



CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																																									
1	Product Name	ENTERPRISE SHIELD POLICY-SOOKSHMA ALTERNATE	Header in all pages																																									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0001V02202324	Footer in all pages																																									
3	Structure	<table><tr><th>Section No.</th><th>Section Name</th><th>Structure</th></tr><tr><td rowspan="5">Section I</td><td>i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents</td><td>Reinstatement Value</td></tr><tr><td>ii. For Stocks:</td><td>Landed cost at Your Premises</td></tr><tr><td>a. For raw material</td><td></td></tr><tr><td>b. For stock in process</td><td>Input cost of the stock at the time of loss</td></tr><tr><td>c. For finished stock</td><td>The manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered</td></tr><tr><td></td><td>iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like</td><td>Contract Price of goods sold but not delivered</td></tr><tr><td>Section II</td><td>Burglary</td><td>Indemnity</td></tr><tr><td>Section III</td><td>Business interruption (Fire)</td><td>Benefit</td></tr><tr><td>Section IV</td><td>Machinery Breakdown</td><td>Indemnity</td></tr><tr><td>Section V</td><td>Electronic Equipment</td><td>Indemnity</td></tr><tr><td>Section VI</td><td>Plate Glass Insurance</td><td>Indemnity</td></tr><tr><td>Section VII</td><td>Neon Sign</td><td>Indemnity</td></tr><tr><td>Section VIII</td><td>Portable items</td><td>Indemnity</td></tr><tr><td>Section IX</td><td>Money</td><td>Indemnity</td></tr></table>	Section No.	Section Name	Structure	Section I	i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents	Reinstatement Value	ii. For Stocks:	Landed cost at Your Premises	a. For raw material		b. For stock in process	Input cost of the stock at the time of loss	c. For finished stock	The manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered		iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like	Contract Price of goods sold but not delivered	Section II	Burglary	Indemnity	Section III	Business interruption (Fire)	Benefit	Section IV	Machinery Breakdown	Indemnity	Section V	Electronic Equipment	Indemnity	Section VI	Plate Glass Insurance	Indemnity	Section VII	Neon Sign	Indemnity	Section VIII	Portable items	Indemnity	Section IX	Money	Indemnity	<div>Clause C, 2. Basis of Sum Insured</div> <div>As per Conditions clause mentioned in each section</div>
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CIS of ENTERPRISE SHIELD POLICY-SOOKSHMA ALTERNATE UIN - IRDAN102RP0001V02202324

Refer our website www.royalsundaram.in for Policy Wordings and the Ombudsman list.



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5	Sum Insured	This Policy is issued covering your insured property relating to your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs.5 Crores (Rupees Five Crores only) at the policy Commencement date.	As per Policy Schedule																					



