



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

Education Shield

UIN: IRDAN102CP0004V01201920

Policy Wordings

Thank you for choosing Royal Sundaram to provide protection for your Institution.

We are always looking for ways to develop products to suit our customer's needs. This policy is a packaged protection plan for your Institution.

Subject to acceptance of Your proposal by Us, and Your payment of premium in advance, we shall provide the insurance described in this Policy.

Below are listed the Sections of this Policy. Your Policy Schedule will indicate which Sections You are insured against and when read in conjunction with this Policy will provide You with precise details of Your insurance protection.

- "Property All Risks" or "Fire & Allied Perils" Burglary insurance
- Business Interruption
- Machinery Breakdown
- Electronic Equipment
- Restoration of Computer Data
- Increased cost of working
- Portable Items
- Money Insurance
- Employee Dishonesty Personal Accident Educational Grant
- Group Health
- Public Liability
- Workmen's Compensation

The following documents form the basis of and part of this Policy:

- the proposal, declaration and any other information you have given us
- the Policy Schedule and any amended Schedule, Specification or any Annexure to the Policy Schedule
- the most recent renewal confirmation
- any endorsement amending any of the above

Please read this Policy carefully which sets out the benefits and limitations of the insurance. Should you have any questions about this product or the policy cover, please contact our Office.

Your Needs, Our Concerns.

For and on behalf of Royal Sundaram Alliance Insurance Company Limited

Authorized Signatory

About Your Insurance Policy



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Policy Wordings

Words with special meaning:

In this insurance Policy:

You/ your means the Insured named in the Schedule.

We / our / us / insurer / Company means Royal Sundaram Alliance Insurance Company Limited.

Some other words used in this Policy have special defined meanings. Most of the words we have defined are listed in the

"General Definitions" section of this Policy. We also define the meaning of some words in the Sections themselves.

Your insurance Policy is made up of this Policy wording, any Endorsements and the Schedule which shows the Sum

Insured, the Annual Premium and any relevant statutory charges, as well as certain other specific items.

You should read the Schedule and the Policy wording together, to tell you what we cover, what we exclude, what we pay to settle claims and other important information. Each section of this Policy has exclusions which are listed under "what we exclude", and there are some general exclusions which apply to the whole Policy.

The policy is also subject to various conditions to be observed, performed or complied with by you which shall be a condition precedent to our liability.

The shaded areas in each Sections are not part of the Policy itself. Their purpose is to provide you with a general guide about the content of the text.

Our contract with you

This insurance Policy is a legal contract between you and us. The contract is based on the information you gave us when you applied for the insurance, and any subsequent information which you have supplied.



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We will provide cover for the sections of the Policy under "What's Covered" on your Schedule for the Period of Insurance. You must pay the premium and any relevant government taxes for the Period of Insurance and comply with all of the Policy conditions.

The contract is void from inception, unless the premium payable is received by us prior to commencement of the cover.

GENERAL DEFINITIONS

Applicable to all Sections unless otherwise specified

| | |
|------------------|---|
| Business | : The business described in the Schedule |
| Breakdown | : The actual failure, breaking, distortion or burning out of any plant or machinery or any part or component thereof whilst in use or connected ready for use causing its sudden stoppage and necessitating its immediate repair or replacement before it can resume normal work and arising out of <ol style="list-style-type: none">mechanical or electrical defects in the machinery or componentfailure or fluctuation of electric supplyDamage caused by the error or omission of the operator(s) during the normal operation of the machinery or component other than in respect of any failure to maintain |
| Burglary | : theft following upon an actual forcible and violent entry to and/or exit from the Premises |
| Contents | : machinery, electrical/electronic equipment, furniture, fixture, fittings, fixed plain glass, sanitary fittings, neon signs, glow signs, stocks and all other contents specified in the Schedule |



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| | |
|---|--|
| Damage | : sudden and unforeseen physical destruction or damage to tangible property |
| Employee | : any person (other than a person whose employment is of a casual nature or who is employed otherwise than for the purposes of the Your business) who has entered into a contract of employment with You whether such contract of employment is express or implied, oral or in writing. Event: shall mean one occurrence or number of occurrences arising directly or indirectly from one source or original cause. |
| Excess | : The first amount of each and every claim that shall be borne by you, after the application of any limits. The excess will be deducted after the application of any limits or terms imposed by the policy. For example, if a limit of Rs. 1,000 applies, and an excess of As. 250 to be borne by you, the amount we pay will be Rs.750. |
| Expendable Items | : belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anti-corrosive linings and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic linings or coating of metal parts. |
| Housebreaking | : theft following upon an actual forcible and violent entry to and/or exit from the Premises |
| Holdup | : Removal of Property by threat of physical violence against the Insured or any employee of the Insured |
| Reinstatement/ Replacement value | : The cost of replacing or reinstating the insured property with new property of the same kind or type but not superior to nor more extensive than the insured property on date of the loss. |



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Policy Wordings

| | |
|----------------------------|---|
| Loss | : sudden and unforeseen physical loss |
| Market value | : The amount you would have to pay to buy a property similar to your property immediately before the loss or damage, taking into account its age and condition. |
| Property | : buildings and/or Contents at the Premises specified in the Schedule |
| Premises | : the location specified as the Premises in the Schedule |
| Period of Insurance | : Period of Insurance as specified in the Schedule. |
| Schedule | : The Policy Schedule, any amended Schedule, the most recent renewal confirmation and any endorsement amending any of these. |
| Sum Insured | : The relevant amount specified in the Schedule |
| Money | : Cash, current coin, bank and currency notes, cheques, travelers' cheques, postal orders, money orders and current postage stamps held in connection with your Business. |



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GENERAL CONDITIONS -APPLICABLE TO ALL SECTIONS

A. Important Notices

1) Duty of Disclosure

Before you enter into a contract of insurance with an insurer, you have a duty, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

2) Non-disclosure

If you fail to fully comply with your duty of disclosure, the insurer is entitled to repudiate in respect of a claim or cancel the contract.

If your non-disclosure is fraudulent, the insurer shall also have the option of avoiding the contract from its beginning and your premium may be forfeited.

3) Multiple policies covering the same interest

In case you have effected multiple insurance covering the same assets or other insured interests either with us or with other insurers, the amount of claim payable will be shared between the policies in an equitable proportion of the Sum Insured under each policy

Insurance policies covering persons, such as Group Personal Accident will not be subject to this limitation.

B. Under insurance

(a) If you have insured your buildings and/or Contents (excluding stocks) you shall ensure that the Sum Insured represents their Market Value. If the Policy is taken or required to be taken on Reinstatement/Replacement value, you shall ensure that the Sum Insured represents their Reinstatement/Replacement value.

(b) If you have insured your stocks, you should ensure that the Sum Insured represents the Market value

(c) If you have insured reduction in your Gross Income, you should ensure that the Sum Insured represents the Annual



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Income or its proportional amount where the Indemnity Period is greater than 12 months.

If the Sum Insured is lesser, any claim will not be paid in full. You shall be considered as being your own insurer for the difference, and shall bear a ratable proportion of the Loss or Damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this Condition.

C. Cancelling your policy

How you may cancel

You may cancel the Policy or a Section at any time by telling us that you want to cancel it.

We subtract from any premium you have paid us, an amount to cover the short period premium as per Short period scale for the period that we have already insured you for.

We will then return the rest of the premium to you.

How we may cancel

We may cancel your policy at any time during the period of insurance by giving you 15 days' notice in writing, to your last known address.

We will refund the premium that you paid for the rest of the Period of Insurance.

D. OTHER CONDITIONS

1) Keeping us up to date

During the Period of Insurance and at renewal you must tell us of any of the following changes (for which we may ask for an additional premium to maintain cover):

if the building is not in a good state of repair;

- work on the building other than routine maintenance or decoration;
 - any change in the Business;
 - any change of Premises;
 - if the interest in the property passes from you otherwise than by will or operation of law
- Otherwise this insurance ceases to attach as regards the property affected.

2) Taking care



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You must:

take all reasonable steps to prevent Loss of or Damage to the Property insured by this Policy;

- take all reasonable care to prevent injury to another person or damage to another person's property;
- comply with all laws and safety requirements imposed by any authority or by state or national legislation;
- employ only competent Employees.
- keep all Property well maintained.

3) Complying with our requirements

You must comply, within a reasonable time, which we will specify, with any request made by us:

- to be allowed to survey your Premises;
- for the protection or improvement of your Property;
- to reduce the likelihood of injury or Loss of or Damage to Property.

You must give us, and pay for, all of the information we reasonably ask for about a claim. You must also help us to take legal action against anyone or help us defend any legal action if we ask you to.

4) Third party interests

We will not insure the interests of any person other than you, unless you have notified us in writing of such interest, and the interest has been noted in the Schedule.

5) Joint insureds- misrepresentation and non - disclosure

The duty of disclosure applies to every person or organization insured under the Policy. Any failure or omission by one in complying with the duty of disclosure shall be a failure or omission by all insured under this Policy. We shall be entitled to repudiate a claim or cancel the policy even if the failure or omission is by one of the insured.

However, in case a Bank / Financial institution is marked as a joint insured in the policy, the duty of the Bank/Financial institution will be limited to facts that the Bank / Financial Institution may in the course of their business come to know. Any notice or communication that needs to be served under the policy may be served on the Bank/Financial Institution and the claims settled in favor of the Bank/Financial Institution.

6) Short period scale



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| Period of risk | Proportionate of annual premium to be retained |
|---|--|
| up to one month | 15% of the annual premium |
| Exceeding one month & up to three months | 40% of the annual premium |
| Exceeding three months & up to six months | 75% of the annual premium |
| Exceeding six months & up to eight months | 90% of the annual premium |
| Exceeding eight months | 100% of the annual premium |

E. MAKING A CLAIM

You must follow the procedures outlined if something happens that causes Loss or Damage or Injury which may lead to a claim. Please bear in mind, if you do not, we may refuse your claim or reduce the amount we pay you.

1) When Loss or Damage occurs

When Loss or Damage occurs, as soon as possible you must:

- a) take all reasonable steps to reduce the Loss or Damage and to prevent further damage;
- b) immediately make a report to the police if;
 - you know or suspect that your property has been stolen,
 - someone has broken into your premises, or
 - someone has caused malicious damage to your property;
 - involves any other offence
- a. not make any admission of liability, offer, promise or payment in connection with any event;
- b. preserve and retain any damaged property and make it available for inspection by us or our agent or a loss adjuster
- c. not authorize the repair or replacement of anything without our agreement.

2) Making a claim



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If you wish to make a claim, you must:

- a) immediately call the Policy issuing office on the occurrence of any incident giving rise to or likely to give rise to a claim;
- b) give us all the information and documentation which we request. If we ask for it, you must provide us with a statutory declaration verifying the truth of your claim and any matters connected with it;
- c) immediately send us any legal notice, court documents or other communication you receive about the claim and not take any action yourself nor ask anyone else to do so on your behalf.
- d) render all assistance and comply with all requirements that may be made by us or our surveyors, investigators or anyone authorized by us, for verification, assessment and processing your claim.
- e) If we require, you must give consent for obtaining of any document, information or particulars from any person, authority, establishment or place, either by us or anyone authorized or appointed by us

3) Proceedings and negotiations

- a) To control all claims, we require that you give us all information and assistance we may need:
 - to settle or defend claims; or
 - to recover from others any amount we have paid for a claim;
- b) You must allow us to:
 - make admissions, settle or defend claims on your behalf; and
 - take legal action in your name against another person to recover any payment we have made on a claim before or after we have paid your claim, whether or not you have been compensated or paid in full for your actual loss;
- a. You must allow us or our agent to enter your Premises or make them available to us for inspection; and
- b. You must allow us or our agent to take possession of any damaged property and deal with it in a reasonable manner. If we do not take possession of the damaged property you cannot abandon it to us.



