

SMART PROTECT

Smart Protect - Quality Card Protection Insurance

Smart Protect is a comprehensive package of insurance benefits designed to cover your Lost Card Liability, Identity theft, Purchase Protection, Personal travelling and Wallet Protection.

- What are the key benefits of Smart Protect?

BENEFIT A - CARD PROTECTION

Section A (1) -Lost Card Liability

If Insured's card is lost or stolen, resulting in fraudulent utilization of the lost or stolen card, we will reimburse the unauthorized charges incurred during the policy period, that insured is responsible for, on his lost or stolen card, occurring within 15 days prior to insured's first reporting to the Card issuer, not exceeding the limits set out therein.

Section A (2) -Card Liability due to fraudulent internet based transactions and/or misuse of PIN

Covers unauthorized Charges arising out of fraudulent internet based transactions, using the authorized CVV(Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Cardholder by the Card Issuer, 15 days prior to his first reporting to the Card issuer, not exceeding the limits set out therein.

Section A (3) Card Liability due to unauthorized usage on account of Skimming / Phishing / Counterfeit

Covers losses/claims arising out of unauthorized use of cards by skimming, counterfeiting, phishing which occurred within 15 days prior to insured's first reporting to the Card issuer, not exceeding the limits set out therein.

Limit on Liability

The liability per card under section 2&3 shall not exceed 1 lac unless the limit has been waived off by additional premium as shown in the Schedule.

BENEFIT B – IDENTITY THEFT

We will pay for insured's expenses resulting from his efforts to resolve his identity theft, and expenses can be submitted up to the period specified in the policy schedule after he makes a claim. The following expenses shall be payable:

- **Legal Expenses:** we will reimburse insured for attorney and court fees incurred by him for
 - a. defending any suit brought against insured by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.
 - b. removing any civil or criminal judgment wrongfully entered against insured as a result of the identity theft.
 - c. challenging the accuracy or completeness of any information in insured's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.

•**Lost Wages**-We will reimburse insured for time taken from work solely as a result of his efforts to correct his financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays.

•**Legal Liability** - if any credit accounts and or bank accounts were opened in insured's name without his authorization, we will pay for his actual loss from the unauthorized account. We will pay for his legal obligation to pay a creditor when the account was created as part of his identity theft.

•**Miscellaneous Expenses** – We will reimburse the following :

- a. the cost of re-filing application for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.
- b. the cost of notarizing documents related to insured's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of his efforts to report an identity theft or to correct his financial and credit records that have been altered as a result of his identity theft.
- c. the cost of contesting the accuracy or completeness of any information contained in insured's credit history as result of his identity theft.
- d. the cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when insured makes a claim.

BENEFIT C – PURCHASE PROTECTION

Covers items that insured purchases entirely with his card from loss due to burglary, theft or accidental damage for 90 days from the date of purchase.

BENEFIT D – PERSONAL TRAVELLING PROTECTION

1. Personal trip effect coverage

When the entire cost of the passenger fare(s) of a personal trip are charged to insured's payment card while the insurance is effective, we will cover insured during the personal trip travel time for:

- 1.the loss, theft or accidental damage to insured's luggage, personal effects and personal papers;
- 2.the loss, theft of his money and cheque(s);
- 3.the reasonable additional travel and accommodation expenses incurred that are necessary to obtain a replacement of his lost or stolen passport while abroad.

2. Home Protection while insured is away

When the entire cost of the passenger fare(s) of a personal trip are charged to insured's payment card while the insurance is effective, we will cover the damage, disappearance or destruction of the following items due to burglary at insured's residence during his personal trip travel time:

1. insured's furniture, clothes, electrical and electronic appliances.
2. insured's money and cheque(s)

Limit on Liability Under Benefit D

The maximum liability of the Company for loss of money and Cheque shall not exceed Rs.10,000/- per Policy.

BENEFIT E – WALLET PROTECTION

Section E (1) Lost Wallet Coverage

We will cover insured for the following when his wallet is lost or stolen:

1. Replacement costs for the lost or stolen wallet as well as the personal papers and cards that were in the wallet;
2. Application fees for applying for new personal papers and/or cards.

