



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

INSURE 123 POLICY

UIN: IRDAN102RP0028V01100001

Policy Wordings

CODE :001 FOP (123) (01/2002)

Thank you for choosing Royal Sundaram to provide protection for your Business.

We are always looking for ways to develop products to suit our customer's needs. This policy is a packaged protection plan for your Business.

Subject to acceptance of Your proposal by Us, and Your payment of premium in advance, We shall provide the insurance described in this Policy.

Below are listed the Sections of this Policy.

- Burglary
- Money
- Dishonesty of Employees
- Personal Accident Liability

The following documents form the basis of and part of your Policy:

- the proposal, declaration and any other information you have given us
- the Policy Schedule and any amended Schedule, Specification or any Annexure to the Policy Schedule
- the most recent renewal confirmation
- any endorsement amending any of the above

Please read this Policy carefully which sets out the benefits and limitations of the insurance. Should you have any questions about this product or the policy cover, please contact your Broker, Agent or the Policy issuing Office.

Your Needs, Our Concerns.

For and on behalf of Royal Sundaram Alliance Insurance Company Limited

Authorized Signatory



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SECTION I

BURGLARY INSURANCE

This Section is only operative if shown as such in the Schedule

1. OPERATIVE CLAUSE

Where this Section I is shown as Included in the Schedule hereto, the Company agrees to indemnify the Insured to the extent of the intrinsic value of:

(a) any loss of or damage to the Property Insured by this Section or any part thereof whilst contained in the Premises described in the Schedule hereto due to Burglary or House-breaking (following upon actual forcible and violent entry into and/or exit from the Premises) or Hold-up,

(b) damage caused to the Premises to be made good by the Insured resulting from Burglary or House-breaking or any attempt thereat,

occurring at any time during the Period of Insurance.

Provided always that the liability of the Company shall in no case exceed the Sum Insured stated against each item nor the Total Sum Insured stated in Section I of the Schedule.

2. EXCLUSIONS

The Company shall not be liable under this Section I in respect of:

- (i) Gold or silver articles, watches, jewellery or precious stones, medals, coins, curios, sculptures, manuscripts, rare books, plans, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, bank drafts, money, cash, currency notes, postal orders, securities, stamps, collections of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully on the Premises in the course of the business is involved in the actual theft or damage to any of the articles or Premises or where such loss or



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damage has been expedited or any way assisted or brought about by any such person or persons.

- (ii) Loss or damage which is recoverable under Section 1 of this policy or under any Fire or Plate Glass Insurance Policy.
- (iii) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arise! out of or in connection with riot or strike, civil commotion, terrorist activities, earthquake. flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- (iv) Consequential loss or legal liability of any kind.

3. SPECIAL CONDITIONS TO SECTION I

3.1. Cover under this Section shall cease to attach:

- a) if the Premises shall have been left uninhabited by day and night for seven or more consecutive days and nights, while the premises are left uninhabited,
- b) if the Insured shall cause or suffer any material alteration to be made in the Premises or anything to be done whereby the risk is increased,
- c) to any property in which the interest of the Insured shall pass from the Insured otherwise than by will or operation of law,

unless in every case, the consent of the Company is obtained to the continuance of the Insurance under this Section and such consent is signified on the Policy in the form of an endorsement

3.2. REINSTATEMENT OF SUM INSURED

Immediately upon the happening of any loss or damage as described in this Section I of the policy, the Total Sum Insured and the Sums Insured upon the various items of the Property Insured which have been lost or damaged, shall be reduced by the amount of such loss or damage and such reduced Sums Insured shall be the limit of the Company's liability during the current Period of Insurance unless the Company consents, upon payment of additional premium, to reinstate to the full Sums Insured.



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3.3. INDEMNITY

The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and not more than the Sum Insured thereon.

3.5. AVERAGE

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one, in this Section I of the Policy, shall be separately subject to this condition.

Claims Procedure

If You suffer a loss because of an Insured Event, you must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

- **Immediate notice to Us**

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, you must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,



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- ii. Your name,
- iii. details of report to the police that You made,
- iv. details of report to any authority that You made,
- v. details of the Insured Event
- vi. a brief statement of the loss,
- vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
- viii. details of loss or damage under Add-ons, if any, and
- ix. submit photographs of loss or physical damage, wherever possible.

- **Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

- **Immediate notice to authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, you must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts



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and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, you must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

- **Submit claim**

- a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- i. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action.