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4) Fraudulent claims

If you or someone acting on your behalf makes a false or fraudulent claim, we will:

- a) refuse to pay the claim;
 - b) cancel the Policy; and
 - c) take legal action against you.
- 5) Subrogation

Where another person is liable to compensate you for any Loss or Damage otherwise covered by the policy, you shall, independent of a claim lodged with us, take all steps to preserve the rights of claim, action and recovery against such person and subrogate such rights to us upon settlement of your claim. If you fail to do so or with that person either before or after the Loss or Damage occurred that you would not seek to recover any moneys from that person, we will not be liable under the Policy for any such Loss or Damage.

6) When we may refuse a claim

We would be entitled to refuse a claim if:

(a) you do not do what your duty of disclosure requires you to (see page 4);

(b) you:

- are not truthful,
- have not given us full and complete details, or
- have not told us something when you should have when applying for the insurance, or when making a claim;

(c) you do not at all times take all reasonable care as we require you to do under "Taking Care";

(d) you do any of the following without us agreeing to it first;

- make or accept any offer or payment or in any other way admit you are liable,
- settle or attempt to settle any claim, or
- defend any claim

(e) cover is specifically excluded in the Policy; or



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(f) you have not complied with any of the requirements of "Making a claim"; (g) you are in breach of any other conditions of the Policy.

8) interest/Penalty

No sum payable under this Policy shall carry any interest or penalty.

9) Designation of Property

For the purpose of determining, where necessary, the item under which the Property is insured, we agree to accept the designation under which the Property has been entered in Your books.

General Exclusions

These are the Exclusions. Which apply to all the sections of your Policy. Unless otherwise specified. We will not cover

1. Nuclear Risks:

any Loss, destruction, consequential loss, Damage, injury or legal liability directly or indirectly caused by or contributed to by or arising from:

ionizing radiations or radioactive contamination from any nuclear fuel or from any nuclear waste which results from the burning or fission of nuclear fuel; or
the radioactive, toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. Nuclear Weapons

any Loss, destruction, consequential loss, Damage, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

3. War Risks

any consequence of, war or warlike activities, which includes invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, military or usurped power.

4. Confiscation, nationalization



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any Loss, Damage or consequential loss due to permanent or temporary dispossession resulting from confiscation, nationalization, commandeering or requisition by any lawfully constituted authority. any Loss, Damage or consequential loss due to permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person or the destruction of Property by order of any government de jure or de facto or any public authority.

In any action, suit or other proceeding where we allege that by reason of the provisions of Exclusions 1 to 4 above, any Loss, Damage or liability is not covered by this insurance the burden of proving that such Loss, Damage or liability is covered shall be upon you.

5. Sonic Bangs

any Loss, Damage or consequential loss due to pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

6. Existing damage

any Loss or Damage, which happens before this cover starts or which arises from an event before the Period of Insurance cover starts.



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7. Deliberate damage

any Loss or Damage caused willfully or deliberately by the action or negligence of you, or any director, business partner, principal or employee of yours, or with your permission.

8. Unoccupied premises

any Loss or Damage where the Premises has been totally unoccupied for 30 (thirty) or more consecutive days, unless our written consent has been obtained before the Premises are left so unoccupied.

9. E- risks:

- (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of ELECTRONIC DATA,
- (ii) error in creating, amending, entering g, deleting or using ELECTRONIC DATA, or
- (iii) total or partial inability or failure to receive, send, access or use ELECTRONIC DATA for any time or at all,

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur, nor any liability arising from or in any way related to any such event.

For the purposes of this Policy ELECTRONIC DATA means facts, concepts and information converted to a form useable for communication ns, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

However, in the event that a peril listed below (being a peril which but for this exclusion is insured by the Section of this Policy under which any claim is made) is caused by any of the matters described in paragraphs i, air iii above, then such Section of the Policy, subject to all its provisions, shall not exclude:

- (i) physical loss or destruction of nor damage to Property insured under such Section of the policy directly caused by such listed peril, and/or
- (ii) loss of profits or business interruption insured by any relevant Section of this Policy.



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Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by any Section of this Policy, but for this exclusion) causes any of the matters described in paragraphs i, ii or iii above:

Fire, explosion, lightning, windstorm, hail, tornado, cyclone, hurricane, tsunami, flood, freezing, weight of snow, impact by aircraft or other aerial objects dropped therefrom, Impact by any road vehicle or animal, bursting overflowing discharging or leaking of water tanks apparatus or pipes.

10.Terrorism

loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

This Exclusion also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If we allege that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon you.

This General Exclusion No.10 does not apply to the Accident to Employees Section.

ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.



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Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

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.

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),



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Karapakkam, Chennai – 600097.

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

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>.

2. Consumer Affairs Department of IRDAI

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/>

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.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <http://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.



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MAKING A COMPLAINT

Resolving your complaints

If you think we have let you down in any way, or our service is not what you expect, please tell us so we can help. You can tell us...

- **by phone**

We will put you in contact with an appropriate person to deal with your complaint in writing

Please send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do. Your letter will be directed to the appropriate person.

- **In person**

If you would like to come in and talk to us at our local office, please call and we will arrange an appointment for a meeting.

What we will do to resolve your complaint

When you first let us know about your complaint:

- it will be handled by the person who has authority to deal with it, and
- this person will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours.

If you are not satisfied with this person's decision on your complaint, then it will be referred to the relevant manager, who will contact you within 5 working days.

If you are not satisfied with our decision, then it will be referred to our Customer Relations Department in Corporate Office who will consider all aspects of your complaint.

We will then send you our final decision within 15 working days from the date you first made your complaint.



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SECTION -WORKMEN'S COMPENSATION

This Is an optional section. It covers you for your liability for personal Injury to employees which happens during the Period of Insurance and which Is caused by an occurrence in connection with the business.

You can claim compensation for any accidental death or injury as described under "What we cover" if:

- ✓ 'Workmen's Compensation Insurance' is shown under "What's Covered" on the Schedule:
- ✓ the personal injury to Employees occurs during the Period of Insurance;
- ✓ the claim is not excluded under the "What we exclude" column of this Section; and
- ✓ the claim is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

| What we cover | What we exclude |
|---|--|
| Physical injury or sickness suffered by Employees due to accident or disease during the period of this Policy arising out of and in the course of employment with you in the Business and if you are liable to pay compensation for such injury or sickness either under Workmen's Compensation Act, 1923 or Fatal Accidents Act, 1855 and subsequent amendments of that said Act or at Common Law. | We do not cover your liability to employees of your contractors your liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement any sum which you would have been entitled to recover from any party but for an agreement between you and such party |

What we pay

We will indemnify you against all sums for which you shall be so liable and will in addition be responsible for all costs and expenses incurred with our consent in defending any claim for such compensation.

In the event of any change in the Law(s) or the substitution of other legislation therefor this Policy shall remain in force but our liability shall be limited to such sum as we would have been liable to pay if the Law(s) had remained unaltered.



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Conditions

The name of every Employee together with the amount of wages, salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records.

If the actual amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be.



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FIRE & ALLIED PERILS SECTION

It covers loss of or Damage to Property covered against fire & allied specified below.

You can claim for Loss of or Damage to your Property as described under "What we cover" if:

- ✓ "Fire & Allied Perils" is shown under "What's Covered" in the Schedule
- ✓ the Loss or Damage to your property occurs during the Period of Insurance;
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section n; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

What we cover

Loss of or Damage to Property insured by any of the perils specified hereunder

1. Fire

other than destruction or damage caused to the Property insured by

- (a) its own fermentation, natural heating or spontaneous combustion.
- (b) its undergoing any heating or drying process
- (c) burning of property insured by order of any Public Authority

2. Lightning

3. Explosion/Implosion

other than loss, destruction of or damage

- a. to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus in which steam is generated or their contents resulting from their own explosion/implosion,
- b. caused by centrifugal forces.



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Policy Wordings

4. Aircraft Damage

Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped caused by pressure waves. there from excluding those

5. Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:

- a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- b. permanent or temporary dispossession resulting from confuse cation, commandeering, requisition or destruction by order of the
- c. Government or any lawfully constituted Authority.
- d. permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- e. burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of the disturbance or public peace) in any malicious act.
- f. If We alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon You

6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation excluding those resulting from earthquake, volcanic eruption or other convulse ions of nature (wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).

7. Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to 1mpact by any rail/road vehicle or animal by direct contact not belonging to or owned by

- a. You or any occupier of the Premises or
- b. their employees while acting in the course of their employment.



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Policy Wordings

8. Subsidence and Landslide including Rock slide

Loss, destruction or damage directly caused by subsidence of part of the site on which the Property stands or land slide/rock slide excluding:

- a. the normal cracking, settlement or bedding down of new structures b. the settlement or movement of made up ground
- b. coastal or river erosion
- c. defective design or workmanship or use of defective materials
- d. demolition, construction, structural alterations or repair of any property or groundwork or excavations.

9. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

10. Missile Testing operations

11. Leakage from Automatic Sprinkler Installations

other than loss, destruction or damage caused by

- a. repairs or alterations to the buildings or premises
- b. repairs, removal or Extension of the Sprinkler Installation
- c. defects in construction known to the Insured.

12. Bush Fire

other than loss, destruction or damage caused by forest fire.

Excess

This Policy does not cover the amounts of the deductibles stated hereunder in respect of each and every loss as ascertained after the application of all other terms and Conditions of the Policy including any Condition of Under Insurance.

- a) The first 5% of the claim amount subject to a minimum of As.10,000/- in respect of each and every claim arising out of lightning storm tempest flood inundation subsidence landslide or rockslide earthquake volcanic eruptions or other convulsion of nature.
- b) The first As. 10,000/- for each and every claim arising out of any other cause (other those stated in (a) above)



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Policy Wordings

What we exclude

This Section of the Policy does not cover

1. loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding As. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Schedule of this Policy.
2. loss, destruction or damage caused to the insured property by pollution or contamination n 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.
3. loss, destruction or damage to any electrical and /or electronic machine, apparatus, fixture or fitting arising from or occasioned by over- running, excessive pressure, short circuiting, arcing, self- heating, or leakage of electricity, from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so caused and affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
4. loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
6. loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
7. loss by theft during or after the occurrence of any insured peril.
8. any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.



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9. 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.

Extra Benefits

Expenses necessarily incurred by You on (i) Architects, Surveyors and Consulting Engineer's fees and (ii) Debris Removal following loss or damage to the Property by any of the perils specified above up to 3% and 1% of the admitted claim amount respectively.

What we pay in the event of Loss of or Damage to Property insured

We will pay you the value of the Property at the time of Loss of or Damage to the Property insured

Or

We may at Our option, repair or replace the Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Companies in so doing, but We shall not be bound to repair exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall We be bound to expend more in repair than it would

have cost to replace such Property as it was at the time of the occurrence of such loss or damage, nor more than the Sum Insured thereon.

If We elect to repair or replace any Property You shall at Your own expense, furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require, and no acts done, or caused to be done by Us with a view to repair or replacement shall be deemed an election by Us to repair or replace.

If in any case We are unable to repair or replace the Property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, we shall, in every such case, only be liable to pay such sum as would be required to repair or replace such Property if the same could lawfully be repaired to its former condition.



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Policy Wordings

Limits to what we pay

Our liability under this Section shall in no case exceed the Sum Insured in respect of each item as stated in the Schedule or the Sum

Insured in whole by this Section of the Policy for any one Period of Insurance.