Section E (2) Cost of Car Key Replacement

- **Key Replacement** – We will reimburse insured for the cost of replacing his Car keys which are lost or stolen. The covered cost is limited to the money insured paid to a locksmith to produce a new key.
- **Break in Protection** – We will reimburse insured for the cost of replacing insured’s locks and keys if his Car is broken into. The covered costs include the labor cost for replacing the lock.
- **Lock out Reimbursement** – We will reimburse insured for the cost of obtaining a locksmith if he is locked out of his car due to the loss or theft of his car keys.
- **Rental Car Reimbursement** – We will cover the reasonable cost of a rental car if insured’s car keys are lost or stolen and it will take more than 24 hours to replace them.

Section E (3) ATM assault and robbery

1. **ATM Robbery** - We will reimburse insured for the money he withdrew from any ATM around the world using his card against a robbery event that occurs within 15 minutes of the withdrawal of the money.
2. **Bodily Injury** - We will reimburse insured for reasonable emergency first aid charges for bodily injury during a robbery that is covered by our ATM assault and robbery coverage.

➤ Who is providing coverage under Smart Protect?

Your Coverage under Smart Card is offered by Royal Sundaram Alliance Insurance Company Limited, a joint venture between the Sundaram Finance, one of the most respected NBFCs of India and RSA, a UK based, Global Insurance player.

➤ What is the coverage amount under Smart Protect?

Coverage	Occurrence Limits	Sum Insured	Deductible
Lost Card Liability		500000	
Card Liability due to fraudulent internet based transactions and /or misuse of PIN (Max - 50% per card)		100000	
Card Liability due to unauthorised usage/skimming/counterfeit/phishing/compromised cards (Max - 50% per card)		100000	

B. IDENTITY THEFT		500000	
C. PURCHASE PROTECTION		500000	
Personal trip effects coverage		100000	
Home protection while you are away		500000	
Lost Wallet Coverage		100000	
Cost of Car Key Replacement		100000	
ATM Assault and Robbery		100000	

Commented [r1]: To check all limits.

➤ Who is eligible for the coverage?

Parameter	Eligibility
Age	Above 18 years
Coverage Term	1 year

➤ What do I need to pay?

The limits specified below are in Indian rupees and is applicable for the policy period.

Coverage	Occurrence Limits	Sum Insured	Deductible	Premium
A. CARD PROTECTION				
Lost Card Liability				
Card Liability due to fraudulent internet based transactions and /or misuse of PIN				
Card Liability due to unauthorised usage/skimming/counterfeit/phishing/compromised cards				
B. IDENTITY THEFT				
C. PURCHASE PROTECTION				
D. PERSONAL TRAVELLING PROTECTION				
Personal trip effects coverage				
Home protection while you are away				
E. WALLET PROTECTION				
Lost Wallet Coverage				
Cost of Car Key Replacement				
ATM Assault and Robbery				

Note: above premium is excluding service tax

➤ How do I pay my Premium?

You will get the choice of easy payment option as follows:

- If you prefer, you can choose to pay the premium in full by a cheque or demand draft in favour of “Royal Sundaram Alliance Insurance Company Limited”
- You can also pay through your credit card.

➤ **How do I Enroll?**

Quick and easy enrolment process. All you need to do is to complete the proposal form. Kindly ensure all details are captured accurately and completely filled in before signing.

➤ **When does the coverage start?**

Coverage from the date on which the premium is remitted to the Company.

➤ **How can my coverage end?**

The coverage shall end on occurrence of any one of the instances as mentioned in the table below.

Event	Parameter
End of coverage term	After 1 year of policy inception
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured.
Non receipt of renewal premium	If the renewal premium is not paid within the due date.
Claim occurrence	Upon settlement of a claim for the entire sum insured.
If you cease to be a cardholder of the card issuer insured by us	Premium would be refunded as per the grid short period scales.

➤ **What document will I get as a proof of Insurance?**

A Certificate of Insurance (COI) issued to you by the company. You would also get the policy terms and conditions towards the insurance policy.

➤ **What is the claims process?**

Upon happening of any event which may give raise to claim, **You** shall contact **us** at 1860 425 0000 or provide written intimation within the time limit as specified under the different section of benefits under the policy, of **your** discovery of the loss to make a claim and obtain the proper forms and instructions.

Claim Intimation

- Call us or provide written intimation to make a claim within 15 days of discovering the loss
- Call us or provide written intimation to make a claim within 6 hours of discovering the loss in case of claim under Home Protection cover under the policy.

