

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	Hotel Shield Policy - Sookshma	Header in all pages																						
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0024V03100001	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 rowspan="5">Fire & Allied Perils – Sookshma</td><td>i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents - Reinstatement Value</td></tr><tr><td>ii. For Stocks: a. For raw material Landed cost at Your Premises</td></tr><tr><td>b. For stock in process - Input cost of the stock at the time of loss</td></tr><tr><td>c. For finished stock - The manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered</td></tr><tr><td>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</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>Indemnity</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></table>	Section No.	Section Name	Structure	Section I	Fire & Allied Perils – Sookshma	i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents - Reinstatement Value	ii. For Stocks: a. For raw material Landed cost at Your Premises	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)	Indemnity	Section IV	Machinery Breakdown	Indemnity	Section V	Electronic Equipment	Indemnity	Clause C, 2. Basis of Sum Insured
Section No.	Section Name	Structure																							
Section I	Fire & Allied Perils – Sookshma	i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents - Reinstatement Value																							
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Customer Information Sheet (CIS) of Hotel Shield Policy - Sookshma UIN - IRDAN102RP0024V03100001

Refer our website www.royalsundaram.in for Policy Wordings and CIS.

CUSTOMER INFORMATION SHEET

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
		Section VI	Plate Glass Insurance	Indemnity	
		Section VII	Neon Sign	Indemnity	
		Section VIII	Portable items	Indemnity	
		Section IX	Money	Indemnity	
		Section X	Employee Dishonesty	Indemnity	
		Section XI	Personal Accident	Benefit	
			Accident to Employees -Medical extension	Indemnity	
		Section XII	Baggage	Indemnity	
		Section XIII	Public Liability	Indemnity	
		Section XIV	Workmen Compensation	Indemnity	
4	Interests Insured	Section No.	Section Name	Interests Insured	Details of insured property/ persons covered / liability as specified in the policy schedule
		Section I	Fire & Allied Perils – Sookshma	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are insured under this Policy, and are located in the Premises as stated in the policy schedule	
		Section II	Burglary	Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are insured under this Policy, and are located in the Premises as stated in the policy schedule	
		Section III	Business interruption (Fire)	The business that is carried at the premises as stated in the policy schedule is interrupted due to loss or damage caused by insured events mentioned in Section-I of the policy.	

CUSTOMER INFORMATION SHEET

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
		Section IV	Machinery Breakdown	Machinery like Air conditioner, Xerox, Refrigerators installed at the insured premises	
		Section V	Electronic Equipment	Entire computer system consisting of CPU, Keyboards, Monitors, Printers, Stabilizers, UPS as specified in the policy schedule	
		Section VI	Plate Glass Insurance	Glass on business premises that is insured under this policy	
		Section VII	Neon Sign	Neon signs, illuminates signs and sign boards	
		Section VIII	Portable items	Electronic gadgets like Laptops, mobile devices.	
		Section IX	Money	Money shall mean cash, bank notes, currency notes, treasury notes/bills, uncrossed cheques other than pre-signed blank cheques, travelers cheques, bills of exchange, trading stamps, current postage stamps and stamps of any other kind used in normal commercial activities, crossed cheques	
		Section X	Employee Dishonesty	Fraud or dishonesty of employees resulting in monetary loss to the insured	
		Section XI	Accident to Employees	Unfortunate Death or disability of the employees listed in the policy schedule	
		Section XII	Baggage	Accompanied personal baggage	
		Section XIII	Public Liability	Third party liability arising out of the premises and operations/business of the insured.	
		Section XIV	Workmen Compensation	Liability of the insured towards employees	

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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.	Sum Insured amount as per Policy Schedule												
6	Policy Coverage	<div><div><div>This Policy is applicable to hoteliers i.e., who are involved in hospitality business subject to the limits of sum insured as stated above.</div><table><tr><th>Section No.</th><th>Section Name</th><th>Policy Coverage</th></tr><tr><td>Section I</td><td>Fire & Allied Perils – Sookshma</td><td>Loss of or damage or destruction of insured property mentioned in the policy schedule caused by Fire, Explosion / Implosion, Lightning, Earthquake, 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, Acts of Terrorism, 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></table></div></div>	Section No.	Section Name	Policy Coverage	Section I	Fire & Allied Perils – Sookshma	Loss of or damage or destruction of insured property mentioned in the policy schedule caused by Fire, Explosion / Implosion, Lightning, Earthquake, 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, Acts of Terrorism, 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)	<div>Clause B i) insured events</div> <div>Policy schedule to be referred to for details of selected / opted sections</div>
Section No.	Section Name	Policy Coverage													
Section I	Fire & Allied Perils – Sookshma	Loss of or damage or destruction of insured property mentioned in the policy schedule caused by Fire, Explosion / Implosion, Lightning, Earthquake, 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, Acts of Terrorism, 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.													
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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number	
		Section IV	Machinery Breakdown	Accidental or Electrical or Mechanical breakdown of the machineries like Air conditioners, refrigerators insured under this policy.		
		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	Cover 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.		
				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			

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)				Policy Clause Number
				<div> <div>Loss of sight of one eye or one limb</div> <div>50% of SI</div> </div> <div> <div>Permanent Partial Disablement</div> <div>% of Sum Insured as stated in the policy schedule</div> </div> <div> <div>Permanent Total Disablement</div> <div>100% of SI</div> </div> <div> <div>Temporary Total Disablement</div> <div>1% of the Sum Insured for each week of duration 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</div> </div>		
				<p><u>Special Free Benefit:</u></p> <p>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></p> <p>In the event of accident hospitalization, we will pay 40%* of the admissible claim amount or 10%* of the Sum Insured whichever is lower.</p> <p>*or higher percentage as mentioned in</p>		