SPECIAL CONDITIONS

1. All insurance under this Section of the Policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

Provided such a fall or displacement is not caused by insured perils, loss or damage for which is covered by this Section of the Policy or would be covered if such building, range of buildings or structure were insured under this Section of the Policy.

Notwithstanding the above, subject to an express notice being given to Us as soon as possible but not later than seven days of any such fall or displacement may agree to continue the Insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

2. The insurance under this Section of the Policy does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
3. You shall maintain the Property in a proper state of repair and take all reasonable precautions to prevent loss or damage thereto. You shall comply with all statutory or other regulations and will employ only competent employees. You shall observe all manufacturer's
4. instruction concerning
 - i. The inspection of machinery, equipment and apparatus



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Policy Wordings

- ii. The safety of persons or property
- 5. For the purpose of determining, where necessary, the item under which the Property is insured, we agree to accept the designation under which the Property has been entered in Your books

How a claim affects your Sum Insured?

If we agree to pay a claim under this section, we shall automatically reinstate the Sum Insured to the same amount as specified in the Schedule at the time of Loss or Damage by deducting the pro-rata premium for the balance period of the Policy from the claim amount.



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Policy Wordings

BURGLARY SECTION

It covers loss of or Damage to Property covered against Burglary, housebreaking or hold-up.

You can claim for Loss of or Damage to your Property as described under "What we cover" if:

- ✓ "Burglary" is shown under "What's Covered" in the Schedule
- ✓ the insured events occur during the Period of Insurance;
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

What we Cover

- (a) Loss of or Damage to Property insured by this Section or any part thereof whilst contained in the Premises described in the Schedule hereto due to Burglary or house-breaking or hold-up,
- (b) Damage caused to the Premises to be made good by You resulting from Burglary or house-breaking or any attempt thereat,

Excess

This Policy does not cover the amount of the deductible stated in the Schedule in respect of each and every loss as ascertained after the application of all other terms and Conditions of the Policy including any Condition of Under Insurance.

What we exclude

We shall not be liable under this Section in respect of:

- a) Gold or silver articles, watches, jewellery or precious stones, medals, coins, curios, sculptures, manuscripts, rare books, plans, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, bank drafts, money, cash, currency notes, postal orders, securities, stamps, collections of stamps, business books or papers, unless specifically insured.
- b) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully on the Premises in the course of the business is involved in the actual theft or damage to any of the articles or Premises or where such loss or damage has been expedited or any way assisted or brought about by any such person or persons.



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- c) Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy.
- d) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot or strike, civil commotion, terrorist activities, earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- e) Consequential loss or legal liability of any kind or description whatsoever.
- f) Property not belonging to the Insured
- g) Loss or damage to Property while the Premises is left uninhabited continuously for 7 or more consecutive days and nights.
- h) 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.

Special Conditions

1. Items which form part of a set or pair: Where any items insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set and not more than proportionate part of the insured value of the pair or set.

2. Maintenance of books: The Insured shall keep a daily record of the amount of cash contained in the safe or strongroom and such record shall be deposited in a secure place other than the safe or strongroom and produced as documentary evidence in support of a claim under this Policy.

3. Security Measures- Insured's Duties:

- a) You shall take all reasonable precautions to prevent loss or damage
- b) All locks, bolts, intruder alarm systems and other protective devices shall be in full operation during any time the Premises are left unattended or closed for business
- c) All keys (including the relating to any part of the intruder alarm system) shall be
 - I. removed from the Premises or
 - II. placed within a locked safe or strongroom in any building provided the keys to such safe or strongroom are removed from the Premises.
- d) during any time, the Premises are left unattended or closed for business.
- e) All notes of combination lock letters and numbers for safes and strongroom must be removed from the Premises at all times that the Premises are left unattended or closed for business.



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Policy Wordings

What we pay in the event of Loss of or Damage to Property Insured

We agree to indemnify you to the extent of the intrinsic value of Property insured by this Section.

We may at its option, reinstate, replace or repair the Property or Premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably and sufficient manner and in no case We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and more than the Sum Insured thereon.

Our liability under this Section shall in no case exceed the Sum Insured in respect of each item as stated in the Schedule or its Market Value, whichever is less.



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Policy Wordings

SECTION - PROPERTY ALL RISKS

It covers Loss of or Damage to Property covered against any cause other than those excluded. It Includes fire, lightning, riot, strike, flood, Burglary, housebreaking, Damage by accidental external means

You can claim for Loss of or Damage to your Property as described under "What we cover" if:

- ✓ "Property All Risks" is shown under "What's Covered" in the Schedule
- ✓ Loss or damage to your Property occurs during the Period of Insurance;
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy.

"Building" refers to the Premises or any building within the Premises

| What we cover | What we exclude |
|---|---|
| Loss of or Damage to your Property at your Premises due to any cause other than those | <p><u>Excluded Causes</u></p> <p>1. Loss of or Damage to the Property insured caused by:</p> <p>(a) (i) faulty or defective design, materials or workmanship, inherent vice, latent defect, gradual deterioration or distortion or wear and tear or the cost of normal upkeep and normal making good.</p> <p>(ii) interruption of the water supply, gas, electricity, fuel systems or failure of the effluent disposal systems to and from the Premises</p> <p>unless Damage by a cause not excluded in this Policy ensues to any other Property covered by this Policy for which ensuing Damage alone we shall be liable.</p> |



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| What we cover | What we exclude |
|---------------|---|
| | <p>(b) (i) collapse or cracking of buildings</p> <p>(ii) corrosion, rust, extremes or changes in temperature, dampness, dryness, wet or dry rot, fungus, shrinkage, evaporation, loss of weight, pollution, contamination, change in color flavor, texture or finish due to action of light, marring or scratching</p> <p>unless such loss is caused directly by Damage to the Property insured or to premises containing such Property by a cause not excluded under this Policy</p> <p>© (i) theft except from a building that too only if entry to or exit from such building is by forcible and violent means</p> <p>(ii) acts of fraud, dishonesty, trick device or other false pretense</p> <p>(iii) unexplained disappearance or inventory shortage misfiling or misplacing of information shortage in supply or delivery of materials or shortage due to clerical or accounting error</p> <p>(iv) vermin, rodents, pests or insects</p> <p>(d) (i) cracking, fracturing, collapse or overheating of boilers, economizers, vessels, tubes or pipes nipple leakage or the failure of welds of boilers</p> <p>(ii) electronic derangement or Breakdown</p> |



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| What we cover | What we exclude |
|---------------|---|
| | <p>(iii) bursting, overflowing, discharging or leaking of water tanks, apparatus or pipes when the Premises is Silent (Silent shall mean Premises where no manufacturing/storage activities are carried out continuously for 30 days or more)</p> <p>unless</p> <p>(I) Damage by a cause not excluded in this Policy ensues to any other Property covered by this Policy for which ensuing Damage alone we shall be liable.</p> <p>(II) Such loss is caused directly by Damage to the Property insured or to Premises containing such Property by a cause not excluded in the Policy.</p> <p>(e) (i) coastal or river erosion</p> <p>(ii) subsidence ground heave or landslip (except as provided hereunder)</p> <p>(iii) normal settlement or bedding down of new structures</p> <p>(iv) wind rain frost snow sand or dust to movable Property in the open or in open-sided buildings or to fences and gates unless specifically insured</p> <p>(iv) the freezing, solidification or inadvertent escape of molten material</p> <p>(v) deterioration of Property due to failure or inadequate operation of an air-conditioning cooling or heating system</p> <p>(vi) spoilage resulting from the retardation interruption or cessation of any process or operation</p> <p>(vii) forest fire</p> <p>(viii) due to impact by any rail or road vehicle or animal belonging to or owned by you or any occupier of the Premises or your employees</p> <p>(ix) or attributable to the operation of a computer virus, software and/or malfunction of computer hardware.</p> <p>2. Damage caused by or arising from</p> <p>cessation of work, delay or loss of market or any other consequential or indirect loss of any kind or description whatsoever.</p> <p>Excluded Property</p> <p>1. bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10,000/ , goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of</p> |



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| What we cover | What we exclude |
|---------------|--|
| | <p>any kind, stamps, coins or paper money, cheques, books of accounts, or other business books, computer system records, explosives unless otherwise expressly stated in the policy.</p> <p>2. Damage to</p> <p>(a) constructional plant and equipment and any vehicle licensed for road use (including accessories thereon), caravans, trailers, railway locomotives or rolling stock, watercraft, aircraft, spacecraft or the like or to property contained therein</p> <p>(b) (i) Property in transit other than within the Premises specified in the Schedule</p> <p>(ii) Property which at the time of the happening of such Damage is insured by or would but for the existence of this Policy be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.</p> <p>(c) Property or structures in course of demolition, construction, alteration, erection, testing and materials or supplies in connection therewith or Property which you have not yet taken over from contractors by signed certificate of acceptance/completion.</p> <p>(d) land (including top-soil, back-fill, drainage or culverts), driveways, pavements, roads, runways, railway lines, dams, resinous, canals, rigs, wells, tunnels, bridges, docks, piers, jetties, excavations, wharves, mining, off-shore property</p> <p>(e) livestock, growing plants, crops or trees</p> <p>(f) Property damaged as a result of</p> <p>(i) its undergoing any process (including any manufacturing process)</p> <p>O) its own fermentation, natural heating or spontaneous combustion</p> <p>(g) plant, machinery or equipment during installation, removal or resisting (including dismantling, re-erection, stripping down and assembly) if directly attributable to such operations</p> <p>(h) Property undergoing, testing, installation or including materials and supplies therefor if directly attributable to the operations or work being performed thereon unless Damage by a cause not otherwise excluded ensues and then We will be liable only for such ensuing loss.</p> <p>(i) Property for which the manufacturer or supplier or repairer of the Property is responsible either by law or contract or maintenance agreement</p> <p>U) Property more specifically insured under any other insurance policy</p> <p>3. Damage to boilers, economizers, turbines or other vessels,</p> |



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Policy Wordings

| What we cover | What we exclude |
|--|--|
| <p>Extra Benefits</p> <p>If we agree to pay a claim under this Section we will also pay for:</p> <p>1. Damage directly caused by subsidence of part of the site on which the Property stands or landslide/rockslide</p> <p>2. Fire extinguishment costs:</p> <p>the following reasonable costs necessarily incurred by you in extinguishing a fire either at your Premises, immediately adjacent to your Premises or threatening to involve your property:</p> <p>replenishment of your life firefighting appliances and</p> <p>loss of or damage to fire-fighting materials unless otherwise specifically insured</p> <p>3. "Architects' and surveyors' fees"</p> <p>any reasonable architects', surveyors', consulting engineers' legal or any other fees for estimates, plans, specifications, quantities, tenders and supervision necessarily incurred with our written consent, in rebuilding or repairing the building following a Loss or Damage.</p> | <p>machinery or apparatus in which pressures used or their contents resulting from their explosion, implosion, centrifugal forces or rupture.</p> <p>(a) the normal cracking, settlement or bedding down of new structures</p> <p>(b) the settlement or movement of made-up ground</p> <p>(c) coastal or river erosion</p> <p>(d) defective design or workmanship or use of defective materials</p> <p>(e) demolition, construction structural alterations or repair of any property or groundwork or excavations.</p> <p>We will not pay more than Rs. 50,000 during any one period of insurance and for any number of claims unless however reinstated following a loss by paying additional premium.</p> <p>We will not pay more than:</p> <p>a) 3% of the claim amount,</p> <p>b) the amount shown in the Schedule; or</p> |
| | |



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4. Cost of complying with statutory requirements

We will also pay the extra cost of repair of any buildings necessarily incurred to comply with the requirements of any statute or regulation of any municipal or statutory authority subject to a limit of

10% of the Sum Insured for this Section of the Policy.