If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required:

- Claim form
- Fire Brigade Report / FIR
- Meteorological Report in case of Act of God Perils, Books of Accounts
- Stock Register
- Copy of Asset Register
- Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement
- CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate
- Any other Document - There may be specific requirements depending upon the merits of each case.



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Turn Around Time for claims settlement:

15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.

- **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

ii. You must allow Us, our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

- **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

i. We will not pay the claim,

ii. We can cancel the Policy: in such a case, you will lose all benefits under this Policy and premium that You have paid,



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iii. We can also inform the police, and start legal proceedings against You.

- **Other insurance**

i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

iv. We will ensure that Our actions do not impose any liability on You.

- **Where Bank or other lending or Financial entity is involved -**

In case there is more than one insurance policy issued to the customer / policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

1. Cancellation and termination of Policy

1. Cancellation:

- a. You can cancel this Policy at any time during the policy period by informing the Company.
- b. We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

1. Our Grievance Redressal Officer



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If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows.

1. In case of any grievance You may contact the company through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: manager.care@royalsundaram.in

Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers,

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

Chennai – 600097.

You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer

Mr. T M Shyamsunder

Grievance Redressal Officer,

Royal Sundaram General Insurance Co. Limited,

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

Karapakkam, Chennai – 600097.



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For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

2. Consumer Affairs Department of IRDAI

- a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.
- c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.



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SECTION II

MONEY INSURANCE

1. OPERATIVE CLAUSE

Where this Section II is shown as being Included in the Schedule hereto, the Company agrees to indemnify the Insured against loss of Money in transit, by the Insured or the Insured's authorized employee(s), occasioned by Robbery, Theft or any other fortuitous cause. Further, the Company shall also indemnify the Insured against loss of Money by Burglary, Housebreaking, Robbery or Hold-up, whilst such Money is retained at the Insured's premises in safe(s) or a strongroom, more particularly described in Section II of the Schedule.

2. DEFINITIONS

For the purposes of this Section II of the policy:

- a) Money shall mean and include cash, bank drafts, currency notes, treasury notes, crossed cheques, postal orders and current postage stamps.
- b) Bank shall mean and include banks of every description, Post Offices, and the Government Treasury.

3. EXCLUSIONS

The Company shall not be liable under this Section II in respect of:

- a) shortage due to error or omission.
- b) loss of Money entrusted to any person other than the Insured or an authorized employee of the Insured.
- c) loss of Money where the Insured or his employee is involved as principal or accessory, except loss due to fraud or dishonesty of any cash-carrying employee of the Insured, occurring whilst in transit and discovered within 48 hours.
- d) loss occurring on the premises, after business hours, unless the Money is in a locked safe of strongroom.



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- e) loss occasioned by riot, strike or terrorist activity.
- f) Money carried under a contract of affreightment or theft of Money from any unattended vehicle.
- g) loss of Money from safe or strongroom or any duplicate thereof belonging to the Insured, unless this has been obtained by violence or by the threat thereof.
- h) consequential loss or legal liability of any kind.
- i) loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks insured against under this Section II are unnecessarily increased.

4.SPECIAL CONDITIONS

4.1. MAINTENANCE OF BOOKS & KEYS

The Insured shall keep a daily record of the amount of cash contained in the safe or strong room and such record shall be deposited in a secure place other than the safe or strong room and produced as documentary evidence in support of a claim under this policy. The keys of the safe or strong room shall not be left on the Premises out of business hours unless the Premises are occupied by the Insured or any other authorized employee of the Insured in which case such keys if left on the Premises shall be deposited in a secure safe not in the vicinity of the safe or strong room.

4.2. THE COMPANY'S RIGHTS OF RECOVERY

The Company shall be entitled in the name of the Insured to have the absolute control over the conduct of all or any proceedings that it considers necessary for the purpose of tracing or recovering any Money lost or securing reimbursement in respect of any Money lost and the Insured shall at the Company's expense furnish all such assistance as may reasonably be required by the Company in connection with such proceeding, and in the event of any or all of the Money being recovered, it shall be imperative upon the Insured to refund to the Company such proportion of the sum allowed by way of indemnity as the amount recovered bears to the total amount of the Money lost.

Claims Procedure

If You suffer a loss because of an Insured Event, you must make a claim for Your financial loss at Your cost.



