

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	Power Shield Policy	Header in all pages
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0003V01200304	Footer in all pages
3	Structure	Indemnity	Page No.1
4	Interests Insured	Wind Turbine Generator described in the said Schedule	Details of insured property as specified in the policy schedule
5	Sum Insured	This Policy is issued covering your Wind Turbine Generator for the amount specified in the Policy Schedule.	Sum Insured amount as per Policy Schedule
6	Policy Coverage	Wind Turbine Generator described in the said Schedule part of destroyed or damaged by LIGHTNING during the Period of Insurance named in the said Schedule	Page 1 and Para 1 of the policy wording
7	Add-on covers	Add-on covers are not applicable for this product	
8	Loss Participation	The first 5% of each and every claim subject to a minimum of Rs. 25,000/- in respect of each and every loss in respect of which the Insured is indemnified by this policy.	General Exclusions Sl. No.1
9	Exclusions	<p>This Policy does not cover</p> <ol style="list-style-type: none"> Loss, destruction or damage caused by war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. Loss, destruction or damage directly or indirectly caused to the Property Insured by <ol style="list-style-type: none"> ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 	General Exclusions

Customer Information Sheet (CIS) of Power Shield UIN - IRDAN102RP0003V01200304

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

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		<p>3. Loss, destruction or damage caused to the Insured Property by pollution or contamination excluding. a. pollution or contamination which itself results from a Peril hereby insured against. b. any Peril hereby insured against which itself results from pollution or contamination.</p> <p>4. Loss, destruction or damage to computer systems records, explosives unless otherwise expressly stated in the Policy.</p> <p>5. Expenses necessarily incurred on</p> <p>(i) Architects, Surveyors and Consulting Engineer's Fees and</p> <p>(ii) Debris Removal by the Insured following a loss, detection or damage to the Property Insured by an Insured Peril in excess of 3% and 1% of the claim amount respectively.</p> <p>6. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>7. Loss or damage to Property Insured if removed to any building or place other than in which it is herein stated to be Insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p>	
10	Special conditions and warranties (if any)	<p>1. 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>2. This Policy shall be valid only if a lightning conductor approved by the Company / as per Bureau of Indian Standards (ISB) for Wind Turbine Generators shall be mounted on each Wind Turbine Generator. The conductor shall provide protection against lightning to the Wind Turbine Generator and any electrical monitoring equipment covered in this policy.</p> <p>3. Refer to the policy schedule for other special conditions, clauses and warranties applicable under the policy.</p>	As per Conditions clause mentioned in the policy
11	Admissibility of Claim	<p>The claim will be admissible as per the terms and conditions of the policy.</p> <p>Denial of Claim:</p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <p>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</p>	As per Claims procedure clause mentioned in the policy wording

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		<p>fraudulent statement or documents.</p> <ol style="list-style-type: none"> The claim is not occurring within the policy period. The affected location is not covered under the policy. Losses not attributable to the listed insured events under the policy. The claim falling under the exclusions of the policy. <p>Steps to prevent loss and damage</p> <ol style="list-style-type: none"> You must take all reasonable steps to prevent further loss or damage to the insured property Until We have inspected the Insured Property and Your Premises, and have given Our consent, <ol style="list-style-type: none"> You must not sell, give away or dispose of any damaged items of any property, You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and You must not carry out repairs unless such repairs are urgent and You cannot contact Us. 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) 	
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. 	G. conditions (IV) Claims procedure

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		<p>If the claim is found to be in order, as per the policy terms, conditions, or warranties and does not fall under the policy exclusions, we will offer a settlement of the claim to the insured. The claim will be processed, and payment will be made by online fund transfer.</p> <p>Turn Around Time for claims settlement: 15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.</p>	
13	Grievance Redressal and Policyholders 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.</p> <p>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</p>	As per Grievances redressal mechanism under the policy.

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		<p>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> <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. Allow inspection and investigation of claim by insurer</p>	General Conditions

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.