6	Policy Coverage	<p>The insured has the option to select the period of insurance under this Policy. The options are One year / Two years / Three years / Four years / Five years.</p> <p>This Policy is applicable and any business entity subject to the sum insured as stated above.</p> <table><tr><th>Section No.</th><th>Section Name</th><th>Policy Coverage</th></tr><tr><td>Section I</td><td>Building and contents</td><td>Loss of or damage or destruction of insured property mentioned in the policy schedule caused by Fire, Explosion / Implosion, Lightning, , Storm, Tempest, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Inundation, Subsidence of the land on which Your Premises stand, Landslide, Rockslide, Bush Fire, Forest Fire, Jungle Fire, Impact damage of any kind i.e., damage caused by impact of, or collision caused by any external physical object (eg., Vehicle, animal, falling trees, aircraft, wall etc.), Missile Testing Operation, Riot, Strike, Malicious damages, Bursting and / or overflowing of water tanks, apparatus, Leakage form Automatic Sprinkler Installations, Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above insured events.</td></tr><tr><td>Section II</td><td>Burglary</td><td>Loss of or damage to any part of the Property at the insured premises as a direct result of burglary</td></tr><tr><td>Section III</td><td>Business interruption (Fire)</td><td>The business of the insured is interrupted by loss of or damage to the insured's premises caused by insured events mentioned under Section I (For example – Fire, Flood, Earthquake)</td></tr><tr><td>Section IV</td><td>Machinery Breakdown</td><td>Accidental or Electrical or Mechanical breakdown of the machineries like Air conditioners, refrigerators insured under this</td></tr></table>	Section No.	Section Name	Policy Coverage	Section I	Building and contents	Loss of or damage or destruction of insured property mentioned in the policy schedule caused by Fire, Explosion / Implosion, Lightning, , Storm, Tempest, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Inundation, Subsidence of the land on which Your Premises stand, Landslide, Rockslide, Bush Fire, Forest Fire, Jungle Fire, Impact damage of any kind i.e., damage caused by impact of, or collision caused by any external physical object (eg., Vehicle, animal, falling trees, aircraft, wall etc.), Missile Testing Operation, Riot, Strike, Malicious damages, Bursting and / or overflowing of water tanks, apparatus, Leakage form Automatic Sprinkler Installations, Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above insured events.	Section II	Burglary	Loss of or damage to any part of the Property at the insured premises as a direct result of burglary	Section III	Business interruption (Fire)	The business of the insured is interrupted by loss of or damage to the insured's premises caused by insured events mentioned under Section I (For example – Fire, Flood, Earthquake)	Section IV	Machinery Breakdown	Accidental or Electrical or Mechanical breakdown of the machineries like Air conditioners, refrigerators insured under this	<p>Period of Insurance as per Policy Schedule</p> <p>Clause B i) insured events</p>
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		Section V	Electronic Equipment	Loss of or damage or destruction of entire computer system caused by Accident, Fire, Flood, breakdown													
		Section VI	Plate Glass Insurance	Covers Accidental breakage of Glass on business premises that is insured under this policy													
		Section VII	Neon Sign	Loss of damage to Neon signs, illuminates signs and sign boards caused by accidental external means, fire, lightning, external explosion or theft													
		Section VIII	Portable items	Cover for laptops, palmtops and mobile phones against all risks anywhere in the world.													
		Section IX	Money	Covers Money in transit and Money in safe at premises against robbery, dacoit, burglary and house breaking													
		Section X	Employee Dishonesty	Covers Loss of money or goods caused by fraud or dishonesty of employees													
		Section XI	Accident to Employees	Fixed Compensation (Sum Insured-SI) as stated below is payable in an Unfortunate event of Death or disability of the employees. <table><tr><th>Personal Injury resulting in:</th><th>Scale of Compensation</th></tr><tr><td>Death</td><td>100% of SI</td></tr><tr><td>Loss of both eyes or Loss of limbs or Loss of one eye and one limb</td><td>100% of SI</td></tr><tr><td>Loss of sight of one eye or one limb</td><td>50% of SI</td></tr><tr><td>Permanent Total Disablement</td><td>100% of SI</td></tr><tr><td>Temporary Total Disablement</td><td>1% of the Sum Insured for each week of duration</td></tr></table>	Personal Injury resulting in:	Scale of Compensation	Death	100% of SI	Loss of both eyes or Loss of limbs or Loss of one eye and one limb	100% of SI	Loss of sight of one eye or one limb	50% of SI	Permanent Total Disablement	100% of SI	Temporary Total Disablement	1% of the Sum Insured for each week of duration	
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				<p>of such total disablement or part thereof prorated, subject to a maximum of 52 weeks but not exceeding Rs.3,000/- per week or higher amount as specified in the Schedule</p> <p><u>Special Free Benefit:</u> A lump sum of 2% of the Sum insured subject to max of Rs.2500 towards transportation of mortal remains.</p> <p><u>Medical Expenses Extension Cover</u> In the event of accident hospitalization, we will pay 40%* of the admissible claim amount or 10%* of the Sum Insured whichever is lower. *or higher percentage as mentioned in the policy schedule.</p>	
		Section XII	Baggage	Accidental loss of or damage to baggage while on an official journey anywhere in the world caused by Fire, Riot & Strike, Terrorist Activity, Theft or Accident.	
		Section XIII	Public Liability	Covers legal liability to pay, including costs and expenses incurred on account of legal liability arising out of accidental bodily injury and/or property damage to third parties happening in your premises arising out of insured's business activities.	
		Section XIV	Workmen Compensation	Covers Liability of the insured under law towards employees' personal injury by accident or disease arising out of and in the course of his employment.	