Benefit A –CARD PROTECTION

- You must report the loss to the Card Issuer within 24 hours after discovering the loss event.
- You must comply with all terms and conditions given by the Card Issuer by which your card is issued.
- You must report the loss to Police Authority within 24 hours of discovering the loss event and having reported to the Card Issuer.

Benefit B – IDENTITY THEFT

- File a Police report with 24 hours of discovering the identity theft.
- Notify the Card Issuer or the Financial Institution of the identity theft within 24 hours of discovering the identity theft.

Benefit C – PURCHASE PROTECTION

- The damage or loss of the items must be within 90 days from the purchase date.
- File a Police report with 24 hours of discovering the loss / theft / damage.

Benefit D – PERSONAL TRAVELLING PROTECTION

- File a Police report with 24 hours of discovering the loss / theft / damage.

Benefit E – WALLET PROTECTION

- File a Police report with 24 hours of discovering the loss / theft / damage.

Claim Document Submission

- Submit the claim form duly filled and signed along with necessary documents within 30 days from intimation.

Claims documents to be submitted:

- **Documentation applicable to all Benefits under the Policy**

i) Attested copy of FIR / General Complaint to Police (If in regional language then submit English translation).

ii)) Attested Copy of Final Report from Police (If in regional language then submit English translation).

- **Documentation applicable to Benefit A and D**

i) Card Statement

- **Documentation applicable to Benefit A and B**

i) Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from Cardholder regarding the loss of the same.

Documentation specific to Benefits

- **Lost Card Liability (Benefit A)**

i) Charge slips.

- ii) Statement from Card Issuer showing the transactions and confirmation that the charges are unauthorised.

- **Identity Theft (Benefit B)**

- i) Advance letter of subrogation on a Rs.100/- non judicial stamp paper in case of burglary/theft.

- **Legal Expenses**

- i) Proof of Expenses.

- **Lost Wages**

- i) Statement from employer on the leave availed and wages lost.

- **Legal Liability**

- i) Statement from Financial Institution detailing transactions that are not authorised.
- ii) All correspondence including court notices, awards etc.

- **Miscellaneous Expenses**

- i) Proof of Expenses.

- **Purchase Protection (Benefit C)**

- i) Charge Slips.
- ii) Purchase Invoice.
- iii) Items lost/ damaged/ destroyed (Description, Quantity, Value, Nature of loss) supported by Purchase Invoices.
- iv) Advance letter of subrogation on a Rs.100/-non judicial stamp paper in case of burglary/theft.

Note: For items lost/ stolen/ damaged/ destroyed, use a separate sheet in the following format

Sl.No./ Description / Quantity / Rate / Value

- **Personal Travelling Protection (Benefit D)**

- i) Passenger ticket
- ii) Card Statement showing payment of passenger ticket fare
- iii) Charge Slips
- iv) Purchase Invoice
- v) Items lost/ damaged/ destroyed (Description, Quantity, Value, Nature of loss) supported by Purchase Invoices

- **Lost Wallet Coverage (Benefit E)**

- i) Details of cards & personal papers lost (number validity period, issuer)
- ii) Application for obtaining new cards/personal papers & fee paid
- iii) Copies/ details of new cards/ personal paper issued

- **Cost of Car Key Replacement (Benefit E)**

- i) Bills/Receipts/Vouchers from the Lock Smith/Rental Car Service with the amount.
- ii) Bills/Receipts from Car Manufacturer.

- **ATM assault and Robbery (Benefit E)**

- i) ATM Transaction slip
- ii) Bank statement showing transaction
- iii) Vouchers in support of first aid expenses

Bodily Injury Claims

- iv) Medical bills
- v) Investigation reports
- vi) Certificate from Attending Physician /Hospital Discharge Summary
- vii) X-ray or Radiological Plates

Note: Any other supporting document as may required by the Company for the above Benefits.

Payment of Claim

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
- The Company shall be liable to pay an interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.
- On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.

➤ **Can I renew my policy after the stipulated period of one year?**

Yes, for subsequent renewals post the expiry of your policy period, you have the following options:

- Pay through your credit card.
- Provide a cheque in favor of Royal Sundaram Alliance Insurance Company Limited.

In addition to the above Royal Sundaram would also send you a renewal notice for your policy which would have the confirmation of the payment details.

