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**

# MACHINERY BREAKDOWN

WHEREAS the Insured named in the Schedule hereto by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein has applied to **ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED** (formerly known as Royal Sundaram Alliance Insurance Company Limited) (hereinafter called, the Company) for the insurance hereinafter contained and has paid the premium as consideration for such Insurance in respect of accident or damage occurring during the Period of Insurance stated in the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of the Policy.

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to the terms, exceptions, exclusions, provisions and conditions contained herein or endorsed hereon, the Company will at its own option by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded to any Insured property specified in the attached Schedule (s) whilst in the premises therein mentioned necessitating its immediate repair or replacement. This Policy shall apply to the insured items after successful completion of their performance/acceptance tests, whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one Period of Insurance the Sum Insured set against such in the attached Schedule (s) unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

**GENERAL EXCEPTIONS:**

THE COMPANY SHALL NOT BE LIABLE UNDER THIS POLICY IN RESPECT OF: -

1. Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly of fire including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance, lightning, explosion of any kind (other than bursting or disruption of turbines, compressors, cylinders of steam engines, hydraulic cylinders or fly wheels or other apparatus subject to centrifugal force, internal pressure) theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne or waterborne or airborne craft or other aerial devices and/or articles dropped there from.

   Any loss or damage by fire within the electrical appliances and installation insured by this Policy arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included), is covered, provided that this extension shall apply only to the particular electrical machine, apparatus, fixture, fitting or portions of the electrical installation so affected and not to other machines, apparatus, fixtures, fittings or portions of the electrical installation which may be destroyed or damaged by fire so set up.

2. Loss, damage and/or liability caused by or arising from or in consequence, directly of

a) War, Invasion, Act of foreign Enemy, Hostilities or war like operations (whether war be declared or not) Civil War, rebellion, revolution, Insurrection, Mutiny, Riot, Strike, lockout and Malicious Damage, Civil Commotion, Military or Usurped Power, Martial law, Conspiracy, Confiscation, Commandeering by a group of malicious persons or persons acting on behalf of or in connection with any political organisation, Requisition or Destruction or damage by order of any Government de jure or de facto or by any Public Municipal or Local Authority.

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b) Nuclear reaction, nuclear radiation or radioactive contamination.

3. Accident loss/damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.

4. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.

5. Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or exposure.

6. Loss, damage and/or liability caused by or arising out of the willful act or willful neglect or gross negligence of the Insured or his responsible representatives.

7. Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.

8. Loss, damage and /or liability due to faults or defects existing at the time of commencement of this Insurance and known to the Insured or his responsible representative but not disclosed to the Company.

9. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.

10. Loss, damage/and/or liability due to explosions in chemical recovery Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions etc.

**SPECIAL EXCLUSIONS:**

The Company shall not be liable for –

1. The Excess, as stated in the Schedule, to be first borne by the Insured out of each and every claim. Where more than one item is damaged in one and the same occurrence, the Insured shall not however, be called upon to bear more than the highest excess applicable to any one such item.

2. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts

3. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.

In any action, suit or other proceedings where the Company alleges that by reason of the provisions of the exceptions or exclusions above, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

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## PROVISIONS

### 1. SUM INSURED

It is the requirement of this Insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity which shall mean its replacement cost including freight and customs duties, if any, and erection costs.

### 2. BASIS OF INDEMNITY

a. In cases where damage to an insured item can be repaired, the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, customs duties if any to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by Insured the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

   No deduction shall be made for depreciation in respect of parts replaced except for
   i. Wear and tear parts, and
   ii. Parts for which manufacturers have specified a fixed life for use and the like but the value of any salvage will be taken into account.

   If the cost of repairs as detailed herein above equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) below.

b. In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss including costs for ordinary freight, erection and customs duties if any provided such expenses have been included in the sum insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed but the salvage will be taken into account.

Any extra charges incurred for overtime, night-work on public holidays, express freight are covered by this Insurance only if especially agreed to in writing.