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
				the policy schedule.	
		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.	
		<u>In-built Covers under Section I:</u> <ol style="list-style-type: none"> Additions, Alterations, Extensions - Maximum limit under this cover is 15% (excluding stocks) Stocks at many locations on floater basis – Stocks located in more than one named location Temporary Removal of Stocks –upto10% of Stock Sum Insured Cover for Specific Contents – <ol style="list-style-type: none"> Money – Up to Rs. 50,000 Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind - Up to Rs. 50,000 Computer programs, information and data but only for the cost of the materials and clerical labour – Upto Rs.5 lacs Personal effects of employees', directors', visitors' of every description – Not exceeding Rs. 15,000 per person, for maximum 20 persons. Start-up Expenses –Up to Rs.5 lac Professional Fees – upto 5% of the claim amount Cost for Removal of debris - Reasonable expenses for removal of debris upto 2 % of the claim amount. 			Clause C: As per Policy Wordings

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		8. Cost compelled by Municipal Regulations – Upto Sum Insured	
7	Add-on covers	Add-on covers are not applicable for this product	
8	Loss Participation	<p>Section-I</p> <ul 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>Other Sections</p> <ul 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 share of loss where the value of all property covered is greater than the Sum Insured under the policy. 	<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>

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9	Exclusions	<p><u>Key Exclusions:</u></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><u>Section wise Key Exclusions: -</u></p> <table><tr><th>Section No.</th><th>Section Name</th><th>Key Exclusions</th></tr><tr><td>Section I</td><td>Fire & Allied Perils – Sookshma</td><td><p>➤ 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.</p><p>➤ Any reduction in market value of any Insured Property after its repair or reinstatement.</p><p>➤ Costs, fees or expenses for preparing any claims.</p><p>➤ Premises unoccupied for more than</p></td></tr></table>	Section No.	Section Name	Key Exclusions	Section I	Fire & Allied Perils – Sookshma	<p>➤ 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.</p> <p>➤ Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>➤ Costs, fees or expenses for preparing any claims.</p> <p>➤ Premises unoccupied for more than</p>	As mentioned in Exclusions clause under each Section
Section No.	Section Name	Key Exclusions							
Section I	Fire & Allied Perils – Sookshma	<p>➤ 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.</p> <p>➤ Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>➤ Costs, fees or expenses for preparing any claims.</p> <p>➤ Premises unoccupied for more than</p>							

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				30 days	
		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)	1. The insurance by this Policy shall cease if. a. The business be wound up or carried on by a Liquidator or Receiver or permanently discontinued or b. The Insured's interest ceases otherwise than by death. Or any alteration be made either in the business or in the premises or property therein where by the risk of Damage is increased at any time after the commencement of this insurance, unless its continuance be admitted by memorandum signed by or on behalf of the Company.	
		Section IV	Machinery Breakdown	➤ 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	

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				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	➤ 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 either	
		Section VI	Plate Glass Insurance	➤ Breakage of Glass caused by Fire or Explosion, Typhoon, Flood, Hurricane, Volcanic Eruption, Earthquake or other convulsion of nature. ➤ Breakage of cracked or imperfect glass	
		Section VII	Neon Sign	➤ 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	

CUSTOMER INFORMATION SHEET

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		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.	
		Section XI	Personal Accident	<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 	

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
				condition and consequences thereof	
		Section XII	Baggage	➤ 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	➤ 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	➤ the Insured's liability to employees of contractors to the Insured	
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>In the event of cancellation, the company will</p> <ol style="list-style-type: none"> Refund proportionate premium for the unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period. Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced. <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 			As per Conditions clause mentioned in each section of the policy

CUSTOMER INFORMATION SHEET

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		<ul style="list-style-type: none"> d. Exhaustion of Sum Insured e. Unfortunate death of the insured f. 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> <p>7. Refer to the policy schedule for other special conditions, clauses and warranties applicable under each section of the policy</p>	
11	Admissibility of Claim	<p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u> A claim under the policy can be denied due to any of the following circumstances: -</p> <ul 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> <ul 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, <ul 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) 	As per Claims procedure clause mentioned in the policy wording

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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>Claim can be intimated by the insured to any of our offices or our customer care @ 1860 258 0000 / 1860-425-0000.</p> <p>The company will assign a surveyor to assess the damaged site for the loss evaluation.</p> <p>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: (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 ▪ 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 that are directly related to the claim settlement. <p>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:</p> <p>(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 	G. conditions (IV) Claims procedure

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		<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 <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 for claims settlement for other than Section XI Accident to employees:</u></p> <p>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 for claims settlement for Section XI Accident to employees:</u></p> <ol style="list-style-type: none"> 30 working days from the date of receipt of last necessary document. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. 	

CUSTOMER INFORMATION SHEET

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
13	Grievance Redressal and Policyholder's Protection	<p>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.</p> <p>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.</p> <p>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.</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>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/</p> <p>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.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p>	As per Grievances redressal mechanism under each section of the policy.

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>3. Insurance Ombudsman</p> <p>If the Insured is not satisfied with the redressal of grievance through above methods, the insured 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</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> <ol style="list-style-type: none"> Unauthorized persons do not occupy your premises Whenever you premise or any building in you premises is unoccupied, all security procedures on Your premises are in force <p>3. Inform us immediately if there is any:</p> <ol style="list-style-type: none"> Change in nature of your Business or any processes If you let your premises or any part, or Your premises will no longer be solely occupied by you Change in the use of your premises If the Premises or any building remains unoccupied for more than 30 days <p>4. Allow inspection and investigation of claim by insurer</p>	Clause G Conditions I) Your Obligations

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.