5. Replacement of Locks

If we agree to pay a claim under this Section arising out of Burglary or housebreaking, we will also pay for the cost of receding or replacing locks which secure external doors, windows and any other openings of the Premises,

6. Damage to the buildings

Damage to buildings caused by the burglary if you are the tenant of the Premises, whether we insure the buildings or not.

7. Removal of debris

The reasonable costs necessarily incurred for the covered by this Policy which means: removal, storage and disposal of debris from the Premises, provided that we will not pay if the debris is itself a pollutant or contaminant. demolition and removal of any of your property which is necessary for the purpose of repair and replacement.

c) the extent to which the insured amount on buildings, stock or contents (whichever is applicable) has not been exhausted, whichever is the lesser.

We will not pay costs, fees or any other expenses for preparing any claim under this Policy

We will not pay for these additional costs if you had been required to comply with any requirements prior to the Loss or Damage occurring.

We will not pay for replacement of locks on internal doors, safes or amusement/vending machines.

We will not pay more than Rs.5,000/- during the Period of Insurance

Loss or Damage for which you are not legally responsible. We will not pay more than Rs. 50,000 during any one period of insurance

We will not pay more than 1% of the claim amount.



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What we pay for in the event of Loss of or Damage to Property insured

We will pay you the value of the Property at the time of Loss of or Damage to the Property insured

or

We may at Our option, repair or replace the Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other company or companies in so doing, but We shall not be bound to repair exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall We be bound to expend more in repair than it would have cost to replace such Property as it was at the time of the occurrence of such loss or damage, nor more than the Sum Insured thereon.

If We elect to repair or replace any Property You shall, at Your own expense, furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require, and no acts done, or caused to be done by Us with a view to repair or replacement shall be deemed an election by Us to repair or replace.

If in any case We are unable to repair or replace the Property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, we shall, in every such case, only be liable to pay such sum as would be required to repair or replace such Property if the same could law ally be repaired to its former condition.

Limits to what we pay

The most we will pay is the Sum Insured shown in the Schedule for your Property

Excess

You must bear the amount of any Excess shown below for each and every claim you make.

- (a) the first 5% of the claim amount subject to a minimum of Rs. 10,000/- in respect of each and every claim arising out of lightning, storm, tempest, flood, inundation, subsidence, landslide and rockslide, earthquake, volcanic eruptions and other convulsions of nature
- (b) the first Rs. 10,000/- for each and every claim arising out of any other cause (other than those stated in (a) above.



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How a claim affects your Sum Insured?

If we agree to pay a claim under this section, we shall automatically reinstate the Sum Insured to the same amount as specified in the Schedule at the time of Loss or Damage by deducting the pro-rata premium for the balance period of the Policy from the claim amount.

ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

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,



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Policy Wordings

Chennai – 600097.

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>.

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>.

2. Consumer Affairs Department of IRDAI

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/>

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.



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Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

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Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

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c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.



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SECTION- MACHINERY BREAKDOWN

This is an optional section of the Policy. It covers the sudden, unforeseen and accidental Breakdown of your machinery including Boilers at your Premises.

You can claim for Loss of or Damage as described under "What we cover" of an item described in the Schedule in case of a Breakdown if:

- ✓ "Machinery Breakdown" is shown under the "What's Covered" in the Schedule and the requisite premium has been paid
- ✓ the Loss or Damage occurs during the Period of Insurance
- ✓ the Loss or Damage occurs after successful commissioning of insured machinery and/or Boiler including
- ✓ Pressure Plant
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

Definitions applicable to Boiler & Pressure Plant covered under this Section of the Policy

1. "Boiler" shall mean any fired closed vessel or combined container piping system in which steam is generated under pressure.
2. "Pressure Plan" shall mean any unfired closed container under steam gas or fluid pressure.
3. "Explosion" shall mean the sudden and violent rending or tearing apart of the permanent structure of a Boiler or Pressure Plant or any part or parts thereof by force of internal steam gas or fluid pressure causing bodily displacement of the said structure and accompanied by the forcible ejection of its contents.
4. "Collapse" shall mean the sudden and dangerous distortion of any part of a Boiler or Pressure Plant by bending or crushing caused by steam gas or fluid pressure whether attended by rupture or not. It shall not mean any slowly developing deformation due to any cause.



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5. "Flue Gas Explosion" shall mean an explosion of ignited gases in the furnaces or flues of Boilers, economizers or super heaters.

6. "Chemical Explosion" shall mean an explosion arising out of chemical reaction in any plant.

| What we cover | What we exclude |
|--|--|
| Loss or Damage occurring at your Premises of or to any machinery including Boilers and Pressure Plant as specified in the Schedule due to sudden, unforeseen or accidental Breakdown which requires repair or replacement before it can continue operating normally. | <p>The cost of repair or replacement of Expendable</p> <p>The costs incurred in repairing wear and tear or gradual deterioration including:</p> <ul style="list-style-type: none">wear and tear due to normal operation wearing or wasting away of material caused by normal operation or resulting from atmospheric conditions, rust, corrosion, erosion or oxidation;Damage to a safety or protective device caused by its own operation;The chipping or scratching of painted or polished surfaces; orSlowly developing deformation or distortion. <p>The cost of carrying out of normal maintenance, such as the tightening of loose parts, recalibration or adjustments.</p> <p>Loss of or Damage to machinery, Boilers and Pressure Plant which you knew or reasonably should have known to be defective before the Loss or Damage occurred.</p> <p>Loss of use or consequential Loss of any kind.</p> <p>Loss or Damage caused by or arising from or in consequence, directly or indirectly of fire (arising from Explosion or Collapse or any</p> |



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| | <p>other cause whatsoever) including extinguishment of a fire or</p> <p>clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance, lightning (however other than surge in voltage due to lightning resulting in damage to the electrical/electronic equipment) 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, waterborne or airborne craft or other aerial devices and/or articles dropped therefrom.</p> <p>The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in super heaters or in economizers unless such defects result in explosion or collapse.</p> <p>Loss or Damage to the insured plant or property and/or liability arising during and occasioned by the application of steam or hydraulic or any other test of this plant as specified by inspecting authority or otherwise.</p> <p>Damage to foundations, brickwork and refractory materials other than as a result of insured Damage.</p> <p>Damage arising out of plant being subjected to tests involving abnormal stresses or arising out of plant being deliberately overloaded.</p> <p>Damage caused by a deliberate act, neglect or omission on your part.</p> <p>Loss or Damage for which the manufacturer or supplier or other parties are responsible</p> <p>The cost of alterations, improvements or overhauls unless it is required for the repair or replacement.</p> <p>Damage to portable equipment</p> <p>Damage due to explosions in Chemical Recovery Boilers other than pressure explosions for e.g. smelt, chemical ignition, explosions etc.</p> |
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| Extra Benefits | |
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| <p>1. Loss of or damage to property caused by flying fragments</p> <p>If we agree to pay for a claim for Loss of or Damage to machinery, Boilers and Pressure Plant under this Section, we will also pay for Loss of or Damage to other Property that results from flying fragments from the damaged machinery, Boilers and Pressure Plant.</p> | <p>We will not pay more than 10% of the claim amount under the Machinery Breakdown Section or Rs 50,000/- whichever is less during any one Period of Insurance, in all for any number of claims</p> |
| <p>2. Costs of joints, gaskets, drive belts</p> <p>If we agree to pay a claim for Loss of or Damage to the machinery or Boilers under this Section, we will also pay for joints, gaskets, seams, drive belts, filters, chains, brickwork, foundation or refractories, seals, shaft seals, flexible drives or flexible pipes, soft rollers,</p> | <p>We will not pay more than Rs 200,000/- or 5% of the claim amount under this Section whichever is the lesser in all for any number of claims.</p> |
| <p>refrigerant, brine or other transfer media which are necessary for the repair following a claim which is otherwise admissible under this Policy.</p> | |



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| <p>3. Additional repair costs</p> <p>If we agree to pay a claim for Loss of or</p> <p>Damage to machinery or Boilers under this</p> <p>Section, and we agree to the additional repair</p> <p>costs before they are incurred, we will cover</p> <p>the cost of:</p> <ul style="list-style-type: none">- hiring temporary machinery, Boilers and Pressure Plant,- effecting temporary repairs,overtime work required for carrying out the repairs, express freight services, and consultants fees | <p>We will not pay more than As. 25,000/- or 10% of the claim amount whichever is less in total for additional repair costs during any one Period of Insurance in all for any number of claims</p> |
|---|--|

What we pay

Partial loss

In any case where Damage to Machinery insured can be repaired, we will pay the expenses incurred to restore the damaged property to its former state of serviceability plus the cost of dismantling, of transportation from the Premises to the repairer and back within the same municipal limits and of re-erection incurred for the purpose of effecting the repairs as well as duties to the extent such expenses have been included in the Sum Insured by this Section.

No deduction shall be made towards depreciation in respect of parts replaced except for (i) wear and tear to parts and (ii) parts for which manufacturers have specified a fixed life for use and the like, but the value of salvage will be taken into account.

If the repairs are executed at a workshop owned by You, we shall pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges

Total loss

If the cost of repairs equals or exceeds the actual value of the property insured, we will pay the actual value of the item before the occurrence of the Damage including ordinary freight, erection and duties if any, provided such expenses have been included in the Sum Insured. Such value will be calculated by deducting proper depreciation from the replacement value of the item. We will also pay any normal charges for the dismantling of the machinery destroyed but the salvage will be taken into account.



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Conditions

- (i) In the event of maker's drawings, patterns and core boxes necessary for the execution of a repair not being available, we shall not be liable for the cost of making any such drawing patterns or core boxes.
- (ii) The cost of provisional repairs will be borne by us if such repairs constitute part of the final repairs and do not increase the total repair expenses.
- (iii) We will make payments only after being satisfied, with the necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. We may not, however, insist for bills and documents in the case of total loss.
- (iv) You shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. You shall fully observe the manufacturer's instructions for

operating, inspection and overhaul, as well as government, statutory municipal and all other binding regulations in force concerning the operating and maintenance of the insured plant and machinery.

Sums to be insured

It is the requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity which shall mean its replacement cost including freight and customs duties, if any, and erection costs.

Limits to what we pay

The most we will pay for any item of machinery or Boilers and Pressure Plant is the Sum Insured shown in the Schedule and in all the Total Sum Insured.

Excess

You must bear the amount of any Excess as shown in the Schedule for each and every event for which you make a claim.



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Warranty applicable to Boiler & Pressure Plant

It is hereby warranted that during the currency of the Policy:

- i. The Boiler and Pressure Plants described in the Schedule are annually inspected by Inspectors appointed by the appropriate Government except that where there is no statutory requirement for Government Inspection, the inspections are to be carried out by an independent competent person.
- ii. The Boilers and Pressure Plant described in the Schedule shall only be operated by Attendants holding a valid certificate of competence issued under the appropriate Boiler Act;
- iii. You shall be in possession of the unqualified permission in writing of the competent Inspecting Authority to operate the said Boilers and Pressure Plant. If the maximum pressure or load upon the safety valve immediately prior to any Explosion or Collapse was in excess of that stipulated by the said Authority, you shall not be entitled to any compensation or indemnity under this Policy in respect of such Explosion or Collapse.

Special Conditions applicable to Boiler & Pressure Plant

1. The pressure or load upon the safety valves of any items of plant shall at no time exceed the maximum pressure specified in the Schedule or the permissible working pressure therefor as set out in the report on the last examination whichever is the lowest.
2. If at any time after commencement of this insurance there is an alteration of fuel used other than for which the Boiler was designed or which is used at the time of effecting the insurance, we shall be informed immediately of such alteration and this insurance will continue only on payment of additional premium if necessary to be fixed on the merits of each individual item.
3. Our officials shall at all reasonable times have the right to inspect and examine any Boiler and Pressure Plant or any property insured hereunder and you shall provide our officials with all details and information necessary for the assessment of the risk. We shall provide you with a copy of the Inspecting official's report, which shall however be treated as strictly confidential both by you and us.

