

**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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Secure Wallet	
2	Policy number	xxxxx	
3	Type of Insurance Product / Policy	Basis of sum insured : Indemnity	
4	Sum Insured / Motor Insured Declared Value Scope	Sum Insured: xxxxxx	
5	Policy Coverage (What the policy covers?)	<p><b>A. Card Protection</b></p> <ol style="list-style-type: none"> <li>1. Lost Card Liability</li> <li>2. Card Liability due to fraudulent internet based transactions and / or misuse of PIN.</li> <li>3. Card Liability due to unauthorized usage/skimming/counterfeit/phishing (including Telephishing*) /compromised cards.</li> <li>4. Misuse of Card</li> </ol> <p><b>B. Identity Theft</b></p> <ol style="list-style-type: none"> <li>1) Legal Expenses:</li> <li>2) Lost Wages:</li> <li>3) Legal Liability:</li> <li>4) Miscellaneous Expenses:</li> </ol> <p><b>C. Purchase Protection</b></p> <p>We will cover items that you purchase entirely with your card from loss due to burglary, theft or accidental damage for 90 days from the date of purchase.</p> <p><b>D. Personal Travelling Protection</b></p> <ol style="list-style-type: none"> <li>1. Personal Trip Effect coverage</li> <li>2. Home Protection while Insured Person is away</li> </ol>	<p>Section A.</p> <p>Section B</p> <p>Section C</p> <p>Section D</p>

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		<p><b>E. Wallet Protection</b></p> <ol style="list-style-type: none"> <li>1. Lost Wallet Coverage</li> <li>2. ATM Assault and Robbery</li> <li>3. ATM Fraud</li> </ol> <p><b>F. Virtual &amp; DigitalCard/Wallet Protection</b></p> <ol style="list-style-type: none"> <li>1. Card Liability due to fraudulent internet based transactions and / or misuse of PIN underVirtual &amp; Digital Card/Wallet</li> <li>2. Card Liability due to unauthorized usage/skimming/counterfeit/phishing(including Telephishing*)/compromised Virtual &amp; Digital Card/Wallet.</li> <li>3. Misuse of Card</li> </ol>	<p>Section – E</p> <p>Section - F</p>
6	Exclusions (What the Policy does not cover)	<p><b>(1) Lost Card Liability:</b></p> <p><b>Coverage Exclusions</b></p> <p>We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>1. Charges made on Insured Person’s lost or stolen card prior to 15 days of his/her first reporting to the Card Issuer.</li> <li>2. Charges made on Insured Person’s card if his/her card has not been lost or stolen;</li> <li>3. Losses sustained by the Cardholders through forgery or alteration of or on any written instrument required in conjunction with any Card.</li> <li>4. The amounts refunded upon cancellation of purchases of products or services by the Cardholders.</li> <li>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.</li> <li>6. Loss or damage on account of counterfeit cards.</li> <li>7. Fraudulent transactions occurring beyond the policy period.</li> </ol> <p><b>(2) Card Liability due to fraudulent internet based transactions and/or misuse of PIN:</b></p> <p><b>Coverage Exclusions</b></p> <p>We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>1. Any transactions not confirmed by the host website or the authorized bank.</li> <li>2. Any errors made by the host website or the authorized bank.</li> <li>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.</li> <li>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.</li> <li>5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.</li> </ol>	<p>Benefit A – Section 2</p> <p>Benefit A – Section 2</p>