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The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

- **Immediate notice to Us**

- d. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, you must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- e. You can give notice to any of Our offices or call centers.
- f. You must state in this notice
 - ii. the Policy Number,
 - iii. Your name,
 - iv. details of report to the police that You made,
 - v. details of report to any authority that You made,
 - vi. details of the Insured Event
 - vii. a brief statement of the loss,
 - viii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - ix. details of loss or damage under Add-ons, if any, and
 - x. submit photographs of loss or physical damage, wherever possible.

- **Steps to prevent loss and damage**



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- c. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
 - d. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - ii. You must not sell, give away or dispose of any damaged items of any property,
 - iii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iv. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.
- **Immediate notice to authorities**
 - c. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, you must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, you must inform the police.
 - d. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
 - **Submit claim**
 - c. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - d. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.



ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

INSURE 123 POLICY

UIN: IRDAN102RP0028V01100001

Policy Wordings

CODE :001 FOP (123) (01/2002)

ii. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action.

If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required:

- Claim form
- Fire Brigade Report / FIR
- Meteorological Report in case of Act of God Perils, Books of Accounts
- Stock Register
- Copy of Asset Register
- Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement
- CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate
- Any other Document - There may be specific requirements depending upon the merits of each case.

Turn Around Time for claims settlement:

15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.

- **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

ii. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.



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iii. You must allow Us, our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

iv. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

v. You must give Us, when We request, any additional information that We require for verifying Your claim.

- **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

ii. We will not pay the claim,

iii. We can cancel the Policy: in such a case, you will lose all benefits under this Policy and premium that You have paid,

iv. We can also inform the police, and start legal proceedings against You.

- **Other insurance**

ii. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

iii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

iv. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

v. We will ensure that Our actions do not impose any liability on You.

- **Where Bank or other lending or Financial entity is involved -**



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In case there is more than one insurance policy issued to the customer / policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

1. Cancellation and termination of Policy

2. Cancellation:

- b. You can cancel this Policy at any time during the policy period by informing the Company.
- c. We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows.

1. In case of any grievance You may contact the company through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: manager.care@royalsundaram.in

Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited



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Vishranthi Melaram Towers,

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Chennai – 600097.

You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer

Mr. T M Shyamsunder

Grievance Redressal Officer,

Royal Sundaram General Insurance Co. Limited,

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

Karapakkam, Chennai – 600097.

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also

approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

2. Consumer Affairs Department of IRDAI

- a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India



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(IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.



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SECTION III

FIDELITY GUARANTEE

1. OPERATIVE CLAUSE

Where this Section III is shown as being Included in the Schedule hereto, the Company agrees to indemnify the Insured against any direct pecuniary loss sustained by reason of any act of fraud or dishonesty committed by any Employee during the Period of Insurance and during the period of uninterrupted service of such Employee with the Insured and discovered during the continuance of this Section III of this policy or within twelve calendar months of the expiry thereof and in the case of death, dismissal, resignation or retirement of the Employee within twelve calendar months of such death, dismissal, resignation or retirement whichever of these events shall first happen.

PROVIDED ALWAYS THAT

i. The liability of the Company shall not exceed

(a) in respect of any Employee the Amount Guaranteed stated against his name or against the relevant Category of Employee in the Schedule.

(b) in respect of all claims under this Section III of the policy, the Aggregate Limit of Guarantee

ii. If Section III of this policy shall be continued in force for more than one Period of Insurance or if any liability shall exist on the part of the Company under Section III of this Policy and also under any other policy in respect of fraud or dishonesty of the Employee, the liability of the Company hereunder 'shall not be accumulated or increased thereby but the aggregate liability of the, Company arising from any number of acts of fraud or dishonesty committed by such Employee shall not exceed the Amount Guaranteed hereunder nor the limit of the insurer's liability under any other such policy as aforesaid whichever is the greater.

iii. The Company shall not be liable to pay more than one claim in respect of the actions of any one Employee.



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2. EXCLUSIONS

The Company shall not be liable under this Section III in respect of losses arising elsewhere than in India.

1. DEFINITION

The term "Employee" wherever appearing in Section III of this policy means any person (other than a person whose employment is of a casual nature or who is employed otherwise than for the purpose of the Insured's business) who has entered into a contract of employment with the Insured whether such contract of employment is express or implied, oral or in writing.

2. SPECIAL CONDITIONS TO SECTION III

4.1. On the discovery of any act or default or any circumstances which may give rise to a claim, the Insured shall:

(a) forthwith give written notice to the issuing office of the Company;

(b) immediately take all steps to prevent further loss;

(c) supply at the request of and free of expense to the Company all such proof, information and other evidence (verified by statutory declaration if so required) relating to the claim as the Company may require.