		<p><u>In-built Covers under Section I:</u></p> <ol style="list-style-type: none"> 1. Additions, Alterations, Extensions - Maximum limit under this cover is 15% (excluding stocks) 2. Stocks at many locations on floater basis – Stocks located in more than one named location 3. Temporary Removal of Stocks –upto10% of Stock Sum Insured 4. Cover for Specific Contents – <ol style="list-style-type: none"> a. Money – Up to Rs. 50,000 b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind - Up to Rs. 50,000 c. Computer programs, information and data but only for the cost of the materials and clerical labour – Upto Rs.5 lacs d. Personal effects of employees', directors', visitors' of every description – Not exceeding Rs. 15,000 per person, for maximum 20 persons. 5. Start-up Expenses –Up to Rs.5 lac 6. Professional Fees – upto 5% of the claim amount 7. Cost for Removal of debris - Reasonable expenses for removal of debris upto 2 % of the claim amount. 8. Cost compelled by Municipal Regulations – Upto Sum Insured <p>Optional covers on payment of additional premium:</p> <ol style="list-style-type: none"> 1. Earthquake, volcanic eruption, or other convulsions of nature 2. Acts of Terrorism 	
7	Add-on covers	Add-on covers are not applicable for this product	
8	Loss Participation	<p><u>Section-I</u></p> <ol style="list-style-type: none"> i. Excess of Rs.5000 for each claim. This means that we will deduct Rs.5000 (Rupees five thousand) for each and every loss suffered by the insured ii. Terrorism (where Terrorism cover is opted): The Excess will be as per the Clause attached to this policy. iii. Underinsurance: if Sum Insured of the insured property is less than 85% of the value of insurable Assets, You should bear a proportionate share of loss. <p><u>Other Sections</u></p> <ol style="list-style-type: none"> iv. Excess applicable for others excluding Section I: will be as per policy Schedule. v. Underinsurance is applicable for Section II- Burglary, Section VIII- Portable items where the company will pay only the proportionate 	<p>Clause D, Exclusions, that is what We do not cover</p> <p>Clause F Underinsurance</p> <p>Policy Schedule</p> <p>General conditions Section II & Section VII</p>



		share of loss where the value of all property covered is greater than the Sum Insured under the policy.							
9	Exclusions	<p>Key Exclusions:</p> <p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none">1. Ionizing radiations or radioactive contamination from any nuclear fuel or from any nuclear waste.2. Nuclear weapons material.3. War or warlike activities.4. Permanent or temporary dispossession of any building or from confiscation, nationalization, requisition by any lawfully constituted authority or the destruction of Property by order of any government de-jure or de-facto or any public authority.5. Pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.6. Any loss, damage or destruction, occurring before the commencement of the Policy Period.7. Any criminal, intentional or willful acts of the insured.8. E-risks.9. Any act of Nuclear, Chemical, Biological Terrorism. <p>Section wise Key Exclusions: -</p> <table><tr><th>Section No.</th><th>Section Name</th><th>Key Exclusions</th></tr><tr><td>Section I</td><td>Building and contents</td><td><ul style="list-style-type: none">➤ Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.➤ Any reduction in market value of any Insured Property after its repair or reinstatement.➤ Costs, fees or expenses for preparing any claims.➤ Premises unoccupied for more than 30 days</td></tr></table>	Section No.	Section Name	Key Exclusions	Section I	Building and contents	<ul style="list-style-type: none">➤ Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.➤ Any reduction in market value of any Insured Property after its repair or reinstatement.➤ Costs, fees or expenses for preparing any claims.➤ Premises unoccupied for more than 30 days	As mentioned in Exclusions clause under each Section
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		Section II	Burglary	➤ Loss of Money and/or Property abstracted from any safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
		Section III	Business interruption (Fire)	--
		Section IV	Machinery Breakdown	<ul style="list-style-type: none"> ➤ Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly of fire, lightning, explosion of any kind, 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 ➤ 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,
		Section V	Electronic Equipment	<ul style="list-style-type: none"> ➤ Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not. ➤ Loss or damage for which the manufacturer or supplier of the insured items is responsible
		Section VI	Plate Glass Insurance	➤ Breakage of Glass caused by Fire or Explosion, Typhoon, Flood, Hurricane, Volcanic Eruption, Earthquake or other convulsion