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	<p>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.</p> <p><b>(3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit</b></p> <p><b>Coverage Exclusions</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the card issuer.</li> <li>3. Payment of claim under tele-phishing for more than 2 instances</li> <li>4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours</li> </ol> <p><b>(4) Misuse of Card</b></p> <p><b>Coverage Exclusions</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer</li> </ol> <p><b>General Exclusions Applicable To Benefit A Under The Policy</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.</li> <li>2. Losses arising out of use of genuine Card by an authorized person with intent to defraud the Card Issuer.</li> <li>3. Any legal liability, of whatsoever nature.</li> <li>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, insurrection, civil commotion, military or usurped power, martial law.</li> <li>5. Any loss directly or indirectly caused by or contributed to by or arising from: <ul style="list-style-type: none"> <li>• Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</li> <li>• The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.</li> </ul> </li> <li>6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.</li> </ol>	<p>Benefit A – Section 3</p> <p>Benefit A – Section 4</p>
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	<p>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.</p> <p>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.</p> <p>9. Any loss in respect of credit / debit cards used internationally which are not EMV chip and Personal Identification No. enabled.</p> <p>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.</p> <p><b>Identity Theft</b> <b>Coverage Exclusions</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.</li> <li>2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death.</li> <li>3. Requesting credit reports before the discovery of Insured Person's identity theft.</li> <li>4. Taking time from self-employment or workdays that will be paid by Insured Person's employer in order to correct his/ her financial records that have been altered due to identity theft.</li> </ol> <p><b>Purchase Protection</b> <b>Coverage Exclusions We will not pay for:</b></p> <ol style="list-style-type: none"> <li>1. Items Insured Person carried with him/her or acquired by him/her during a personal trip;</li> <li>2. Items that were lost or stolen from a vehicle;</li> <li>3. Any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;</li> <li>4. Permanent household and/or business fixtures</li> <li>5. Travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;</li> <li>6. Art, antiques, firearms, and collectable items;</li> <li>7. Furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);</li> <li>8. Items Insured Person has rented or leased;</li> <li>9. Used, rebuilt, refurbished, or remanufactured items at the time of purchase;</li> <li>10. Shipping and handling expenses or installation, assembly related costs;</li> <li>11. items purchased for resale, professional, or commercial use;</li> <li>12. Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;</li> </ol>	<p>Benefit B – Section II</p> <p>Benefit C – Section II</p>
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	<p>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;</p> <p>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);</p> <p>15. Items that Insured Person damaged through alteration (including cutting, sawing, and shaping);</p> <p>16. Items left unattended in a place to which the general public has access;</p> <p>17. Items damaged or stolen from a place other than the residence mentioned in the policy schedule.</p> <p><b>Personal Travelling Protection</b></p> <p><b>(1) Personal trip effects coverage</b></p> <p><b>Coverage Exclusions</b></p> <p>We will not pay for any damages or losses that:</p> <ol style="list-style-type: none"> <li>1. Occurred during a travel time that is longer than 2 weeks;</li> <li>2. Are for any type of commercial and administrative documents, transportation tickets, transport vouchers;</li> <li>3. Occur to prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;</li> <li>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</li> <li>5. Occur to firearms, jewelry, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);</li> <li>6. Are for breakage of sports equipment whilst in use;</li> <li>7. Are for household goods or anything shipped as freight;</li> <li>8. Are for dentures or bridgework, artificial limbs or hearing aids of any kind;</li> <li>9. Are for items carried on a bus roof rack;</li> <li>10. are for items that are left unattended in a place to which the general public has access;</li> <li>11. Are for money and/or cheque(s) left in checked-in luggage;</li> <li>12. Are from normal wear and tear, decay and manufacturing defects;</li> <li>13. Are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;</li> <li>14. Are caused by cleaning, repairs or restoration;</li> <li>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;</li> <li>16. Are caused by leakage of powder or liquid carried within personal effects or luggage;</li> </ol> <p><b>(2) Home protection while Insured Person is away</b></p>	<p>Benefit D.1 – Section II</p>
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	<p><b>Coverage Exclusions We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Losses that occurred when Insured Person's travel time is longer than 2 weeks;</li> <li>Losses to personal effects Insured Person has carried with him/her during the personal trip;</li> <li>Losses to any other items that are not listed under the "What We Cover" section;</li> <li>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;</li> </ol> <p><b>Wallet Protection</b></p> <p><b>(1) Lost Wallet Coverage</b></p> <p><b>Coverage Exclusions We will not cover:</b></p> <ol style="list-style-type: none"> <li>Money, cheque(s), transportation tickets, or other similar items that were in the lost or stolen wallet other than Insured Person's personal papers and cards;</li> <li>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;</li> <li>Accidental damage to Insured Person's wallet and items inside;</li> <li>Any fraudulent/unauthorized charges on the lost or stolen cards;</li> <li>Any identity theft related costs that are caused by lost or stolen personal papers or cards.</li> </ol> <p><b>(2) ATM assault and robbery</b></p> <p><b>Coverage Exclusions We will not pay for any:</b></p> <ol style="list-style-type: none"> <li>Damages and/or liabilities to any third parties;</li> <li>Damages or losses to anything other than the money Insured Person withdrew from Insured Person's account;</li> <li>Damages and/or liabilities that happened before or after the covered robbery period;</li> <li>Charges for emergency first aid to anyone other than Insured Person.</li> </ol> <p><b>(3) ATM Fraud</b></p> <p><b>Coverage Exclusions We will not pay for any:</b></p> <ol style="list-style-type: none"> <li>Damages and/or liabilities to any third parties;</li> <li>Damages or losses to anything other than the money Insured Person has lost due to Fraud;</li> <li>Damages and/or liabilities that happened beyond the period specified above.</li> </ol> <p><b>Virtual &amp; Digital Card/Wallet Protection</b></p> <p><b>(1) Card Liability under Virtual &amp; Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN</b></p> <p><b>Coverage Exclusions</b></p> <p>We will not pay for any expenses or loss for:</p>	<p>Benefit D.2 – Section II</p> <p>Benefit E.1 – Section II</p> <p>Benefit E.2 – Section II</p> <p>Benefit E.3 – Section II</p> <p>Benefit F.1 – Section II</p>
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	<p>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.</p> <p><b>(2) Card Liability under Virtual &amp; Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit</b></p> <p><b>Coverage Exclusions</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the card issuer.</li> <li>3. Payment of claim under tele-phishing for more than 2 instances</li> <li>4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours</li> </ol> <p><b>(3) Misuse of Virtual &amp; Digital Card/Wallet</b></p> <p><b>Coverage Exclusions</b> We will not pay for any expenses or loss for:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer</li> </ol> <p><b>GENERAL EXCLUSIONS APPLICABLE TO BENEFIT F UNDER THE POLICY</b> <b>We will not pay for any expenses or loss for:</b></p> <ol style="list-style-type: none"> <li>1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.</li> <li>2. Losses arising out of use of genuine Virtual/Digital Card/Wallet by an authorized person with intent to defraud the Card Issuer.</li> <li>3. Any legal liability, of whatsoever nature.</li> <li>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</li> </ol>	<p>Benefit F.2 – Section II</p> <p>Benefit F.3 – Section II</p>
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	<p>war, rebellion, revolution, insurrection, civil commotion, military or usurped power, martial law.</p> <p>5. Any loss directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> <li>• Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</li> <li>• The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.</li> </ul> <p>6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.</p> <p>7. Any loss or damage arising out of any Card transactions which have occurred after the alleged misuse of card has been reported to the Card Issuer.</p> <p>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.</p> <p>9. Any loss in respect of virtual &amp; digital card/wallet used internationally which are not as per norms prescribed by RBI.</p> <p>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.</p> <p><b>POLICY EXCLUSIONS (applicable to all sections)</b></p> <p>We will not cover the following:</p> <ol style="list-style-type: none"> <li>a) Losses that do not occur within the policy period;</li> <li>b) Losses that result from or related to business pursuits including Insured Person's work or profession;</li> <li>c) Losses caused by illegal acts;</li> <li>d) Losses that Insured Person have intentionally caused;</li> <li>e) Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.</li> <li>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.</li> <li>g) Losses due to the order of any government, public authority, or customers' officials.</li> <li>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.</li> <li>i) Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> <li>j) Losses due to nuclear weapons material.</li> <li>k) Losses due to or related to nuclear, biological or chemical event</li> <li>l) Terrorism Exclusion Warranty</li> </ol>	
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		<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	
7	Waiting Period	Not Applicable	
8	<p>Financial limits of coverage</p> <p>i.Sub-limit</p> <p>ii.Co-payment</p> <p>iii.Deductible</p> <p>iv.Any other limit</p>	<p>Policy Deductible (applicable to all sections)</p> <p>Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the deductible amount shown in the Policy Schedule.</p> <p>Coverage provided by this policy are EXCESS; this means that if, at the time of occurrence, <b>Proposer/Insured Person</b> has other valid and collectible insurance - such as but not limited to homeowner's or renter's insurance - this policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage. If the event is covered by more than one of the policy coverage, <b>we</b> will only pay the amount from the coverage under which Insured Person first filed the claim.</p>	
9	Claims/Claims Procedure	<p><b>Claim Procedure</b></p> <p>Upon happening of any event which may give raise to claim, Insured Person 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 Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.</p> <p>1. Claim Intimation</p>	Section -E