Whenever arrangements have been made for a "Thorough Inspection" of Boiler or Pressure Plant, you shall cause the Boiler or Pressure Plant to be stopped, emptied and properly cleaned inside and outside and rendered accessible in every part, so far as its construction will allow.



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SECTION- ELECTRONIC EQUIPMENT

This Is an optional section of the Policy. It covers Loss of or Damage to Computers or Electronic equipment at your Premises

You can claim for Loss of or Damage as described under "What we cover" to an item described in the Schedule if:

- ✓ "Electronic Equipment" is shown under "What's Covered" in the Schedule and the requisite premium has been paid
- ✓ the Loss or Damage occurs during the Period of Insurance
- ✓ the Loss or Damage occurs after successful commissioning of insured equipment
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this section; and let the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

Definitions

In the case of computers, the term equipment shall include the entire computer system



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| What we cover | What we exclude |
|--|---|
| Loss or Damage due to any cause other than those excluded occurring at your Premises of or to computers and / or other electronic equipment as specified in the Schedule which requires repair or replacement before it can continue operating normally. | <p>The cost of repair or replacement of Expendable items.</p> <p>The costs incurred in repairing wear and tear or gradual deterioration including:</p> <ul style="list-style-type: none">wear and tear due to normal operationwearing or wasting away of material caused by normal operation or resulting from atmospheric conditions, rust, corrosion, erosion or oxidation;Damage to a safety or protective device caused by its own operation; The chipping or scratching of painted or polished surfaces; or Slowly developing deformation or distortion. <p>The cost of carrying out of normal maintenance, such as the tightening of loose parts, recalibration or adjustments.</p> <p>Loss of or Damage to Computers and Electronic equipment, which you knew or reasonably should have known to be defective before the Loss or Damage occurred.</p> <p>Damage caused by faults or defects existing in the Equipment insured, at the time of commencement of insurance, which you knew or ought to have known.</p> <p>Loss of use, loss of data, Loss of business, Loss of Profits or consequential Loss of any kind.</p> <p>Damage arising out of the equipment being subjected to tests involving abnormal stresses or being deliberately overloaded.</p> <p>Damage caused by a deliberate act, neglect or omission on your part.</p> <p>Loss or Damage for which the manufacturer or supplier or other parties are responsible either by law or under contract</p> |



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| | <p>Loss or Damage falling under the terms of the Maintenance Agreement</p> <p>The cost of alterations, improvements or overhauls unless required for the repair or replacement.</p> <p>Damage to rented or hired equipment for which the owner is responsible either by law or under a lease or maintenance agreement</p> |
| Extra Benefits | |
| <p>1. Additional repair costs</p> <p>If we agree to pay a claim for Loss of or Damage to computers and/or other electronic equipment under this Section, and we agree to the additional repair costs before they are incurred, we will cover the cost of:</p> <ul style="list-style-type: none">- Hiring temporary computers and Electronic equipment till the time repairs of the damaged equipment are complete.- Effecting temporary repairs,- Overtime work required for carrying out the repairs, Express freight- services, and Consultants fees | <p>We will not pay more than Rs. 25,000/- or 10% of the claim amount, whichever is less in total for Additional repair costs during any one Period of Insurance</p> |



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What we pay

Partial loss

In any case where Damage to equipment insured can be repaired, we will pay the expenses incurred to restore the damaged property to its former state of serviceability plus the cost of dismantling, of transportation from the Premises to the repairer and back within the same municipal limits and of re-erection incurred for the purpose of effecting the repairs as well as duties to the extent such expenses have been included in the Sum Insured by this Section.

No deduction shall be made towards depreciation in respect of parts replaced except for (i) wear and tear to parts and (ii) parts for which manufacturers have specified a fixed life for use and the like, but the value of salvage will be taken into account.

If the repairs are executed at a workshop owned by you, we shall pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

Total loss

If the cost of repairs equals or exceeds the actual value of the property insured, we will pay the actual value of the item before the occurrence of the Damage including ordinary freight, erection and duties if any, provided such expenses have been included in the Sum Insured. Such value will be calculated by deducting proper depreciation from the replacement value of the item.

We will also pay any normal charges for the dismantling of the machinery destroyed but the salvage will be taken into account.

In cases where the insured item is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged insured item with a follow-up model of similar type and/or configuration and of similar quality i.e. Low, average or high capacity will be reimbursed.

Conditions

- (i) In the event of maker's drawings, patterns and core boxes necessary for the execution of a repair not being available, we shall not be liable for cost of making any such drawing patterns or core boxes.
- (ii) The cost of provisional repairs will be borne by Us if such repairs constitute part of the final repairs and do not increase the total repair expenses.



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(iii) We will make payments only after being satisfied, with the necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. We may not, however, insist for bills and documents in the case of total loss.

(iv) You shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally over loaded. You shall fully observe the manufacturer's instructions for operating, inspection and overhaul, as well as government, statutory municipal and all other binding regulations in force concerning the operating and maintenance of the insured plant and machinery.

Sums to be insured

It is the requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity which shall mean its replacement cost including freight and customs duties, if any, and erection costs.

Limits to what we pay

The most we will pay for computer and/or other electronic equipment is the Sum Insured shown in the Schedule.

Excess

You must bear the amount of any Excess shown below for each and every event for which you make a claim.

a. the first As.2,500/- or 10% of the claim amount, whichever is the greater, for each and every claim in respect of items with an individual value up to As. 1 lakh

b. the first As.10,000/- or 25% of the claim amount, whichever is the greater, for each and every claim in respect of items with an individual value in excess of As.1 lakh.

Other than Drives

a. the first As.1000/- or 5% of the claim amount, whichever is the greater, for each and every claim in respect of items with an individual value up to as 1 lakh.



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b. the first As.2500/- or 5% of the claim amount, whichever is the greater, for each and every claim in respect of items with an individual value in excess of as 1 lakh.

Warranty

Maintenance Agreement

It is warranted that the Maintenance Agreement in force at the inception of this Policy is maintained during the currency of this Policy and no variation in the terms of the Agreement shall be made without our written consent.

For the purpose of this warranty the word 'Maintenance' shall mean the following a. preventive maintenance

b. safety checks

c. rectification of damage or faults arising from normal operation as well as from ageing.



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SECTION- RESTORATION OF COMPUTER DATA

This is an optional section of the Policy. It covers the cost of rewriting of your computer records following Loss of or Damage to your computer for which we have agreed to pay a claim under Electronic Equipment Section

You can claim for Loss of or Damage as described under "What we cover" of or to an item described in the Schedule if

We have agreed to pay a claim under Electronic Equipment Section for repair or replacement of computers;

- ✓ The data is lost as a direct result of the event claim end for under Electronic Equipment Section;
- ✓ "Restoration of computer data" is shown under "What's Covered" in the Schedule and the requisite premium has been paid;
- ✓ the Loss or Damage occurs during the Period of Insurance
- ✓ the Loss or Damage occurs in the Premises
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

| What we cover | What we exclude |
|---|---|
| The costs of restoring the data stored on media lost or distorted as a result of Loss of or Damage to the computer, provided, we admit a claim for Loss or damage to the Computer under Electronic Equipment Section. | Loss or distortion of data due to defects in the media. Loss of business, Loss of Profits or Any Consequential Loss. Restoration of data other than that required after the most recent functional back-up. The cost of restoration of data input more than six months before the Loss or Damage took place. any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields. The cost of restoration of data after 12 months from the date of occurrence of Loss |



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What we will pay for Restoration of computer data

If we agree to pay a claim, we will pay the costs incurred in order to re-input the losVdistorted data to a condition equivalent to that existing prior to occurrence and necessary for permitting data processing operations to be continued in the normal manner.

Limits to what we will pay

We will not pay more than:

- the costs for restoring data for the six months preceding the date of Loss or Damage, or
- the Sum Insured shown in the Schedule

whichever is take lesser.

Excess

You must bear the amount of any Excess shown below for each and every event for which you make a claim.

5% of the claim amount subject to minimum of Rs.2500/-



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SECTION -INCREASED COST OF WORKING

This Is an optional section of the Pulley. It covers the Increased costs such as the hiring of alternate computers which you may Incur following Loss of or Damage to your computer for which we have agreed to pay a claim under Electronic Equipment Section

You can claim for Loss or Damage as described under "What we cover" of or to an item described in the Schedule if

- ✓ "Increased cost of working" is shown under "What's Covered" in the Schedule and the requisite premium has been paid;
- ✓ the Loss or Damage occurs during the Period of Insurance to Computers covered under Electronic Equipment
- ✓ Section and we have agreed to pay a claim for the same
- ✓ the increased costs are necessary and reasonable to minimize any interruption to the Business carried out by you using the insured computers or peripheral equipment;
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

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Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

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Education Shield

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Policy Wordings

| What we cover | What we exclude |
|---|--|
| <p>The increased costs of data processing for operating your business following Loss of or Damage to your computers towards:</p> <ul style="list-style-type: none">Hiring computersTransport CostsAdditional PersonnelWorking at off-site back up facility <p>Provided a claim for damage to Computers is admitted under the Electronic Equipment Section.</p> | <p>Costs incurred in respect of the first three working days following the event that caused the loss or damage to your computers.</p> <p>Fines or damages that have been incurred for breach of contract or for late or incomplete orders; or for any loss of bonus or any kind of penalties.</p> <p>Any consequential loss.</p> <p>Costs incurred after 60 days from the date of Loss or Damage.</p> <p>Expenses that are incurred in the replacement of the electronic data processing media.</p> <p>The cost of reinstating the data contained in the electronic data processing media.</p> <p>Costs arising out of circumstances, which are not connected with the insured material damage, in particular we shall not be liable for additional costs arising out of-</p> <ul style="list-style-type: none">-bodily injuries-orders or measures imposed by any public authority-expansion and improvements of the equipment's-lack of funds causing delay in repairs or replacement of damaged equipment's |



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What we will pay for Computers - Increased Cost of Working

We shall indemnify the costs and expenses mentioned above, which can be proved to have been incurred during the Indemnity Period to maintain data processing operations of your business to their previous extent, that are additional to those which would have been incurred during the same period if no loss or damage to Computers had occurred.

Limits to what we will pay

We will not pay more than at the rate stated in the Schedule, less the charges and expenses that may cease or be reduced as a result of the Loss or Damage.

We will pay for increased cost of working for a maximum of two months from the date of Loss or Damage.



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Policy Wordings

SECTION - PORTABLE ITEMS

This Is an optional section of the Policy. It covers portable Items that you (or your employees) usually carry around with you in course of your Business Anywhere in the world. Please remember that each Item has to be specie feed in the Schedule.