				<p>of nature.</p> <ul style="list-style-type: none"> ➤ Breakage of cracked or imperfect glass 	
		Section VII	Neon Sign	<ul style="list-style-type: none"> ➤ The fusing, burning out of any Bulbs and/ or Tubes arising from short circuiting or arcing or any other mechanical or electrical defect or breakdown ➤ Damage to tubes unless the tube glass is fractured ➤ Over running, over heating or strain 	
		Section VIII	Portable items	<ul style="list-style-type: none"> ➤ Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract ➤ breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear or similar articles of a brittle or fragile nature, unless caused by fire or accident to the means of conveyance ➤ over winding, scratching, denting or internal damage of watches and clocks 	
		Section IX	Money	<ul style="list-style-type: none"> ➤ The Insured or his employee is involved as principal or accessory except loss due to act of infidelity by the employee of the Insured while committed carrying cash and discovered within 48 hours of the occurrence. ➤ loss of money from the premises kept outside a locked safe/strong room/ steel Amirah/steel cupboard beyond Working hours 	
		Section X	Employee Dishonesty	The Company shall not be liable in respect of losses arising elsewhere than in India.	



		<table><tr><td>Section XI</td><td>Accident to Employees</td><td><ul style="list-style-type: none">➤ intentional self-injury, suicide or attempted suicide.➤ Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.➤ Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof</td></tr><tr><td>Section XII</td><td>Baggage</td><td><ul style="list-style-type: none">➤ Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance</td></tr><tr><td>Section XIII</td><td>Public Liability</td><td><ul style="list-style-type: none">➤ Injury to any Employee or any claim arising under any Workmen's Compensation law.➤ claims arising out of a breach of the duty owed in a professional capacity by the Insured.</td></tr><tr><td>Section XIV</td><td>Workmen Compensation</td><td><ul style="list-style-type: none">➤ the Insured's liability to employees of contractors to the Insured</td></tr></table>	Section XI	Accident to Employees	<ul style="list-style-type: none">➤ intentional self-injury, suicide or attempted suicide.➤ Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.➤ Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof	Section XII	Baggage	<ul style="list-style-type: none">➤ Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance	Section XIII	Public Liability	<ul style="list-style-type: none">➤ Injury to any Employee or any claim arising under any Workmen's Compensation law.➤ claims arising out of a breach of the duty owed in a professional capacity by the Insured.	Section XIV	Workmen Compensation	<ul style="list-style-type: none">➤ the Insured's liability to employees of contractors to the Insured	
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10	Special conditions and warranties (if any)	<p>1. The insurer can cancel the policy only on the ground of established Fraud, by giving minimum notice of 7 days of retail policy holder. However, you can cancel the policy at any time during the policy period by informing the Company.</p> <p>The insurer shall –</p> <p>i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.</p> <p>ii) refund premium for the unexpired policy period, in respect of</p>	As per Conditions clause mentioned in each section of the policy												