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	<ul style="list-style-type: none"> <li>• Call us or email us at care@roysundaram.in or provide written intimation to make a claim within 15 days of discovering the loss</li> <li>• Call us or email us at care@roysundaram.in or provide written intimation to make a claim within 24 hours of discovering the loss in case of claim under Home Protection cover under the policy.</li> </ul> <p>2. Claim Document Submission</p> <ul style="list-style-type: none"> <li>• Submit the claim form duly filled and signed along with necessary documents within 30 days from intimation.</li> </ul> <p>3.Claim Documentation</p> <ul style="list-style-type: none"> <li>• Documentation applicable to Benefit A – Card Protection (Sections 1 to 4)</li> <li>i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).- if required by us</li> <li>ii) Attested Copy of Final Report from Police (If in regional language, English translation).- if required by us</li> <li>iii) Card statement highlighting the fraudulent transactions</li> <li>iv) Copy of intimation to Card issuer confirming the fraudulent transactions</li> <li>v) Certification from Card issuer certifying the Date &amp; Time of blocking of the Card after intimation from CardHolder regarding the loss</li> <li>vi) Confirmation from the Card Issuer that the disputed transactions will not be reversed in future or or 4 months’ card statement following the month of disputed transactions, to confirm that the disputed transactions have not been reversed by the card issuer.</li> <li>vii) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.</li> <li>• Documentation applicable to Benefit B – Identity</li> </ul> <p>The documents should be sent to:</p> <p>Claims Department</p> <p>M/s. Royal Sundaram General Insurance Co. Ltd., Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097.</p> <p>Payment of Claim</p> <ul style="list-style-type: none"> <li>• All claims under this Policy shall be payable in Indian Currency.</li> <li>• Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.</li> <li>• 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.</li> <li>• On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.</li> </ul> <p><b><u>Payment of Claim</u></b></p> <ul style="list-style-type: none"> <li>• All claims under this Policy shall be payable in Indian Currency.</li> </ul>	
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		<ul style="list-style-type: none"> <li>• Benefits payable under this policy will be paid within 15 days of the receipt of last necessary document.</li> <li>• 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.</li> <li>• On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.</li> </ul>	
10.	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	
11.	Grievances / Complaints	<p>We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1 : Please raise a complaint with us through our Online form, and we would come back to you with a response in 2 business days.</p> <p>Step 2 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address:</p> <p>Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097</p> <p>Call us at 1860 425 0000 1860 258 0000</p> <p>Drop us an email <a href="mailto:care@royalsundaram.in">care@royalsundaram.in</a></p> <p>Step 3: In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address:</p>	