In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available, the Company shall not be liable for the cost of making any such drawings patterns or core boxes

The cost of any alterations, improvements or overhauls shall not be recoverable under this policy

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses

If the sum insured is less than the amount required to be insured as per Provision 1 herein above, the Company will pay only in such proportion as the sum insured bears to the amount required to be insured Every item if more than one shall be subject to this condition separately

The Company will make payments only after being satisfied, with the necessary bills and documents, that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipments for reasons beyond their control. In such cases, claims can be settled on 'Indemnity Basis'.

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## 3. INSPECTION OF TURBINES AND TURBO – GENERATORS

All Mechanical and electrical parts of any steam turbine, gas turbine, or generator upto 30,000 KW shall be inspected and overhauled thoroughly under the supervision of Maker's representatives in the field in a Completely opened up state at least every two years: for turbines or generators exceeding 30,000 KW such inspection and overhaul shall take place after 32,000 hours of operation or every four years. The cost of inspection and overhauling shall be borne by the Insured and a copy of the Report issued by the Maker's representative or competent agency on such inspection and overhauling shall be furnished to the Company immediately after the work has been carried out.

The Insured shall arrange for these regular inspections in such a way as to enable the Company's representative to be present at the inspection at their own expenses. The Company shall be notified at least seven days in advance of the commencement of any overhauling necessary according to expert opinion.

If the Insured fails to comply with the requirements of this condition, the Company shall be free from all liability for loss or damage caused by any circumstances, whatsoever.

The Insured may apply for an extension of period between any two regular inspections and such extension may be considered if in the opinion of the Company the risk in not aggravated thereby.

## 4. CONDITIONS

a. This Policy and the attached Schedule (s) shall be read together as one contract and words and expressions to which specific meanings have been attached in any part of this Policy or of the attached Schedule (s) shall bear the same meaning wherever they may appear.

b. If a claim is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action, or suit is commenced within three months after such rejection or in case of arbitration taking place as provided therein within three months after the arbitrator or arbitrators or umpire have made their awards, all benefit under this policy shall be forfeited.

c. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled,if they so desire to take over and conduct in the name of the Insured the defense or settlement of any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

d. The due observance and fulfillment of the terms, provisions and conditions of and endorsement on this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statement and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

## 5. OBLIGATIONS OF THE INSURED:

a. The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturers' instructions for operating, inspection and overhaul, as well as Government, Statutory Municipal and all other binding regulations in force concerning the operation and maintenance of the insured plant and machinery.

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b. The Company's officials shall at all reasonable times have the right to inspect and examine any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the inspecting official's report which shall however be treated as strictly confidential both by the Insured and the Company.

c. In the event of any:

i. material change in the original risk

ii. alteration, modification or addition to insured item.

iii. departure from prescribed operating conditions, whereby the risk of loss or damage increases

iv. changes in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership)

taking place the Policy shall be void unless its continuance be agreed by endorsement signed by the Company.

**6. DUTIES FOLLOWING AN ACCIDENT**

In the event of any occurrence which might give rise to a claim under this Policy the Insured shall

a. immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage

b. take all reasonable steps within his power to minimize the extent of the loss or damage

c. preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company

d. furnish all such information and documentary evidence as the Company may require

The Company shall not be liable for any loss or damage of which no notice and completed claim form have been received by the Company within fourteen days of its occurrence

Upon notification of a claim being given to the Company the Insured may proceed with the repair of any minor damage not exceeding Rs. 2500/- provided that the carrying out of such repairs is without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company, but in all other cases a representative of the Company shall have the opportunity of inspecting the damage before any alterations, repairs or replacements are effected. Nothing contained herein shall prevent the Insured from taking such steps as are absolutely necessary to maintain the operation of the plant.

The liability of the Company under this Policy in respect of any item of property sustaining damage, for which indemnity is provided, shall cease if the said item is kept in operation without being repaired to the satisfaction of the Company.

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**7. OTHER INSURANCE:**

If at the time any claim arises under this Policy there is any other insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its ratable proportion of such loss damage or liability.