4.2. If the Insured is or shall hereafter be guaranteed by any other person, society or company or hold any other security or insurance against such loss as is hereby guaranteed, the Insured shall only be liable to bear its ratable proportion of such loss with such person, society or company or securities or insurance.

4.3 Any money of the Employee in the hands of the Insured and any money which but for the Employee's dishonesty would have been due to the Employee from the Insured shall be deducted from the amount otherwise payable under this policy. Any money recovered after the settlement of any claim shall be the property of the Company not exceeding, however, the amount paid by the Company.

4.4. The Insured shall if and when required by the Company but at the expense of the Company, use all diligence in prosecuting any Employee for conviction for any act which such Employee shall have committed and in consequence of which a claim may be made under this Policy. The Insured shall at the Company's expense give all information and assistance to enable the Company to sue for and obtain reimbursement from any such Employee by reason of whose acts or defaults a claim has been made, or against the estate of such Employee, for money which the Company shall have become liable to pay in respect thereof.



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4.5. Unless the Company be advised and its written approval be obtained, the Company shall not be liable hereunder in the event of any change in the nature of the Business of the Insured or in the duties and conditions of service of the Employee or if remuneration of the Employee be reduced or its basis altered or if the precautions stated by the Insured with regard to accounting be not duly followed or if the Insured shall continue to entrust the Employee with money or goods after having knowledge of any material fact bearing on the honesty of the Employee.

4.6. If required by the Company, the authorized representative of the Company shall in case of any loss to the Insured be permitted at all reasonable times to examine the circumstances of such loss and the Insured shall on being required so to do by the Company produce all books of accounts, receipts, or documents relating to or containing entries relating to the loss in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way enable the Company to ascertain the correctness thereof or the liability of the Company under this policy.

4.7. The Company shall be entitled at its own expenses and for its own benefit, in the name of the Insured to prosecute all claims and exercise all rights of action competent to the Insured against the Employee in respect of any act insured against in connection with which it may have made payment under this Policy and the Insured shall give to the Company all such information and assistance as may be reasonably required for the exercise of such claims or rights.

4.8. For the purpose of identifying the Employee in all cases of change of residence or occupation or change of name whether by manage or otherwise, due notice thereof in writing shall be given by the Insured to the Company.

4.9. The Company shall not be bound to give notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to any contract of insurance and the receipt of the Insured or his legal personal representative shall in all cases .be an effectual discharge to the Company.

4.10. Any of the circumstances in relation to these Special Conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially effect the Company notwithstanding subsequent acceptance of any premium.

Claims Procedure

If You suffer a loss because of an Insured Event, you must make a claim for Your financial loss at Your cost.



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The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

- **Immediate notice to Us**

- g. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, you must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- h. You can give notice to any of Our offices or call centers.
- i. You must state in this notice
 - iii. the Policy Number,
 - iv. Your name,
 - v. details of report to the police that You made,
 - vi. details of report to any authority that You made,
 - vii. details of the Insured Event
 - viii. a brief statement of the loss,
 - ix. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - x. details of loss or damage under Add-ons, if any, and
 - xi. submit photographs of loss or physical damage, wherever possible.

- **Steps to prevent loss and damage**



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- e. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
 - f. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - iii. You must not sell, give away or dispose of any damaged items of any property,
 - iv. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - v. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.
- **Immediate notice to authorities**
 - e. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, you must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, you must inform the police.
 - f. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
 - **Submit claim**
 - e. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - f. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.



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Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required:

- Claim form
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Turn Around Time for claims settlement:

15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.

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You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

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E-mail: manager.care@royalsundaram.in

Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

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For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also

approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

2. Consumer Affairs Department of IRDAI

- a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India



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Sundaram Finance Group

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(IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.



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SECTION IV:

PERSONAL ACCIDENT INSURANCE

1. OPERATIVE CLAUSE

Where this Section IV is shown as being Included in the Schedule hereto, the Company agrees that if any of the Insured Persons named or described in Section IV of the Schedule shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means it will pay to the Insured the sum hereinafter set forth.

a) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured Persons, the Company will pay to the Insured the Capital Sum stated in Section IV of the Schedule hereto, applicable to such Insured Person.

b) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of:

- (i) the total and irrecoverable loss of sight in both eyes or the actual loss by physical separator of two entire hands or two entire feet, or of one entire hand and one entire foot, or such loss of sight in one eye and such loss of one entire hand or one entire foot,
- (ii) the total and irrecoverable loss of use of two hands or of two feet or of one hand and one foot or of the total and irrecoverable loss of sight in one eye and of use of one hand and one foot, the Company will pay to the Insured the Capital Sum applicable to such Insured Person as show1 in Section V of the Schedule hereto.

c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of:

- i) the total and irrecoverable loss of the sight in one eye or the actual loss by physical separatio1 of one entire hand or of one entire foot.
- ii) the total and irrecoverable loss of use of one hand or of one foot, without physical separation the Company will pay to the Insured fifty percent (50%) of the Capital Sum applicable to sue Insured Person as shown in Section IV of the Schedule hereto.



