windshield glass, Total Loss and theft of Vehicle/accessories The No claim Bonus will not get impacted for the first 2 claims preferred during this policy. Insured will be eligible for continuation of current slab of NCB on renewal of this Policy with Royal Sundaram. Aggravation Cover - A few parts of the vehicle like engine, gear box, differential and power steering pump gets damaged, either due to starvation of lubricating oil or coolant which would have leaked from the system after an accident or entry of water while being driven through inundated/flood water. In either of the above eventuality/contingency, damage to the said parts can be avoided by immediately stopping the engine/vehicle. If the same is not done, the parts will suffer damages due to aggravation and this type of extension of damage is not covered under the Policy issued and such damages are at your own risk. This add on cover provide protection for any extension of damage happened beyond the insured's control after an accident. Key Replacement Cover - Normally the Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon and loss / damage to keys are not covered outside. This add on will cover the cost for repair/replacement of keys,	
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		including labour costs. Maximum of 2 replacements will be allowed during the policy. Voluntary Deductible Clause - Apart from the Voluntary Deductible Slabs available in the Motor Private Car Tariff, additional slabs have been introduced for greater choice, by opting the voluntary deductible (amount will be deducted from the each & every admissible claims), discounts on OD premium will be provided as per the slab opted. Tyre Cover Clause - Normally, damage to tyres and tubes are covered only if the vehicle has met with an accident resulting in damage to the tyres and/or tubes. Damage to the tyres and tubes alone without the vehicle meeting with an accident, is not covered under the Private Car Package Policy issued, with this add on cover provides reimbursement of damaged tyres / tubes fitted on the vehicle and Indemnity will be based on unused tread depth slab as mentioned in the schedule for first claim in a policy period. 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. Roadside Assistance Cover - Normally the standard policy Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident. This add on provides 17 various road side assistance options to the Insured as per the plan chosen. Hybrid Electric Car Shield - Insurer will cover the expenses incurred in repair or replacement due to extension of loss/damages arising out of admissible perils in the Hybrid Electric Battery and its system due to unexpected power surge, water ingress, short circuit. This cover is for Hybrid Eclectic components towards any aggravation of damages. Consumable Cover – Insurer will cover the consumable(s) required to be replaced/replenished arising from an accident to the insured vehicle, caused by any peril covered under Own Damage section of the Base policy. Smart Save Pro - Insurer will allow an upfront discount for opting this cover to carry out accident repair works at insurer's preferred garages. In case the vehicle gets repaired at other than insurer's preferred garages, an additional deductible (mentioned in the schedule of the policy) will be deducted from claim amount. Smart Use - Insurer will allow an upfront discount for opting this cover based on the kilometer usage selected by the Customer. In case of a claim, the Insurer will cross check the kilometer reading at the time of claim and the kilometer reading at the time of policy issuance. Insurer will reimburse the claim if the kilometer reading is within the limit opted by the Customer.	
8	Loss Participation	Compulsory Deductible [Rs.XXX], Voluntary Deductible [Rs. XXX], Imposed Deductible [Rs. XXX] and Loss Of Baggage Deductible [Rs. XXX].	



9	Exclusions	Brief General exception of own damage cover as given below/ <u>The Company shall not be liable to make payment in respect of</u> 1. Consequential Loss. 2. Depreciation (can be covered if opted add-on cover for Nil Dep). 3. Wear and tear. 4. Mechanical or electrical breakdown and Failure or breakages. 5. Tyre alone damages - Damage to tyre and tubes alone unless the vehicle sustained damages (can be covered if opted add-on). 6. Extension of loss due to further usage (before restoring the vehicle) after accident. Extension damage engine, transmission & steering box can be covered by opting add on cover of aggravation damage. 7. Any person driving the vehicle at the time of accident was under influence of intoxicating liquor or drugs.. 8. Loss occurred outside the Geographical area (can be covered, if opted for Geographical area (SAAR countries). 9. Loss arising due to war and allied perils including nuclear weapons.	
10	Special Conditions and Warranties (if any)	<u>Conditions</u> 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. 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. 4. 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. 5. Cancellation clause, cancellation of policy by insurer / Insured on notice as per terms given in the schedule (Condition 5) 6. 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. 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. 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.	



		9. 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).	
11	Admissibility of Claim	64VB compliances – Premium realization. - Date of loss within the policy period. - Insurable Interest - Ownership confirmation at the time of loss. - Risk Identification – Validation/confirmation of Vehicle insured under the policy. - 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. - Cause & nature of accident stated in the claim form and nature of damage to the vehicle needs to be tallied. - 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. The Policy covers use of the vehicle for any purpose other than (Limitation as to use clause), Hire or Reward, Carriage of goods (other than samples or personal luggage), Organised racing, Pace making, Speed testing, Reliability Trials and Any purpose in connection with Motor Trade <u>Denial of the claims based on</u> Loss does not fall within the scope of policy coverage, subject to limitation as to use clause, policy terms and condition. 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. <u>Release of vehicle on cashless or settlement claim</u> 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 we unable extend the cashless, on submission of final document / Invoice, claim will be settled within 7 days from date of receipt of final document. For other mode of settlements like CTL / TL and theft claims refer our web site for the detailed approach document.	
12	Policy Servicing - Claim Intimation and Processing	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).	



		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. Also, intimation facility is available at our tie-up garages through web-integration or repairer portal. 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. <u>Documentation</u> 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 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. 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. <u>Survey and Assessment</u> 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. Call Center number of the insurer: 1860 258 0000 / 1860 425 0000. Insurer website: https://www.royalsundaram.in Email Address: care@royalsundaram.in	
13	Grievance Redressal and Policyholders Protection	Grievance Redressal: In case of any grievance the insured person may contact the company through Website: https://www.royalsundaram.in Grievance Redressal website: https://www.royalsundaram.in/app/customer-grievance Contact numbers: 1860 258 0000, 1860 425 0000	



		E-mail: GRO@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319 Rajiv Gandhi Salai (OMR) Karapakkam Chennai – 600097. 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 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. c. Any dispute on the legal construction of the policies in so far as such disputes relate to claims. d. Delay in settlement of claims. e. Non-issue of any insurance document to customer after receipt of the premium. f. Any other grievance.	
14	Obligations of the Policyholder	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. Insured can contact our Customer Services to intimate any change to the material information affecting the policy.	



Declaration by the Policyholder:

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

Place:

Date:

(Signature of the Policyholder)