You can claim for Loss or Damage as described under "What we cover" of or to an item described in the Schedule if:

- ✓ "Portable items" is shown under "What's Covered" in the Schedule and the requisite premium has been paid
- ✓ the Loss or Damage occurs during the Period of Insurance
- ✓ the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- ✓ the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- ✓ You fully observe, perform and comply with all that is required to be done on your part by this Policy

| What we cover | What we exclude |
|--|---|
| Loss or Damage to any Portable item (s) specified in the Schedule due to fire, riot, strike, Burglary, housebreaking, theft, accident or from any fortuitous cause. | <u>Excluded Property</u> Money, watches, Jewellery, gold and silver, firearms and weapons. Portable Items which, at the time of loss or damage are in the custody of or being used by anyone other than the Insured or any authorized employee to whom it had been entrusted by the Insured. |



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| | <p><u>Excluded Causes</u></p> <p>Any Loss or Damage caused by: wear and tear, atmospheric conditions, mildew, corrosion, disease, fading, rusting or other forms of oxidation; vermin or insects; scratching, denting, chipping or any other aesthetic defects that do not affect the operation or function of the item insured; Theft from an unattended vehicle unless all of the doors and windows of the vehicle are closed and locked and any alarm is activated; Theft except from a building and then only if there is violent and ef forcible entry to or exit from the building. mechanical or electrical Breakdown Faulty material, faulty workmanship or latent defect; Delay, confiscation or detention by customs or other lawful authority; Loss or Damage discovered more than 30 days after the occurrence of such Loss or Damage.</p> |
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Policy Wordings

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| | <p>Any Loss arising due to misuse of a sim card following theft or Loss of cell phones.</p> <p>Consequential loss of any kind or description</p> <p>Loss or Damage caused by any faults or defects existing at the time of commencement of present insurance within the knowledge of you or your representatives, whether such faults or defects were known to us or not.</p> <p>Loss or Damage to Expendable items</p> <p>Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss or damage to the insured items.</p> <p>Damage caused by any process of cleaning, restoring, repairing or renovation</p> <p>Loss of or Damage to rented or hired equipment for which the owner is responsible either by law or under a lease or maintenance agreement.</p> <p>Loss or Damage which is liable to be repaired or made good by anyone under a contract or agreement.</p> |
|--|--|



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What we pay

We will pay you the value of the Property at the time of Loss of or Damage to the Property insured

or

We may at Our option, repair or replace the Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other company or companies in so doing, but We shall not be bound to repair exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall We be bound to expend more in repair than it would have cost to replace such Property as it was at the time of the occurrence of such loss or damage, nor more than the Sum Insured thereon.

If We elect to repair or replace any Property You shall, at Your own expense, furnish Us with such particulars as We may require, and no acts done, or caused to be done by Us with a view to repair or replacement shall be deemed an election by Us to repair or replace.

Limit to what we pay

The most we pay is the Sum Insured shown under this Section in the Schedule.

How claims will affect your insured amount

If we agree to pay a claim under this Section, we shall automatically reinstate the Sum Insured to the same amount as specified in the Schedule at the time of Loss or Damage by deducting the pro-rata premium for the balance period of the Policy from the claim amount. You have the option to request us not to reinstate the Sum Insured following a Loss or Damage.

Excess

You must bear the amount of any Excess shown below for each and every event for which you make a claim. Rs.1500/- for portable computers, Rs.500/- for Cell phones

or

10% of the claim amount, whichever is the greater.



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Policy Wordings

SECTION - MONEY

This is an optional section of the Policy. It covers the loss of or damage to your business's money from a wide variety of causes such as burglary, armed hold up or fire. The money may be in transit or at your Premises.

You can claim for Loss of or Damage to your Money as described under "What we cover" if:

- "Money" is shown under "What's Covered" under the Schedule and the requisite premium has been paid
- the Loss or Damage occurs during the Period of Insurance
- the Loss or Damage occurs within the geographical limits of India
- the Loss or Damage is not excluded under the "What we exclude" column of this Section: and
- the Loss or Damage is not excluded by any of the General Exclusions of the Policy
- You fully observe, perform and comply with all that is required to be done on your part by this Policy

Definitions

| | |
|--------------------------|--|
| Business hours | the time that you or any of your Employees are on the Premises in connection with the Business, including overtime. |
| Seasonal increase period | A period specified in the Schedule not exceeding 30 days per annum decided at the time of commencement of the Policy |



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Policy Wordings

| What we cover | What we exclude |
|--|--|
| <p>1. Money in transit</p> <p>Loss of Money in transit in your custody or in the custody of employee authorized by you due to robbery, theft or any other fortuitous cause, while it is:</p> <p>Directly in transit to or from the Premises Withdrawn for wages and salaries, but before it has been paid to employees.</p> <p>2. Money in the Premises</p> <p>Loss of Money kept in till or counter in the Premises during business hours due to Burglary, housebreaking, robbery or hold-up.</p> <p>3. Money in a locked safe or strongroom</p> <p>Loss or Damage to Money while kept locked in a safe or strong room in the Premises outside the Business hours due to Burglary, housebreaking, robbery or hold-up.</p> | <p>Loss of Money carried by any person other than an Employee of the Insured</p> <p>Loss from an unattended vehicle.</p> <p>Wages and salaries once they have been paid to employees. Wages and salaries after 48 hours after they have been withdrawn from the bank.</p> <p>Shortages resulting from clerical or accounting errors or Loss due to errors in receiving or paying out.</p> <p>Loss not discovered within 2 working days of the loss occurring.</p> <p>Any act of fraud or dishonesty by you or by anyone in your service whether acting as a principal or accessory except loss due to fraud or dishonesty of a cash carrying Employee of the Insured occurring whilst in transit and discovered within 48 hours.</p> |



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| <p>Extra Benefits</p> <p>1. Death, loss of limb or loss of eye following assault</p> <p>We will pay yet Rs. 25,000/- per employee if</p> <p>any employee suffers:</p> <p>death;</p> <p>loss of limb; or loss of an eye permanent disablement from gainful employment of any and every kind</p> <p>within 6 months of the occurrence, directly as a result of protecting Money from burglary, or hold-up</p> | <p>We will not pay more than Rs. 100,000/- during any one</p> <p>Period of Insurance</p> |
| <p>Conditions</p> <p>a. Cover shall apply for those between the age group of 18 yrs and 65 yrs.</p> <p>b. Upon the happening of any event which may give rise to a claim under this Policy, written notice with all particulars must be given to Us immediately. In case of death, written notice must be given before interment or cremation unless reasonable cause is shown, and in any case, within one calendar month after the death.</p> <p>c. Satisfactory proof should be produced to Us of all matters upon which a claim is based. Any medical or other agent of Us shall be allowed to examine the insured person on the occasion of assault when and so often as the same may be reasonably be required on Our behalf. You should arrange for a post mortem examination of the body of the insured person and shall furnish the report to Us.</p> | |



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|--|--|
| <p>2. Clothing and personal effects</p> <p>Loss of or Damage to the personal effects of your directors, officers and employees during a theft or attempted theft of Money.</p> | <p>We will not pay more than As. 2500/- per employee and As.</p> <p>10,000/- during any one Period of Insurance</p> <p>However the overall limit in respect of extra benefits 1 &</p> <p>2 stated above shall not exceed Rs.100,000/- per Period of Insurance.</p> |
|--|--|

What we pay

If we agree to pay a claim for Loss of or Damage to Money, we will pay the amount of Money lost or damaged.

Limit to what we pay

The most we will pay is the Sum Insured shown in the Schedule.

Increased insured amounts for seasonal increase period and any long weekends

We will increase the Sum Insured shown in the Schedule for "money in transit", "money in the premises during business hours" and "money in a locked safe or strongroom" while contained in a locked safe by 20% during the Seasonal increase period and any long weekend which occurs as a result of the government announcing Monday or Friday as a public holiday in the State where the Premises are located.

Special Conditions

1. Maintenance of Books & Keys

You shall keep a daily record of the amount of cash contained in the safe or strong room and such record shall be deposited in a secure place other than the said safe or strong room, and produced as documentary evidence in support of a claim under this Section of this Policy. The keys of the safe or strong room shall



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not be left on the Premises out of business hours unless the Premises are occupied by You or Your authorized employee in which case such keys if left on the Premises shall be deposited in a secure place not in the vicinity of the safe or strong room.

2. Adjustment of Premium

The premium in so far as it relates to Money in transit is to be regulated by the amount of such Money in transit during each Period of Insurance and for this purpose a proper record shall be kept in the books of the Insured which the Insured shall at all reasonable times allow the Company to inspect. Within one month from the expiry of each Period of Insurance the Insured shall furnish us with an account of the amount of all such Money in transit during the period and if the accounted amount shall differ from the estimated amount on which premium has been paid, the difference in premium shall be met by a further proportionate payment to us or by a refund to you as the case may be but in no case shall the refund be more than fifty percent (50%) of the premium stated in the Schedule and retention of premium shall not be less than the minimum of As. 250/-.



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SECTION -EMPLOYEE DISHONESTY

This Is an optional section of the Pulley. It covers the direct pecuniary loss caused by acts of fraud or dishonesty committed by your employees.

You can claim for Loss of your money or property following an act of fraud or dishonesty of an Employee as described under "What we cover" if:

- "Employee Dishonesty" is shown under "What's Covered" in the Schedule and the requisite premium has been
- paid
- the Loss occurs during the Period of Insurance
- the Loss occurs within the geographical limits of India
- the Loss is not excluded under the "What we exclude" column of this Section; and
- the Loss is not excluded by any of the General Exclusions of the Policy
- You fully observe, perform and comply with all that is required to be done on your part by this Policy

| What we cover | What we exclude |
|---|---|
| Loss of property or money as a direct result of employee dishonesty or fraud if: <ul style="list-style-type: none">- you are able to identify which Employee is responsible;- the Employee dishonesty or fraud happens during the Period of Insurance- the fraud or dishonesty of an Employee is discovered within 12 months of it occurring or 12 months from the date of death/dismissal/retirement/resignation ; whichever shall first happen and it resulted in direct pecuniary loss to you- the Loss is reported to the police immediately upon discovery. | <p>Any Loss caused by a particular Employee that occurs after:</p> <ul style="list-style-type: none">- you become aware of an act of dishonesty by that Employee; or- you suspect that the Employee has committed an act of dishonesty. <p>Any Loss resulting directly or indirectly from trading in securities or derivatives whether in your name and whether in a genuine or a fictitious account.</p> <p>Any act of dishonesty or fraud committed by an Employee whom you knew to be dishonest.</p> <p>Any act which does not result in pecuniary gain to the employee</p> |



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| Extra Benefits | |
|--|---|
| 1. Accountants costs If we agree to pay a claim, we will reimburse you for fees payable by you to external auditors if they are reasonably and necessarily incurred to substantiate the claim. | We will not pay more than 10% of the claim amount under Employee Dishonesty Section or Rs. 10,000/- whichever is less during any one Period of Insurance. |

What we pay

If we agree to pay a claim, we will pay:

the sum of money lost, or

the reasonable cost necessarily incurred with our consent to replace your Property lost.

Any money of the Employee in your hands, and any money which but for the Employee's dishonesty or fraud would have been due from you to the Employee shall be deducted from the insured amount otherwise payable under this Policy.

Any Security available with you relating to the Employee shall be made over to us on settlement of the claim together with such documents to be executed by you as may be required by us for enforcement of the Security.

Limits to what we pay

The most we will pay for an Event of Employee dishonesty or fraud is the Sum Insured that is shown in this Section of the Schedule at the time the act was first committed.

The most we will pay for all claims in the aggregate for Employee dishonesty or fraud during the Period of Insurance is the Sum Insured shown in the Schedule.

If this Section of this Policy shall be continued in force for more than one Period of Insurance or if any liability shall exist on Our part under this Policy and also under any other policy in respect of fraud or dishonesty on the part of the Employee, Our liability hereunder shall not be accumulated or increased thereby but Our aggregate liability arising from any number of acts of fraud or dishonesty committed by such Employee shall not exceed the Sum Insured hereunder or Our Sum Insured under any other such policy as aforesaid, whichever is the greater.



