

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	Wind Energy Combined Insurance	Header in all pages												
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0029V01100001	Footer in all pages												
3	Structure	Section 1 – Material Damage – Indemnity Section 2 – Business interruption – Indemnity Section 3 – Public liability - Indemnity													
4	Interests Insured	<table><tr><th>Section No.</th><th>Section Name</th><th>Interest Insured</th></tr><tr><td>Section I</td><td>Material Damage</td><td><div>➤ Wind Turbine Generator</div><div>➤ Transformer</div><div>➤ Building</div><div>(Property Insured only after successful completion of their performance/ acceptance tests and put into regular use)</div></td></tr><tr><td>Section II</td><td>Business interruption</td><td>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.</td></tr><tr><td>Section III</td><td>Public liability</td><td>Third party liability arising out of the operations/business of the insured.</td></tr></table>	Section No.	Section Name	Interest Insured	Section I	Material Damage	<div>➤ Wind Turbine Generator</div> <div>➤ Transformer</div> <div>➤ Building</div> <div>(Property Insured only after successful completion of their performance/ acceptance tests and put into regular use)</div>	Section II	Business interruption	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.	Section III	Public liability	Third party liability arising out of the operations/business of the insured.	as specified in the policy schedule
Section No.	Section Name	Interest Insured													
Section I	Material Damage	<div>➤ Wind Turbine Generator</div> <div>➤ Transformer</div> <div>➤ Building</div> <div>(Property Insured only after successful completion of their performance/ acceptance tests and put into regular use)</div>													
Section II	Business interruption	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.													
Section III	Public liability	Third party liability arising out of the operations/business of the insured.													

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
5	Sum Insured				Sum Insured amount as specified in the policy schedule
		Section No.	Section Name	Sum Insured	
		Section I	Material Damage	Sum Insured should be equal to the cost of replacement of the Property Insured by new property of the same kind and same capacity including freight and customs duties, if any, and erection/construction costs	
		Section II	Business interruption	The Sum Insured should be the anticipated loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working.	
		Section III	Public liability	Anticipated claims, cost, damages and expenses including those incurred both by insured and the Company	
6	Policy Coverage				As stated in each section of the policy
		Section No.	Section Name	Policy Coverage	
		Section I	Material Damage	Sudden and unforeseen physical loss of or destruction or damage to the Property Insured	
		Section II	Business interruption	Business interruption caused by loss of or damage to the Property Insured caused by sudden and unforeseen damages as mentioned in Section I.	
		Section III	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.	

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									
7	Add-on covers	Add-on covers are not applicable for this product										
8	Loss Participation	As stated in the policy schedule	Policy Schedule									
9	Exclusions	<table><tr><th>Section No.</th><th>Section Name</th><th>Section wise key exclusions</th></tr><tr><td>Section I</td><td>Material Damage</td><td><p>The policy does not cover</p><ul style="list-style-type: none">➤ Damage to property insured caused by<ul style="list-style-type: none">• Faulty design, inherent vice or nature of subject matter, faulty or detective workmanship, failure to adequately maintained the property by the insured except any loss or damage caused by Fire➤ Damage caused to any item of property resulting from its undergoing any process of testing.➤ The cost of remedying➤ Wear and tear or gradual deterioration➤ Damage caused by pollution or contamination➤ Loss of use of any property, liquidated damages, penalties from delay, detention, guarantees of performance or efficiency or any other consequential loss whatsoever incurred by the Insured➤ the cost of any alterations, improvements or overhauls➤ Damage caused by subsidence ground heave or landslip</td></tr><tr><td>Section II</td><td>Business interruption</td><td><p>The Company shall not be liable for: -</p><p>1. any delay directly or indirectly attributable to:</p><p>a. shortage, destruction, deterioration of or damage to any materials</p></td></tr></table>	Section No.	Section Name	Section wise key exclusions	Section I	Material Damage	<p>The policy does not cover</p> <ul style="list-style-type: none">➤ Damage to property insured caused by<ul style="list-style-type: none">• Faulty design, inherent vice or nature of subject matter, faulty or detective workmanship, failure to adequately maintained the property by the insured except any loss or damage caused by Fire➤ Damage caused to any item of property resulting from its undergoing any process of testing.➤ The cost of remedying➤ Wear and tear or gradual deterioration➤ Damage caused by pollution or contamination➤ Loss of use of any property, liquidated damages, penalties from delay, detention, guarantees of performance or efficiency or any other consequential loss whatsoever incurred by the Insured➤ the cost of any alterations, improvements or overhauls➤ Damage caused by subsidence ground heave or landslip	Section II	Business interruption	<p>The Company shall not be liable for: -</p> <p>1. any delay directly or indirectly attributable to:</p> <p>a. shortage, destruction, deterioration of or damage to any materials</p>	Exceptions
Section No.	Section Name	Section wise key exclusions										
Section I	Material Damage	<p>The policy does not cover</p> <ul style="list-style-type: none">➤ Damage to property insured caused by<ul style="list-style-type: none">• Faulty design, inherent vice or nature of subject matter, faulty or detective workmanship, failure to adequately maintained the property by the insured except any loss or damage caused by Fire➤ Damage caused to any item of property resulting from its undergoing any process of testing.➤ The cost of remedying➤ Wear and tear or gradual deterioration➤ Damage caused by pollution or contamination➤ Loss of use of any property, liquidated damages, penalties from delay, detention, guarantees of performance or efficiency or any other consequential loss whatsoever incurred by the Insured➤ the cost of any alterations, improvements or overhauls➤ Damage caused by subsidence ground heave or landslip										
Section II	Business interruption	<p>The Company shall not be liable for: -</p> <p>1. any delay directly or indirectly attributable to:</p> <p>a. shortage, destruction, deterioration of or damage to any materials</p>										

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
				b. any restrictions on reconstruction or operation imposed by a public authority. c. alterations /additions / improvements of the destroyed or damaged items d. non-availability of fund to repair damaged items e. failure of the public electricity or gas or water supply or failure of the public effluent disposal services howsoever arising 2. any loss due to penalties or fines, lack of performance, loss of contract, breach of contract, late completion or non-completion of orders.	
		Section III	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.	
10	Special conditions and warranties (if any)	1. You can cancel this Policy at any time during the policy period by informing the Company. We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period. 2. 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. 3. The Insured has to nominate a person as the beneficiary of the policy. Refer to the policy schedule for other special conditions, clauses and warranties applicable under each section of the policy.			General Conditions

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
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></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. Losses not attributable to the listed insured perils under the policy. 4. 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 iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us. 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

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
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:</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>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>	General conditions Claims procedure
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>	As per Grievances redressal mechanism under each section of the policy.

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
		<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</p> <p>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 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,</p>	

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
		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	
14	Obligations of the Policy holder	<ol style="list-style-type: none"> 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. 2. Reasonable care: The Insured shall take all reasonable steps to safeguard the Property Insured against accident, loss or damage. 	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.