➤ **What are the terms for Policy Cancellation?**

You may cancel this policy by giving us 7 days written notice and **we** shall then refund a portion of the premium on **pro-rata basis** for the remaining **policy period**, subject to **our** retention of the **minimum premium**. However, if **you** have made any claim on this policy before the cancellation date then no refund of premium will be given

➤ **What are the exclusions?**

The coverage wise exclusions are as follows:

Benefit A CARD PROTECTION

Section A (1) - Lost Card Liability

We will not pay for any expenses or loss for:

1. Charges made on **your lost or stolen card** prior to 15 days of your first reporting to the Card

Issuer.

2. Charges made on **your card** if **your card** has not been lost or stolen;
3. Losses sustained by the Cardholders through forgery or alteration of or on any written instrument required in conjunction with any Card.
4. The amounts refunded upon cancellation of purchases of products or services by the Cardholders.
5. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
6. Loss or damage on account of counterfeit cards.
7. Fraudulent transactions occurring beyond the policy period.

Section A (2) - Card Liability due to fraudulent internet based transactions and / or misuse of PIN

We will not pay for any expenses or loss for:

1. Any transactions not confirmed by the host website or the authorized bank.
2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Section A (3) Card Liability due to unauthorized usage on account of Skimming / Phishing / Counterfeit

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred through use of debit cards, due to breach of security or failure of security mechanism of the card issuer.

GENERAL EXCLUSIONS APPLICABLE TO SECTION A UNDER THE POLICY

We will not pay for any expenses or loss for:

1. Losses sustained by the Insured / Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured's/Insured Person's employee/members of household, acting along or in collusion with others.
2. Losses arising out of use of genuine Card by an authorized person with intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, in insurrection, civil commotion, military or usurped power, martial law.
5. Any loss directly or indirectly caused by or contributed to by or arising from:

- Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.
 7. Any loss or damage arising out of any Card transactions which have occurred after the loss or theft of card has been reported to the Card Issuer.
 8. Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.
 9. Any loss in respect of credit / debit cards used internationally which are not EMV chip and Personal Identification No. enabled.
 10. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder.

Benefit B – IDENTITY THEFT

We will not pay for any expenses or loss for:

1. Monetary losses other than the out-of-pocket expenses related to the resolution of your identity theft outlined in this policy.
2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death.
3. Requesting credit reports before the discovery of your identity theft.
4. Taking time from self-employment or workdays that will be paid by your employer in order to correct your financial records that have been altered due to identity theft.

Benefit C – PURCHASE PROTECTION

We will not pay for:

1. items **you** carried with **you** or acquired by **you** during a **personal trip**;
2. items that were **lost or stolen** from a vehicle;
3. any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
4. permanent household and/or business fixtures
5. travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
6. art, antiques, firearms, and collectable items;
7. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. items **you** have rented or leased;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. shipping and handling expenses or installation, assembly related costs;
11. items purchased for resale, professional, or commercial use;
12. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
13. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;

14. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
15. items that **you** damaged through alteration (including cutting, sawing, and shaping);
16. items left unattended in a place to which the general public has access;
17. Items damaged or stolen from a place other than the residence mentioned in the policy schedule.

Benefit D – PERSONAL TRAVELLING PROTECTION

1. Personal trip effect coverage

We will not pay for any damages or losses that:

1. occurred during a **travel time** that is longer than 2 weeks;
2. are for any type of commercial and administrative documents, transportation tickets, transport vouchers;
3. occur to prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;
4. occur to stamps, spectacles and contact lenses, sunglasses, antiques, furs, tape recorders', cassettes and players, radios, compact discs and players or other personal listening and recording devices, computer and telecommunication equipment of any kind, cellular telephones;
5. occur to firearms, jewelry, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. are for breakage of sports equipment whilst in use;
7. are for household goods or anything shipped as freight;
8. are for dentures or bridgework, artificial limbs or hearing aids of any kind;
9. are for items carried on a bus roof rack;
10. are for items that are left unattended in a place to which the general public has access;
11. are for **money** and/or **cheque(s)** left in checked-in luggage;
12. are from normal wear and tear, decay and manufacturing defects;
13. are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
14. are caused by cleaning, repairs or restoration;
15. are caused by mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
16. are caused by leakage of powder or liquid carried within personal effects or **luggage**;

2. Home Protection while insured is away

We will not pay for:

1. losses that occurred when **your travel time** is longer than 2 weeks;
2. losses to personal effects **you** have carried with **you** during the **personal trip**;
3. losses to any other items that are not listed under the "What **We** Cover" section;
4. losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

Benefit E – WALLET PROTECTION

Section E (1) Lost Wallet Coverage

We will not cover:

1. **money, cheque(s), transportation tickets**, or other similar items that were in the **lost or stolen** wallet other than **your personal papers and cards**;
2. losses that are caused by any events other than **lost or stolen**, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. accidental damage to **your** wallet and items inside;
4. any fraudulent/unauthorized charges on the **lost or stolen cards**;
5. any **identity theft** related costs that are caused by **lost or stolen personal papers or cards**.