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Special Condition

We shall not be liable in the event of any change in the nature of the Business of the Insured or in the duties and conditions of service of the Employee or if remuneration of the Employee be reduced or its basis altered or if the precautions stated by the Insured with regard to accounting be not duly followed unless we have been advised and our written approval be obtained,

We shall not be liable for loss committed by an Employee for whom a claim has been paid already under this Section of the Policy



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SECTION- BUSINESS INTERRUPTION

This is an optional section of the Policy. It covers a reduction in your business income as a result of damage to your property.

You can claim for a reduction in your Gross Income if the Business is interrupted directly by Loss or Damage as described under 'What we cover' if:

- "Business Interruption" is shown under 'What's Covered' on the Schedule;
- the Loss or Damage occurs to your Property at your Premises during the Period of Insurance;
- the Loss or Damage is not excluded under the "What we exclude" column of this Section; and
- the Loss or Damage is not excluded by any of the General Exclusions of the Policy

Definitions

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|------------------|---|
| Indemnity Period | The period beginning with the occurrence of the Loss or Damage and ending not later than the number of months specified in the Schedule as the Maximum Indemnity Period during which the result of the Business is affected in consequence of the Loss or Damage to your Property at your Premises. |
| Turnover | The money received or receivable by you for goods sold and delivered and for services rendered in course of the Business at the Premises. |
| Gross Income | Amount of profit earned by the Business, arrived at by deducting the variable expenses (expenses that reduce proportionately with Turnover) from the Turnover. |

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| Standard Gross Income: The Gross Income during that would have affected the Business had the Damage not occurred so that the figures thus adjusted shall represent | To which such adjustments shall be made as may be period in the twelve months immediately before the date of necessary to provide for the trend of the Business and for the damage, which corresponds, with the Indemnity period. Variations in or special circumstances affecting the Business either before or after the Damage or which as nearly as may be reasonably practicable the results twelve months immediately before the date of the Damage. which but for the Damage would have been obtained |
| Annual Gross Income: The Gross Income during the during the relative period after the Damage. | |



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Note: The word "Turnover", wherever it occurs may be altered to Gross Revenue, Commission, Gross fees, Royalties or similar term to suit the nature of the income of Your Business.

For the purposes of this Section of the Policy, "Fire & allied Perils" shall mean:

1. Fire

other than destruction or damage caused to the Property insured by

- (a) its own fermentation, natural heating or spontaneous combustion.
- (b) its undergoing any heating or drying process
- (c) burning of property insured by order of any Public Authority

2. Lightning

3. Explosion/Implosion

other than loss, destruction of or damage

- a. to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus in which steam is generated or their contents resulting from their own explosion/implosion,
- b. caused by centrifugal forces.

4. Aircraft Damage

Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

5. Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured

but excluding those caused by:

- a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind



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b. permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.

c. permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful up occupation by any person of such building or plant or unit or machinery or prevention of access to the same.

d. burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of the disturbance or public peace) in any malicious act.

If We alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon You

6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature

7. Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by

a. You or any occupier of the Premises or

b. their employees while acting in the course of their employment.

8. Subsidence and Landslide including Rock slide

Loss, destruction or damage directly caused by subsidence of part of the site on which the Property stands or land slide/rock slide excluding:

a. the normal cracking, settlement or bedding down of new structures b. the settlement or movement of made up ground

c. coastal or river erosion

d. defective design or workmanship or use of defective materials



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e. demolition, construction, structural alterations or repair of any property or groundwork or excavations.

9. Bursting or overflowing of water tanks, apparatus and pipes

10. Missile Testing operations

11. Leakage from Automatic Sprinkler Installations other than loss, destruction or damage caused by

- a. repairs or alterations to the buildings or premises
- b. repairs, removal or extension of the Sprinkler Installation
- c. defects in construction known to the Insured.

12. Bush Fire

other than loss, destruction or damage caused by forest fire.

What we cover What we exclude

A reduction in your Gross Income due to reduction in Turnover during the Indemnity Period caused by Loss of or Damage to your Property at your Premises, occasioned by Fire & allied perils for which a valid claim has been paid or liability admitted under Property All Risks Section of this Policy.

| What we cover | What we exclude |
|--|-----------------|
| A reduction in your Gross Income due to reduction in Turnover during the Indemnity Period caused by Loss of or Damage to your Property at your Premises, occasioned by Fire & allied perils for which a valid claim has been paid or liability admitted under Property All Risks Section of this Policy. | |



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| Extra Benefits If we agree to pay a claim under this Section we will also: | |
| 1. Accountants fees Pay the reasonable professional fees including those of an auditor or accountant incurred with our consent to produce or certify a claim under this section. | We will not pay more than Rs. 10,000 during any one Period of Insurance. |
| 2. Departmental provision Apply the cover provided by this Section to each department of your Business, if your Business is conducted in departments, and each department has trading results, which are ascertainable. | We will not pay more than the Sum Insured shown in the Schedule, for all losses resulting from the same Event. |

What we pay for a reduction in Gross Income

We will pay the amount by which as a consequence of the Loss or Damage, the Gross Income eased during the Indemnity Period falls short of the Standard Income.

In deciding the amount by which your Gross Income has been reduced we will take into account,

Savings to the business

We will reduce the amount paid by the amount saved during the Indemnity Period for expenses of the Business which cease or are reduced as a consequence of the Loss or Damage.

Alternative trading

We will take into account, any other trading that you carry out or which is carried out on your behalf, or for your benefit at any other premises

Accumulated stocks



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ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

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Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

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We will take into account any run down of accumulated stock which is carried out to postpone any reduction of Gross Income.

New business

If the Loss or Damage occurs before the end of the first financial year of your Business, we will use the results of your Business to the date of the Loss or Damage as the basis to settle your claim.

What we will pay for increased costs

If with our prior consent you incur increased costs to avoid a reduction in Gross Income, for example renting new premises to continue trading, we will pay for these, provided the costs are less than, or equal to, the amount we would have paid under a reduction in Gross Income less any applicable savings.

Limits to what we will pay

The most we will pay is the Sum Insured for "Gross Income" in the Schedule.

The most we will pay for Accountants Fees is Rs. 10,000 for any one Period of Insurance. How a claim affects your Sum Insured?

If we agree to pay a claim under this section, and you pay us any additional premium we require, then we shall reinstate the Sum Insured to the same amount as specified in the Schedule at the time of the Loss or Damage, unless you request otherwise.

Condition

The insurance by this Section of the Policy shall cease if (a) the business be wound up or carried on by a liquidator or receiver or permanently discontinued or (b) Your interest ceases otherwise than by death or (c) 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, unless its continuance be admitted by memorandum signed by or behalf of Us.



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SECTION - PUBLIC LIABILITY

This is an optional section. It covers you for your legal liability to pay compensation for Injury to another person (other than employees) or Damage to property owned or controlled by someone else, which happens during the Policy Period and which is caused by an Accident in connection with the Business

What is Public liability?

Public liability means that a court finds, or we accept, that you are legally responsible to pay damages and costs for:

Damage to property owned or controlled by someone else; or

Injury to another person.

Which

happens during the Policy Period;

happens in the insured premises;

results from an Accident in connection with the Business and

in respect of which a claim is first made in writing against the Insured during the Period of Insurance.

You can claim for your legal liability, if:

- "Public liability" is shown under "What's Covered" in the Schedule;
- it is not excluded under the "What we exclude" column of this Section; and it is not excluded by any of the General Exclusions of the Policy

Definitions

Injury shall mean death, bodily injury, illness or disease of or to any person.

Retroactive date Retroactive date shown in the Public Liability Section n of the Schedule.

Products any tangible property after it has let the custody or control of the Insured, which has been designed, specified, formulated, manufactured, constructed, installed,



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sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured

Policy Period

means the period commencing from the Retroactive date and terminating on the expiry date as shown in the Policy Schedule.

Pollution

means pollution or contamination of the atmosphere or of any water land or other tangible property.

Accident

means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

Asbestos

Crocidolite, amosite, chrysotile, fibrous actinolite, fibrous anthophyllite or fibrous tremolite or any mixture containing any of these materials.

Asbestos Dust

fibers or particles to Asbestos

Asbestos Containing Materials

any material containing Asbestos or Asbestos Dust

| What we cover | What we exclude |
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| We shall indemnify you against Public liability to pay compensation including Additional costs anywhere in India, in accordance with Indian law, for injury to anyone or damage to property belonging to anyone resulting from an accident at the Premises in connection with your Business. | We exclude liability to any person who is your employee or for damage to any property belonging to or held by your employee. We will not pay if the liability which arises: Agreement If the liability is assumed by agreement and which liability |



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| | <p>would not have arisen but for such agreement</p> <p>Defective work is for the cost of performing, completing, correcting or improving any work done by you;</p> <p>Products is directly or indirectly due to use of Products</p> <p>Professional Duty is directly or indirectly due to a breach of a duty owed in a professional capacity (for example the provision of professional advice or services) including any treatment prescribed or administered by you;</p> <p>Weakening of support of property is for damage to property (including land) which arises because of vibration to, or the removal or weakening of support to, any land or buildings;</p> <p>Asbestos Personal injury or Property Damage or remediation costs or legal liability of whatsoever nature directly or indirectly caused or contributed to or occurring by the presence of Asbestos, Asbestos Containing Materials or Asbestos Dust or the release of Asbestos Dust or the exposure of persons buildings or property to Asbestos, Asbestos Containing Materials or Asbestos Dust.</p> <p>Libel and slander all personal injury such as libel and slander, false arrest, wrongful eviction and detention, defamation and mental injury, anguish or shock resulting therefrom</p> <p>Punitive damages and fines is for any amount by way of aggravated exemplary punitive or multiple damages, or is for fines, penalties, liquidated damages or is incurred under a penalty clause;</p> |
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| | <p>Infringement of copyright or patent Is for infringement of copyright or patent, trade name, trademark, registered design;</p> <p>Guarantees and contracts arises because of an undertaking, guarantee or contract entered into by you, except where (a) you would have had the same legal liability without the contract, or (b) we have specifically allowed for it in this policy or by written endorsement;</p> <p>Watercraft, aircraft, and vehicles arises out of or in connection with any watercraft or vessel exceeding 8 meters in length, or aircraft or aircraft landing area; this caused By or connection with the operation.</p> |
| | <p>ownership possession or use by you or on your behalf of any vehicle which is registered or required to be insured as per legislation other than the following:</p> <p>(a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer (b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer (c) claims for damage to any bridge, weighbridge, or road</p> <p>Care, custody and control Is directly or indirectly due to Damage to property belonging to you or in your care custody or control (except as covered in the "Extra Benefits" in this section);</p> |



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| | <p>Pollution pollution or contamination howsoever caused unless specifically covered</p> <p>Hazardous substances Is due to transportation of materials and/or hazardous/dangerous substances outside the Insured's premises unless specifically covered.</p> <p>Statutory provision arises out of deliberate, willful or intentional non-compliance with any statutory provision.</p> <p>Act of God perils arises out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsion of nature and atmospheric disturbance.</p> <p>Retroactive Date arises out of Injury and/or damage occurring prior to the Retroactive Date specified in the Schedule.</p> <p>Pure financial loss is in respect of loss of a pure financial nature such as loss of goodwill, loss of market of similar nature</p> <p>Intentional disregard Is due to the deliberate conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.</p> |
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What we pay

If we agree to pay for a claim for Public liability, we will pay the relevant damages including Additional costs.



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limits to what we pay

We will pay up to the Sum Insured in the Schedule for any one Event and in the Aggregate in respect of all claims first made against the Insured during the Period of Insurance.

Excess

You must pay the amount of any excess shown in the Schedule for each claim you make for Public liability for Damage to property.

Special Clauses

1. Cross liability

Each person or party indemnified is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to our total liability not exceeding the Sum Insured stated in the Schedule of the Policy.