		<p>policy with the term more than one year and the risk coverage for such policy years has not commenced.</p> <p>2. There will be automatic termination of policy in the event of</p> <ol style="list-style-type: none"> Destruction of insured building Change of ownership of insured property Sale of insured property Exhaustion of Sum Insured Unfortunate death of the insured Policy not invalidated <p>3. The insured should allow insurer to inspect and investigate a claim following a loss/damage to the insured property.</p> <p>4. Multiple policies involving Bank or other lending or financing entity If there is more than one insurance policy covering the same risk, the insurer will not apply contribution clause. Under insurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.</p> <p>5. Renewal of this policy is not automatic. If you wish to renew the Policy, you must apply for renewal before the end of the policy period and pay the required premium amount.</p> <p>6. The Insured has to nominate a person as the beneficiary of the policy in the event of unfortunate demise of the insured.</p>	
11	Admissibility of Claim	<p><u>Admissibility of Claim:</u> When You suffer loss of or damage/destruction to any insured property caused by listed insured events:</p> <ol style="list-style-type: none"> Give notice to any of our offices or call centers immediately along with details of the event and Your loss/damage. You must submit the claim in our Claim form within 30 days from the date You first notice the claim. 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. <ol style="list-style-type: none"> You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/ replacement/repairs. 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. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or 	As per Claims procedure clause mentioned in the policy wording



		<p>any other authority.</p> <p>iv. You must give Us, when We request, any additional information that We require for verifying Your Claim.</p> <p>d. You must not sell, give away or dispose of any damaged items of any property,</p> <p>e. You must not carry out repairs unless such repairs are urgent and You are not able to contact Us.</p> <p><u>Denial of Claim:</u></p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <ol style="list-style-type: none"> 1. We will not pay the claim and will cancel the policy if the claim is false or fraudulent or if you support a claim with any false or fraudulent statement or documents. 2. The claim is not occurring within the policy period. 3. The affected location is not covered under the policy. 4. Losses not attributable to the listed insured events under the policy. 5. The claim falling under the exclusions of the policy. <p><u>Steps to prevent loss and damage</u></p> <ol style="list-style-type: none"> 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, <ol style="list-style-type: none"> 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 c. Immediate notice to Authorities (For Example, you must report to the concerned Authorities - Fire brigade / Police / district Administration in the event of loss or damage to your property) <p><u>Partial Loss and Total Loss: -</u></p> <p>If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:</p> <ol style="list-style-type: none"> 1. <u>Partial Loss:</u> i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged. ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss 	
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		<p>of such Partial Loss.</p> <p>2. Total Loss: If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for</p> <ol style="list-style-type: none"> The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site. Reinstatement using standard material readily available and in common use for similar type of Building. <p>3. If the Stock is a Total Loss, We will pay You as follows:</p> <ol style="list-style-type: none"> landed cost at Your Premises for Stock of raw materials, total manufacturing cost for Stock of finished goods, the input value of Stock in process at the time of loss, The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis. 	
12	Policy Servicing – Claim intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at 1860 258 0000 / 1860-425-0000 / or write to us at care@royalsundaram.in.</p> <p>The company will assign a surveyor to assess the damaged site for the loss evaluation.</p> <p>Documents required to be submitted by insured for Claim processing (Other than Accident to Employees)</p> <ul style="list-style-type: none"> ▪ Claim form ▪ Fire Brigade Report / FIR ▪ Meteorological Report in case of Act of God Perils, Books of Accounts 	G. conditions (IV) Claims procedure