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NOTE: For the purposes of clauses b) and c) above, 'physical separation' of a hand mean separation at or above the wrist, and of a foot means at or above the ankle.

d) If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely disable the Insured Person from engaging in, being occupied with or giving attention to any employment or occupation of any description whatsoever, the Company will pay to the Insured a lump sum equal to one hundred percent (100%) of the Capital Sum applicable to such Insured Person as shown in Section IV of the Schedule hereto.

2. EXTENSION OF COVER

In the event of the death of any Insured Person due to accident as defined in this Section of the policy outside his or her residence, the Company shall pay in addition to the amount payable under clause 1 a), for transportation of the dead body of the Insured Person to the place of residence, a lump sum of Rs. 2,500/-.

3. EXCEPTIONS

The Company shall not be liable under this Section of the Policy for:

a) Compensation under more than one of the sub-clauses of the Operative Clause of this Section in respect of the same period of disablement of the Insured Person.

b) Any other payment to the same person after a claim under the sub-clauses (a), (b) or (d) has been admitted and become payable. However, amounts relating to medical expenses, carriage of dead body, would be payable in addition if applicable.

c) Any payment in the event of more than one claim in respect of any one Insured Person during any one Period of Insurance by which the maximum liability of the Company as specified in Section V of the Schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of the Operative Clause of this Section in respect of such Insured Person. However, amounts relating to medical expenses and carriage of dead body would be payable in addition if applicable.

d) Payment of weekly compensation until the total amount shall have been ascertained and agreed.

e) Payment of compensation in respect of death, injury or disablement of the Insured Person



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- (i) From intentional self-injury, suicide or attempted suicide, (ii) Whilst under the influence of intoxicating liquor or drugs.
- (iii) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by the appropriate authority irrespective of whether such aircraft is privately owned or chartered or operated by; regular airline or whether such aircraft has a single engine or multiple engines].
- (iv) Directly or indirectly caused by venereal disease, AIDS or insanity.
- (v) Arising or resulting from the Insured Person committing any breach of law with criminal intent.
- f) Death, injury or disablement resulting directly or indirectly from, caused by, contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.
- g) Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, jockeys, circus personnel, persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard.

4. SPECIAL CONDITIONS TO SECTION IV

4.1. MATERIAL CHANGES IN THE RISK

- a) The Insured shall give immediate notice to the Company of any change in the business or the occupation of any of the Insured Persons.
- b) The Insured shall upon tendering any premium for the renewal of this Section of the policy give notice in writing to the Company of any disease, physical defect or infirmity with which any of the Insured Persons have become affected since payment of the premium for the preceding period of insurance.



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SECTION V PUBLIC LIABILITY

3. OPERATIVE CLAUSE

Where this Section V is shown as Included in the Schedule hereto, the Company agrees to indemnify the Insured against their legal liability (other than liability under the Public Liability Insurance Act, 1991 or any other Statute based on the doctrine of "no fault" liability) to pay compensation including Claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law.

4. INDEMNITY

The Indemnity under this Section V applies only to claims arising out of accidents occurring in the Insured Premises during the period of insurance first made against the Insured during the policy period and the Insured is indemnified in accordance with the Operative Clause of this Section V for and/or arising out of Injury and/or Damage but only against claims arising out of or in connection with the Business specified in the Schedule hereto, and not against claims arising out of or in connection with:

a) Pollution howsoever caused unless specifically covered. b) Any Product. For the purposes of determining the indemnity granted under this Section V:

(b) 'Injury' means death, bodily injury, illness or disease of or to any person;

(c) 'Damage' means actual and/or physical damage to tangible property;

(d) 'Pollution' means pollution or contamination of the atmosphere or of any water, land or other tangible property;

(e) 'Product' means any tangible property after it has left the custody or control of the Insured which has been designed, specified, formulated, manufactured, constructed, installed, sold supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured but shall not mean food and beverages supplied by or on behalf of the Insured primarily to the Insured's employees as a staff benefit.

