



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	Consequential Loss (Fire) Insurance Policy	Header in all pages
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0013V01100001	Footer in all pages
3	Structure	Indemnity	As per Policy wordings
4	Interests Insured	Business premises insured under Standard Fire and Special Perils Policy.	As per Policy Schedule
5	Sum Insured	As specified in the policy schedule	As per Policy Schedule
6	Policy Coverage	The policy covers the Business interruption or interference that may occur in consequence of loss of or damage or destruction of the 'Business premises' that is insured under 'Standard Fire and Special Perils Policy'	Page 1 of the policy wording
7	Add-on covers	Not applicable	
8	Loss Participation	Not Applicable	
9	Exclusions	<p>The insurance by this policy will cease if</p> <ol style="list-style-type: none">1. The business be wound up or carried on by a Liquidator or Receiver or permanently discontinued or2. The Insured's interest ceases otherwise than by death3. Any alteration be made either in the business or in the premises or property therein whereby the risk of Damage is increased at any time after the commencement of this insurance. <p>This insurance does not cover any loss resulting from damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely;</p> <ol style="list-style-type: none">4. War, invasion, act of foreign enemy, hostilities or Warlike Operations (whether war be declared or not), Civil war.5. Mutiny, Civil Commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.	Conditions

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



		6. In any action suit or other proceeding where the Company alleges that by reason of this provision of this condition any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.	
10	Special conditions and warranties (if any)	<p>1. There should be a valid claim under Standard Fire and Special Perils Policy.</p> <p>2. You can cancel this Policy at any time during the policy period by informing the Company.</p> <p>We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.</p> <p>The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.</p> <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</p> <p>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. No claim under this policy shall be payable unless the terms of this condition have been complied with and in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to the Company forthwith.</p>	Conditions
11	Admissibility of Claim	<p><u>Admissibility of Claim:</u></p> <p>When You suffer loss of or damage/destruction to any insured property caused by listed insured events:</p> <p>a. Give notice to any of our offices or call centers immediately along with details of the event and Your loss/damage.</p> <p>b. You have to produce books of account and other business books, vouchers, invoices, balance sheets and other documents, proofs, information, explanation and other evidence as required by the Company.</p>	Conditions No.3



		<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 payable under Standard Fire and Special perils policy.3. The affected location is not covered under the policy.4. Losses falls under the policy exclusion. <p><u>Steps to prevent loss and damage</u></p> <p>With due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimize or check any interruption of or interference with the Business or to avoid or diminish the loss.</p>	
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:</p> <ul style="list-style-type: none">▪ Claim form▪ 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>	



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. 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. <u>Consumer Affairs Department of IRDAI</u> 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>	Grievance Redressal Procedure
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		<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.

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