Section E (2) Cost of Car Key Replacement

We will not pay for:

1. Costs other than those listed in the "What we cover" section
2. Costs associated with lost or stolen keys for a car other than the Insured's car.
3. The cost to replace keys to car that you do not own for personal use.

Section E (3) ATM assault and robbery

We will not pay for any:

1. damages and/or liabilities to any third parties;
2. damages or losses to anything other than the **money you** withdrew from **your** account;
3. damages and/or liabilities that happened before or after the covered **robbery** period;
4. charges for emergency first aid to anyone other than **you**.

POLICY EXCLUSIONS (applicable to all sections)

We will not cover the following:

- a) Losses that do not occur within the policy period;
- b) Losses that result from or related to **business** pursuits including **your** work or profession;
- c) Losses caused by illegal acts;
- d) Losses that **you** have intentionally caused;
- e) Losses that result from the direct actions of a **relative**, or actions that a **relative** knew of or planned.
- f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
- g) Losses due to the order of any government, public authority, or customers' officials.
- h) Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission)of nuclear fuel.
- i) Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- j) Losses due to nuclear weapons material.
- k) Losses due to or related to nuclear, biological or chemical event
- l) Terrorism Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or governments), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the **Company** alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Change in terms and conditions and premium during renewal including withdrawal/modification of product/premium rate

During renewal, the benefits provided under the policy and/or terms and conditions of the policy including product/premium rate may be withdrawn/modified subject to IRDAI regulations, in which case policyholders will be informed through a written communication 3 months prior to expiry of the policy. When the product is withdrawn, the product / plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

Grievances

We are concerned about you. If you are not happy with our service or in case you have any query or complaint/grievance against us, please follow the steps given below:

Step 1: Customer Services Team

Please raise a complaint with us through our Online form or Email us to our customer service desk at care@royalsundaram.in

Royal Sundaram General Insurance Co. Ltd

Vishranthi Melaram Towers

No.2/319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097

Call us at: 1860 258 0000 / 1860 425 0000

Step 2: Manager - Care

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to Manager.Care@royalsundaram.in

Step 3: The Head – Customer Service

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to Head.CS@royalsundaram.in

Step 4: The Grievance Redressal Officer

In case the response provided still does not meet your expectation or have not received any response within 10 days, you may write to GRO@royalsundaram.in

Step 5

If after following Step 1,2,3 and 4 as stated above your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal. Contact Details of Insurance Ombudsman Refer our Company Website for list of Insurance Ombudsman

Insurance Ombudsman

If Insured person is not satisfied with the response/resolution given / offered by the company, the Insured person may also approach the office of the nearest Insurance Ombudsman of their respective area /region for resolution of your grievance as per the Insurance Ombudsman Rules 2017.

The contact details of Ombudsman offices are mentioned below, if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance documents

Details of Insurance Ombudsman addresses -
<https://www.cioins.co.in/ContactUs> Details of Insurance

Grievance may also be lodged at –

Registration of Complaints in Bima Bharosa by Policyholders:

1. Can directly register complaint in the Bima Bharosa Portal <https://bimabharosa.irdai.gov.in/>
2. Can send the complaint through Email to complaints@irdai.gov.in.
3. Can call Toll Free No. 155255 or 1800 4254 732.
4. Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:

General Manager

Insurance Regulatory and Development Authority of India (IRDAI)

Policyholder's Protection & Grievance Redressal Department – Grievance Redressal

Cell. Sy.No.115/1, Financial District, Nanakramguda,

Gachibowli, Hyderabad – 500 032

Disclaimer:

Smart Protect: Insurance is the subject matter of solicitation. Claims will be settled by Royal Sundaram Alliance Insurance Company Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram Alliance Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis.

Prohibition of rebates:

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or table of the insurer Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.