(f) 'Policy Period' means the period commencing with the effective date and hour as shown in Section V of the Schedule and terminating at midnight on the expiry date as shown therein.



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(g) 'Period of Insurance' means the period commencing from the Retroactive Date and terminating at midnight on the expiry date shown in Section V of the Schedule.

(h) 'Accident' means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

(i) 'Premises' shall be deemed to include pipelines running outside the premises for discharge of treated effluents at a disposal point situated within a distance of one kilometer from the premises.

3. INDEMNITY LIMITS:

The Company's total liability to pay compensation, Claimant's costs, fees and expenses and defense costs shall not exceed the Indemnity Limit stated in Section V of the Schedule. Indemnity Limit for any one accident applies to any one claim or series of claims arising from one originating cause. Indemnity Limit shall represent the total amount of the Company's liability under this Section V during the Policy Period.

3.1 COMPULSORY EXCESS:

The Insured shall bear a Compulsory Excess of Rs.500/- per any one accident. This Compulsory Excess shall be applicable to both (a) death or bodily injury and (b) property damage, inclusive of defense costs arising out of any one accident. The Company's liability shall attach for the claim in excess of such Compulsory Excess (and Voluntary Excess, if any, opted for by the Insured).

4. EXCLUSIONS TO SECTION V

Under this Section V, this Policy does not cover liability

4.1 assumed by the Insured by agreement and which would not have attached in the absence of such agreement.

4.2 arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.

4.3 arising out of deliberate, willful or intentional non-compliance with any Statutory provision.

4.4 arising out of loss of a purely financial nature such as loss of goodwill, loss of market etc.



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- 4.5. (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction wrongful detention, defamation etc. and mental injury, anguish, or shock resulting there from;
- (b) infringement of plans, copyright, patent, trade name, trade mark, registered design.
- 4.6. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
- 4.7. for claims arising out of the ownership, possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;
- (a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
- (b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;
- (c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;
- (d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
- 4.8. transportation of materials and/or hazardous I dangerous substances outside the Insured's premises unless specifically covered.
- 4.9. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.
- 4.10. damage to property owned leased or hired or under hire purchase or on loan to the Insured 01 otherwise in the Insured's care custody or control other than
- (a) premises (or the contents thereof) temporarily occupied by the Insured for work thereof or other property temporarily in the Insured's possession for work thereon (but not indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work)
- (b) employees' and visitors' clothing and personal effects



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- (c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement

4.11 Injury and I or damage occurring prior to the Retroactive Date shown in Section III a) the Schedule.

Provided always that in the event of any injury or damage arising from continuous o continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, then

(a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury;

(b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.

4.12 the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.

4.13 injury to any person under a contract of employment or apprenticeship with the Insured their contractor(s) and I or Sub-Contractor(s) when such Injury arises out of the execution of such contract

4.14 liability more specifically insured elsewhere. Special Conditions applicable to Sections V

1. Company's right to pay the Indemnity Limit

The Company may at any time pay to the Insured in connection with any claim or series of claims under Section ill of this Policy to which an Indemnity Limit applies the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claims.

2. Insured's obligation to keep records

The Insured shall keep an accurate record of annual turnover, which term shall include all livable duties and at the time of renewal of insurance declare such details as the Company may require. The Company shall at all reasonable times have full access to inspect such records.



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3. Disputes Clause

Any dispute concerning the interpretation of the terms, conditions limitations and/or exclusions contained in this Section V is understood and agreed by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements of such Court. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

7a. NOTIFICATION EXTENSION CLAUSE

Should the Insured notify the Company during the Policy Period in accordance with Special Condition 1 of this Section V of any specific event or circumstance which the Company accepts may give rise to a claim or claims which form(s) the subject of indemnity by this Section ill of this policy, then the acceptance of such notification means that the Company will deal with such claim or claims as if they had first been made against the Insured during the Policy Period. The extension under this Clause will be subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.

7b. EXTENDED CLAIM REPORTING CLAUSE

In the event of non-renewal or cancellation of this Policy or of this Section of the Policy, either by the Company or by the Insured, the Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the policy provided no insurance is in force during this extended reporting period for the same interest, for notification of claims for accidents which had taken place during the period of insurance but could not be made during the Policy Period, provided, however, all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring Policy Period and are subject to the limits of indemnity and the terms, conditions and exclusions of Section V and of the Policy.