		<ul style="list-style-type: none"> ▪ Stock Register ▪ Copy of Asset Register ▪ Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement ▪ KYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate ▪ Any other Document that are directly related to the claim settlement. <p>Documents required to be submitted by insured for Claim processing (Accident to employees)</p> <p><u>Death Claim:</u></p> <p>Submit the duly filled in claim form with the following documents:</p> <ul style="list-style-type: none"> • Original Death Certificate • Post Mortem Report • Inquest report • Accident report • FIR/MLC copy • Hospital records • News Paper cuttings if any and any other relevant records • Chemical Analysis Report if available • English Translation of vernacular documents • Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy • Any other document as may be required by the Company <p><u>Disablement Claim:</u></p> <ul style="list-style-type: none"> • Permanent Total Disablement <p>Submit the duly filled in Claim form with the following documents</p> <ul style="list-style-type: none"> • Disability Certificate issued by attending physician • Accident report • FIR/MLC copy • Hospital Records • News Paper cuttings if any and any other relevant records • English Translation of vernacular documents • Latest IT return to show Proof of annual income • Any other document as may be required by the Company 	
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		<p><u>Medical Expenses Claim due to Accident Hospitalization</u></p> <ul style="list-style-type: none"> • Discharge summary • Original Hospital Bills • Advance and final receipts (All receipts shall be numbered, signed and stamped) • Prescriptions for medicines • Diagnostic Test Reports, X Ray, Scan, ECG and others including doctor's advice demanding such tests) • Cash memos/bills for medicines purchased from outside <p><u>Turn Around Time</u> for claims settlement for other than Section XI <u>Accident to employees:</u> 15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.</p> <p><u>Turn Around Time</u> for claims settlement for Section XI Accident to employees: 30 working days from the date of receipt of receipt of last necessary document.</p>	
13	Grievance Redressal and Policyholders Protection	<p>1. In case of any grievance You may contact the company through the following options:</p> <ul style="list-style-type: none"> • Website: https://www.royalsundaram.in/customer-service • Contact Numbers: 1860 258 0000, 1860 425 0000 • E-mail: care@royalsundaram.in • Senior Citizen Redressal: 9500413019; • Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in • Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097. <p>Escalation 1 If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in</p> <p>Escalation 2 If you feel your grievance has not been resolved satisfactorily, you may escalate further to: head.cs@royalsundaram.in</p> <p>If your grievance is still not resolved, you can approach our Grievance Redressal Officer (GRO) at Ph No.9500413094 or mail to</p>	As per Grievances redressal mechanism under each section of the policy.



		<p>GRO at gro@royalsundaram.in. For updated details of Grievance officer, kindly refer the link http://www.royalsundaram.in.</p> <p>2. <u>Integrated Grievances Management System (Bima Bharosa) of IRDAI</u></p> <p>a. In case if your grievance is not resolved within 15 days or if You are unhappy with the resolution provided by the Company, grievance may also be lodged at the Bima Bharosa Grievance Redressal portal of IRDAI at https://bimabharosa.irdai.gov.in. You can also approach the IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA) by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in for registering your grievance.</p> <p>b. Address of communication for complaints by paper/fax: Insurance Regulatory and Development Authority of India, Consumer Affairs Department - Grievance Redressal Cell. Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. <u>Insurance Ombudsmen</u></p> <p>If the Insured / insured member is not satisfied with the redressal of grievance through the above methods, the insured / insured member may approach the office of Insurance Ombudsmen of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsmen depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, the details of their offices and its jurisdiction are available on the website of the Council for Insurance Ombudsmen 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 Ombudsmen through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.</p>	
14	Obligations of the Policy holder	<p>1. Make true statements and full disclosure in the proposal and claim documents. Non-disclosure or withhold of any material information may affect the claim settlement.</p> <p>2. Kindly ensure that</p> <p>a. Unauthorized persons do not occupy your premises</p>	<p>Clause G Conditions I) Your Obligations</p>



		<p>b. Whenever you premise or any building in you premises is unoccupied, all security procedures on Your premises are in force</p> <p>3. Inform us immediately if there is any:</p> <p>a. Change in nature of your Business or any processes</p> <p>b. If you let your premises or any part, or Your premises will no longer be solely occupied by you</p> <p>c. Change in the use of your premises</p> <p>d. If the Premises or any building remains unoccupied for more than 30 days</p> <p>4. Allow inspection and investigation of claim by insurer</p>	
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Declaration by the Policyholder:

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

Place:

Date:

Signature of the Policyholder

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.