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	<p>Customer Services Team</p> <p>Royal Sundaram General Insurance Co. Limited</p> <p>Vishranthi Melaram Towers</p> <p>No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097</p> <p>Senior Citizen Redressal :</p> <p>9500413019</p> <p>Grievance Redressal Officer :</p> <p>Mr. T M Shyamsunder, 9500413094</p> <p>Drop us an email</p> <p><a href="mailto:manager.care@royalsundaram.in">manager.care@royalsundaram.in</a></p> <p>Senior Citizen can Write to us at</p> <p><a href="mailto:seniorcitizengrievances@royalsundaram.in">seniorcitizengrievances@royalsundaram.in</a></p> <p>Step 4 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address:</p> <p>Customer Services Team</p> <p>Royal Sundaram General Insurance Co. Limited</p> <p>Vishranthi Melaram Towers</p> <p>No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097</p> <p><a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> Click here to view Office of the Executive Council of Insurers</p> <p>Drop us an email</p> <p><a href="mailto:head.cs@royalsundaram.in">head.cs@royalsundaram.in</a></p> <p>Step 5 : In case you are not satisfied with the decision/resolution of the Company, you may approach the</p> <p>IRDAI Grievance Call Center</p> <p>IRDAI Grievance Call Center</p>	
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		<p>Insurance Regulatory &amp; Development Authority of India United India Tower, 9th floor, 3-5-817/818 Basheerbagh, Hyderabad- 500 029.</p> <p>Contact Number: 040-66514888</p> <p>Call us at</p> <p>1860 425 0000</p> <p>1860 258 0000</p> <p>Drop us an email</p> <p><a href="mailto:gro@royalsundaram.in">gro@royalsundaram.in</a></p>											
12.	Things to remember	<p><b>Policy Cancellation</b></p> <p>You may cancel this policy by giving us 15 days written notice and we shall then refund a portion of the premium on short period rates 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 and the same has been accepted by us then no refund of premium will be given</p> <p><b>Short period scales</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>% of annual premium to be retained</th> </tr> </thead> <tbody> <tr> <td>Not Exceeding 1 month</td> <td>1/4th of annual premium</td> </tr> <tr> <td>Exceeding 1 month but not exceeding 3 months</td> <td>1/2of annual premium</td> </tr> <tr> <td>Exceeding 3 months but not exceeding 6 months</td> <td>3/4th of annual premium</td> </tr> <tr> <td>Exceeding 6 months</td> <td>Full annual rate</td> </tr> </tbody> </table> <p>The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal form or non-cooperation of the Insured, by giving fifteen (15) days notice in writing to the Insured at address recorded/updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy. In the event of cancellation on the grounds of non</p>	Period	% of annual premium to be retained	Not Exceeding 1 month	1/4th of annual premium	Exceeding 1 month but not exceeding 3 months	1/2of annual premium	Exceeding 3 months but not exceeding 6 months	3/4th of annual premium	Exceeding 6 months	Full annual rate	Conditions E
Period	% of annual premium to be retained												
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		<p>cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.</p> <p><b>Renewals</b></p> <p>The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise. If any claim is lodged after cancellation of the Policy during the period in which the policy was in force, then the premium refunded will be collected back prior to settlement of the admissible claim. But the policy will still be considered as cancelled.</p>	
13.	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period such as change in occupation.	

Declaration by the Policyholder;

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

Place:

Date: \_\_\_\_\_