This extended reporting period does not in any way reinstate or increase any of the Indemnity Limits mentioned in Section V of the Schedule of the Policy.

8. INDEMNITY TO OTHERS

The indemnity granted extends to:



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8.1. officials of the Insured in their business capacity arising out of the performance of their business or in their private capacity arising out of their temporary engagement of the Insured's employees;

8.2. the Officers, Committees and members of the Insured's canteen, social, sports, medical, firefighting and welfare organizations in their respective capacities as such;

8.3. the personal representatives of the estate of any person who would otherwise be indemnified by Section V of this Policy, but only in respect of liability incurred by such person.

Provided always that all such persons or parties shall observe, fulfil and be subject to the terms, conditions and exclusions of this Section V and of this Policy as though they were the Insured.

9. CROSS LIABILITIES:

Each person or party indemnified by this Section V is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to the Company's total liability not exceeding the limits of indemnity stated in Section V of the Schedule of the Policy.

10. DEFENCE COSTS:

The Company will pay all costs, fees and expenses incurred with their prior consent in the investigation, defense or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by Section V of the Policy. Such costs, fees and expenses are called 'Defense Costs'.



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GENERAL EXCLUSIONS (Applicable to all Sections of this Policy)

The Company shall not be liable under any Section of this policy for:

I. loss, destruction, damage, liability, death, injury or disablement occasioned directly or indirectly by or through or in consequence of any of the following occurrences, namely:

(a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war

(b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any government of any other authority.

In any action suit or other proceeding where the Company alleges that by reason of the provisions of General Exclusion 1 (a) and (b) above any loss, destruction or damage is not covered by this insurance, the burden of proving that such loss destruction or damage is covered shall be upon the Insured.

2. (a) loss, destruction, damage, liability, death, injury or disablement directly or indirectly caused by or arising from or in consequence of or contributed to by:

i) nuclear weapons material

ii) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel Solely for the purpose of this General Exclusion Combustion shall include any self-sustaining process of nuclear fission.

i) liability directly or indirectly caused by or contributed to by the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

3. loss, destruction, damage, cost or expense or liability of whatever nature directly or indirectly caused by or arising from or in consequence of or contributed to by any act of terrorism regardless: of any other cause or event contributing concurrently or in any other sequence to such loss, destruction, damage, cost or expense or liability.

For the purposes of this exclusion 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 government(s), which from its nature or context



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is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also applies to and serves to exclude loss, destruction, damage, cost or expense or liability of whatever 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 any act of terrorism.

4. Notwithstanding any provision to the contrary in any Section of the policy or in any endorsement thereto, it is understood and agreed as follows:

(a) this policy does not insure:

(i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of ELECTRONIC DATA,

(ii) error in creating, amending, entering, deleting or using ELECTRONIC DATA, or

(iii) total or partial inability or failure to receive, send, access or use ELECTRONIC DATA

for any time or at all,

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur, nor any liability arising from or in any way related to any such event.

For the purposes of this policy ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

(b) In the event of any conflict between this General Exclusion 4, regarding electronic risks, and General Exclusion 3, regarding acts of terrorism, then the terms of General Exclusion 3, regarding acts of terrorism, will take precedence over the terms of this General Exclusion- 4.



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GENERAL CONDITIONS (Applicable to all Sections of the Policy)

1. THIS POLICY shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
2. The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this policy was effective, and the Company may amend the terms of this policy according to the materiality of such change.
3. The Insured shall take all reasonable steps to safeguard the Property Insured against accident, lost or damage.
4. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under the policy or if the occurrence giving rise to the claim be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.
5. If at the time of any occurrence giving rise to a claim under any Section of this policy there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same insured interest, this Company shall not be liable to pay or contribute more than its ratable proportion of the total amount of such claim.
6. The Insured shall at the expense of the Company do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its settling; any claim under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.
7. Every notice and other communication to the Company required by these conditions shall be in writing to the office of the Company through which this insurance is effected.
8. The due observance and fulfillment of the terms and conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.



ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

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11. The Company shall not be bound to accept any renewal premium nor to give notice that such is due. Every renewal premium which shall be paid and accepted in respect of this Policy shall be paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration hereinbefore mentioned and that nothing is known to the Insured that may result in any aggravation of the risk of the Company under the insurance hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by the authorized official of the Company.

Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially effect the Company) notwithstanding subsequent acceptance of any premium.

Claims Procedure

If You suffer a loss because of an Insured Event, you must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

- **Immediate notice to Us**

- j. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, you must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.