**8. POSITION AFTER A CLAIM**

a) The Insured shall not be entitled to abandon any property whether taken possession of by the Company or not

b) As from the day of loss the Sum Insured for the remainder of the Period of Insurance is reduced by the amount of the compensation. To prevent under insurance during the remainder of the current Period of Insurance the amount insured must be reinstated. The premium will be calculated pro-rata from the day the repaired item is again put to work. For subsequent Period of Insurance the original indemnity and Premium are again in force unless circumstances justify an alteration.

**9. TRANSFER OF INTEREST**

The Insurance granted by this Policy shall cease to attach to any items described in the Schedule the interest in which shall pass from the Insured other wise than by will or operation of law, Unless the consent of the Company for the continuance of the insurance shall be obtained and signified by endorsement hereon.

**10. TERMINATION OF INSURANCE**

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 by the insured, by giving fifteen (15) days' notice in writing by courier/registered post/acknowledgement due post 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-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.

The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scale as mentioned below provided that no refund of premium shall be made if any claim has been made under the Policy by or on behalf of the insured.

| **Policy Period Required** | **% of Annual Premium** |
|---|---|
| Not exceeding 1 Week | 10% of Annual Premium |
| Not exceeding 1 month | 25% of Annual Premium |
| Not exceeding 2 months | 35% of Annual Premium |
| Not exceeding 3 months | 50% of Annual Premium |
| Not exceeding 4 months | 60% of Annual Premium |
| Not exceeding 6 months | 75% of Annual Premium |
| Not exceeding 8 months | 85% of Annual Premium |
| Exceeding 8 months | Full Annual Premium |

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**11. RECOURSE**

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 required by the Company in enforcing any right or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good of any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

**12. ARBITRATION**

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

13. **Renewal notice:**

The Company shall not be bound to accept any renewal premium nor give notice that such is due.

The product / plan may be withdrawn at any time, by giving a notice before 3 months from the next renewals to the Insured by Courier / Registered Post / Acknowledgement due post at the address recorded / updated in the policy. When the policy is withdrawn, the product / plan shall
not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

**Clause J. Grievances**

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

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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 (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<br>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<br>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<br>0755-2769202<br>0755-2769203<br>0755-2769200 |
| 4 | BHUBANESWAR | 62, Forest Park, Bhubaneswar, PIN -751009. | oio.bhubaneswar@cioins.co.in | 0674-2596455<br>0674-2596429<br>0674-2596003<br>0674-2596461 |
| 5 | CHANDIGARH | Jeevan Deep, Ground Floor LIC of India Bldq. SCO 20-27 Sector 17-A, Chandigarh -160 017 | oio.chandiqarh@cioins.co.in | 0172-2706468<br>0172-2773101<br>0172-2990938<br>0172-2706196<br>0172-2707468<br>0172-2772101<br>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<br>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<br>0361-2632204<br>0361-2732937<br>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<br>040-23312122<br>040-23376599<br>040-23328709<br>040-23325325 |
| 10 | JAIPUR | Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle , Jaipur -302 005 | oio.jaipur@cioins.co.in | 0141-2740363 |

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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<br>0484-2358734<br>0484-2358336 |
| 12 | KOLKATA | 7th Floor of Hindusthan Building (Annex), 4,C R Avenue Kolkata-700 072 | oio.kolkata@cioins.co.in | 033-22124339<br>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 | IIIrd Floor, Jeevan Seva Annexe S.V.Road, Santacruz West Mumbai-400 054 | oio.mumbai@cioins.co.in | 022-69038800<br>022-69038827/8829<br>022-69038831/8832<br>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<br>0120-2514253<br>0120-4027589 |
| 16 | PATNA | 2nd Floor Lalit Bhawan Bailey Road Patna- 800 001 | oio.patna@cioins.co.in | 1061-22547067<br>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, Vasantrao Naik Mahamarg, Thane (West),Thane-400 604 | oio.thane@cioins.co.in | 022-20812868<br>022-20812869 |

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**

**COUNCIL FOR INSURANCE OMBUDSMEN**

Contact Details:
Address:
COUNCIL OF INSURANCE OMBUDSMEN,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
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WHAT IF I EVER NEED TO COMPLAIN?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611