- k. You can give notice to any of Our offices or call centers.

- l. You must state in this notice

- iv. the Policy Number,

- v. Your name,

- vi. details of report to the police that You made,



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- vii. details of report to any authority that You made,
- viii. details of the Insured Event
- ix. a brief statement of the loss,
- x. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
- xi. details of loss or damage under Add-ons, if any, and
- xii. submit photographs of loss or physical damage, wherever possible.

- **Steps to prevent loss and damage**

- g. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- h. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - iv. You must not sell, give away or dispose of any damaged items of any property,
 - v. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - vi. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

- **Immediate notice to authorities**

- g. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, you must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, you must inform the police.



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h. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

- **Submit claim**

g. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

h. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

iv. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action.

If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required:

- Claim form
- Fire Brigade Report / FIR
- Meteorological Report in case of Act of God Perils, Books of Accounts
- Stock Register
- Copy of Asset Register
- Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement
- CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate
- Any other Document - There may be specific requirements depending upon the merits of each case.

Turn Around Time for claims settlement:



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15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.

- **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

iv. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

v. You must allow Us, our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

vi. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

vii. You must give Us, when We request, any additional information that We require for verifying Your claim.

- **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

iv. We will not pay the claim,

v. We can cancel the Policy: in such a case, you will lose all benefits under this Policy and premium that You have paid,

vi. We can also inform the police, and start legal proceedings against You.

- **Other insurance**



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iv.If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

v.If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

vi.After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

vii.We will ensure that Our actions do not impose any liability on You.

- **Where Bank or other lending or Financial entity is involved -**

In case there is more than one insurance policy issued to the customer / policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

1. Cancellation and termination of Policy

4.Cancellation:

d. You can cancel this Policy at any time during the policy period by informing the Company.

e. We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows.



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

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1. In case of any grievance You may contact the company through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: manager.care@royalsundaram.in

Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers,

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

Chennai – 600097.

You may also approach the grievance cell at any of the company's branches with the details of grievance.

If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer

Mr. T M Shyamsunder

Grievance Redressal Officer,

Royal Sundaram General Insurance Co. Limited,

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

Karapakkam, Chennai – 600097.

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also



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approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

2. Consumer Affairs Department of IRDAI

- a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.
- c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.



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Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline NOs.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	oio.ahmedabad@cioins.co.in	079-25501201 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, No. 19/19 24th Main Rd, 1st Phase J.P.Nagar, Bengaluru- 560 078.	oio.bengaluru@cioins.co.in	080-26652048 080-26652049
3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing,Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN -751009.	oio.bhubaneswar@cioins.co.in	0674-2596455 0674-2596429 0674-2596003 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldq. SCO 20-27 Sector 17-A, Chandigarh -160 017	oio.chandigarh@cioins.co.in	0172-2706468 0172-2773101 0172-2990938 0172-2706196 0172-2707468 0172-2772101 0172-2990942
6	CHENNAI	Fatima Akhtar Court 4th flr 453 (old 312), Anna Salai Teynampet Chennai 600 018	oio.chennai@cioins.co.in	044-24333668 044-24333678
7	IDELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati-781001	oio.guwahati@cioins.co.in	0361-2631307 0361-2632204 0361-2732937 0361-2632205
9	HYDERABAD	6-2-46, 1st Floor, Moin Court Lane Opp.Hyundai Showroom, A.C.Guards, Lakdi-ka-pool Hyderabad 500 004	oio.hyderabad@cioins.co.in	040-23376991 040-23312122 040-23376599 040-23328709 040-23325325
10	JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle , Jaipur -302 005	oio.jaipur@cioins.co.in	0141-2740363



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp MaharajCollege Ground M.G.Road, Ernakulam, Kochi- 682 011	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336
12	KOLKATA	7th Floor of Hindusthan Building (Annex), 4,C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 033-22124341
13	LUCKNOW	leevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj,Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	Illrd Floor, Jeevan Seva Annexe S.V.Road, Santacruz West Mumbai-400 054	oio.mumbai@cioins.co.in	022-69038800 022-69038827/8829 022-69038831/8832 022-69038833
15	NOIDA	Bhagwan Sahai Palace, 4th flr Main Road, Naya Bans Sector 15, Noida-201301 Dist G.B.Naqar Uttar Pradesh	oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	oio.patna@cioins.co.in	1061-22547067 1061-22547068
17	PUNE	3rd Floor, Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road, Narayan Peth, Pune- 411030.	oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West),Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869