2. Additional costs

We will pay all costs, fees and expenses incurred with our prior consent in the investigation, defense or settlement of any claim made against You and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against you, provided such claim or claims are the subject of indemnity by the Policy.

3. Claims Series Clause

We may at any time pay to you in connection with any claim or series of claims under this Section of the Policy the Sum Insured applicable (after deduction of any sums paid) or any lesser amount for which such claims can be settled and upon such payment being made, we shall relinquish the conduct and control of and be under no further liability in connection with such claims.

For the purpose of this Section of the Policy where a series of and/or several occurrences of Injury and/or property Damages are attributable directly or indirectly to the same cause all such occurrences of Injury or property damage shall be added together and all such bodily injuries and/or property damage shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.



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4. Notification Extension Clause: Should you notify us during the Policy Period in accordance with General Condition No. E (2) of any specific event or circumstance which We accept may give rise to a claim or claims which form the subject of indemnity by this Policy, the acceptance of such claim or claims shall be as if they had first been made against you during the Policy Period. The extension under this Clause will be subject to the maximum time limit laid down under the Indian Limitation act in force from time to time.

5. Extended Claim Reporting Clause: In the event of non-renewal or cancellation of this Policy, either by us or by You, We will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the Policy provided no insurance is in force during this extended reporting period in respect of the same interest, for notification of claims for accidents which had taken place during the Policy Period but in respect of which a claim could not be made during the Period of Insurance, provided, however, all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring Period of Insurance and are subject to the limits of indemnity and the terms, Conditions and Exclusions of the Policy.

6. We will have the right but in no case the obligation, to take over and conduct in Your name the defense of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defense of any claim may relinquish the same. All amounts expended by Us in the defense, settlement or payment of any claim will reduce the Sum Insured, specified in the Public Liability section of the Schedule of the Policy.

7. You shall keep accurate records of annual turnover which term shall include all loveable duties and at the time of renewal of Insurances declare such details as We may require. We shall at all reasonable time have free access to inspect such records.

8. In the event of liability arising under this Section of the Policy or the payment of a claim under this Section of the Policy, the Sum Insured per any one Event under this Section of this Policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstances shall it be permissible to reinstate the aggregate Sum Insured to the original level even on payment of extra premium. The Aggregate limit will apply afresh from each renewal date.

9. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this Policy, be insured by, any other Policy (but nova Public Liability Policy) or policies, except in respect of any excess beyond the amount which could have been payable under such policy/policies, had this insurance not been effected.



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EDUCATIONAL GRANT (PERSONAL ACCIDENT) SECTION

This is an optional section of the Policy. It covers accidental bodily injury, solely and directly due to accident caused by external, violent and visible means resulting in Death or Permanent Total Disablement within 12 months from the date of injury

On behalf of the Insured Person concerned, you can claim the Benefit as described under "What we cover", if:

- "Educational Grant" is shown under "What's Covered" on the Schedule;
- during the Period of Insurance either of the Insured Parent suffers accidental bodily injury, solely and directly due to an accident caused by external, violent and visible means, resulting in Death or Permanent Total
- Disablement within 12 calendar months from the date of such injury;
- the claim is not excluded under "What we exclude", below in this Section; and
- the claim is not excluded by any of the General Exclusions of the Policy
- you fully observe, perform and comply with all that is required to be done on your part by this Policy

Definition

Permanent Total Disablement

For the purposes of this Section of the Policy, Permanent Total Disablement shall mean Injury which shall permanently, totally and absolutely disable the Insured Parent from engaging in any employment or occupation of any description whatsoever including either of the following: -

- i) Loss of two limbs or two eyes
- ii) Loss of one limb and one eye.

Note: Loss of limb means physical separation of a hand at or above the wrist, and/or of the foot at or above the ankle, or the total irrevocable loss of use of hand or foot.



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What we cover

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| Item 1 - Death of either of Insured Parent: | 100% of the Sum Insured shown in the Schedule applicable to such Insured Person |
| Item 2- Permanent Total Disablement of either: | 100% of the Sum Insured shown in the Schedule applicable to of Insured Parent such Insured Person |

What we exclude

We do not cover

1. Benefit under more than one of items 1 and 2 under What We Cover.
2. Death of or Permanent Total Disablement to any Insured Parent where this occurs:
 - a) from intentional self -injury, suicide or attempted suicide.
 - b) due to accident whilst under the influence of intoxicating liquor or drugs.
 - c) due to accident whilst racing on wheels, big game hunting, shooting, mountaineering, or whilst engaged in winter sports, skiing or ice hockey.
 - d) as a direct or indirect result of insanity, venereal diseases or AIDS
 - e) as a result of such Insured Parent committing any breach of law with criminal intent.
 - f) Directly or indirectly due to, aggravated or prolonged by or contributed to by childbirth or pregnancy or any consequence thereof.
3. any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, Nuclear, Chemical, Biological terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization n(s) or government(s),



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committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. Chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material

property. Biological agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants. If we allege that by reason this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

Special Condition

In the event that more than one Insured Person has the same Insured Parent, we shall only pay the Benefit in respect of two of such Insured Persons.

Procedure in the event of a claim

1. Upon the happening of any event which may give rise to a claim under this Section of the Policy, please send a written notice to Us immediately. In the event of Death of the Insured Parent, such written notice must, unless reasonable cause is shown, be given before interment or cremation. You must also, within one calendar month after the such event, provide us with full particulars of the claim, in writing.

2. You must provide Us with proof which is satisfactory to Us regarding all matters upon which the claim is based. Any medical or other agent of Ours must be allowed to examine the person of the Insured Parent on the occasion of any alleged injury or disablement when and so often as We may reasonably require, and, in the event of death, to carry out a post mortem examination of the Insured Parent. Such evidence as We may from time to time require, (including a post mortem examination report if necessary), shall be furnished within the space of fourteen days after demand in writing, and, in the event of a claim in respect of loss of sight the Insured Parent shall undergo, at Your expense, such examination and diagnosis as We may reasonably deem desirable.

3. You must provide Us with the following documentation:

- i) the policy copy
- ii) a claim form duly filled in and signed
- iii) FIR/Police Report where relevant



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- iv) Death certificate and post mortem report in the case of the death of the Insured Parent
- v) Disablement certificate in the event of the Permanent Total Disablement of the Insured Parent
- 4. If we require, consent must be given to us for obtaining of any document, information or particulars from any hospital, person, authority, establishment or place, either by us or anyone authorized or appointed by us

ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

- 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,



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No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam,

Chennai – 600097.

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>.

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>.

2. Consumer Affairs Department of IRDAI

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/>

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.



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c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.



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Group Health Section

You can claim for Loss of or Damage to your Property as described under "What we cover" if:

- "Group Health" is shown under "What's Covered" in the Schedule
- the accidental injury or sickness occur during the Period of Insurance;
- the claim is not excluded under the "What we exclude" column of this Section; and
- the claim is not excluded by any of the General Exclusions of the Policy
- you fully observe, perform and comply with all that is required to be done on your part by this Policy

Words with special meaning:

Commencement Date

The date shown in the Schedule or the date from which an Insured Person was included under this Policy.

Company/We/Us/Our/Insurer

RoyalSundaram Alliance Insurance Company Limited

Endorsement

Endorsement means written evade emcee of an agreed change to your Policy including increase or decrease in the Period of Insurance, extent and nature of the cover.

Hospital/Nursing Home:

Hospital/Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which

Either

- Has been registered either as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner.

Or

- Should comply with minimum criteria as under:



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- ✓ It should have at least 20 In-Patient beds.
- ✓ Fully equipped operation theatre of its own wherever surgical operations are carried out.
- ✓ Fully qualified Nursing Staff under its employment round the clock.

(N.B. *In Class 'C' town condition of number of beds be reduced to 15).

The term Hospital/Nursing Home shall not include an establishment which is a place of rest, a place for the aged, a place for drug - addicts or place for alcoholics, a hotel or a similar place.

Insured Person:

Anybody shown on the Schedule as Insured by this Policy.

In-patient:

An Insured Person who is admitted to hospital and stays for at least 24 hours for the sole purpose of receiving treatment.

Medical Practitioner: Medical Practitioner means a person who holds a degree/diploma of a recognized institution and is registered by Medical council of respective State of India. The term Medical Practitioner would include Physician, Specialist and Surgeon.

Period of Insurance

Period of Insurance of Insurance means the period shown in the Schedule and any further period, for which you have paid and we have received and accepted your premium

Pre-Hospitalization

Relevant medical expenses incurred during period up to 30 days prior to Hospitalization but not prior to the Commencement date of this Policy on disease/illness/injury sustained shall be considered as part of claim.

Post - Hospitalization

Relevant medical expenses incurred during period up to 60 days after Hospitalization including all expenses incurred beyond the expiry date of this Policy on disease/illness/injury sustained shall be considered as part of claim



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Qualified Nurse:

Qualified Nurse means a person who holds a certificate of a recognized Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

Surgical Operation:

"Surgical Operation" means manual and/or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.

What we cover

This Policy covers reimbursement of hospitalization expenses necessary for the treatment of illness/diseases contracted or injury sustained by the Insured Person after Commencement Date and during the Period of Insurance stated in the Schedule or during the continuance of this Policy by renewal except due to exclusions mentioned in the Policy. For a claim to be admitted under this Policy the Insured Person should be hospitalized as an In-Patient for a minimum period of 24 hours. In the event of any claim becoming admissible under the Policy the Company shall pay to the Insured/Insured Person the amount of such expenses as would fall under different heads mentioned below as are reasonably and necessarily incurred in respect thereof anywhere in India by or on behalf of such Insured/Insured Person, but not exceeding Sum Insured for that Insured Person as stated in the Schedule for all claims admitted during the Period of Insurance mentioned in the Schedule.

Expenses reimbursed under the Policy

1. Room, Boarding Expenses as provided by the Hospital/Nursing Home.
2. Nursing Expenses.
3. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
4. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and Cost of Organs and similar expenses.
5. Pre-Hospitalization (30 days prior to hospitalization) and Post-Hospitalization (60 days after discharge) as defined above.

For the following specific treatments, no In-Patient hospitalization is required: -

1. Cataract is excluded during the first year for an Insured Person and is covered only from the second year.



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2. Lithotripsy (Kidney stone removal)
3. Tonsillectomy
4. Eye Surgery
5. D & C
6. Any other disease specified from time to time.

WHAT WE EXCLUDE

The Company shall not be liable to make any payment under this Policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

1. Pre-existing illness/diseases or injury- Such illness/diseases or injury which has been in existence prior to the period of insurance. Pre-existing illness/diseases also includes any sickness or its symptoms which existed prior to such period whether or not the Insured Person had knowledge that the symptoms or sickness were relating to the illness/diseases for which claim is made. Complications arising from pre-existing illness/disease shall be considered part of that pre-existing condition.

Provided however that if the Policy is extended to cover Pre-existing conditions, the waiver of this exclusion shall not apply to those Conditions, which occur prior to the effective date of cover for that Insured Person under this scheme with any other Indian Insurance Companies.

2. Any illness/disease contracted by the insured Person during the first 30 days from the commencement date of the Policy.

This Exclusion shall not apply if, in the opinion of panel of Medical Practitioners constituted by the Company for the purpose, the Insured Person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for insurance to the Company.

3. During the first year of the operation of the Policy the expenses on treatment of diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders are not payable. If these diseases are pre-existing at the time of proposal they shall not be covered even during subsequent period or renewal too.



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4. Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations (whether war be declared or not).
5. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due an accident.
6. Any treatment relating to change of life.
7. Treatment arising from or traceable to pregnancy, childbirth including Caesarean section n. (This exclusion shall not apply if the Policy is extended to cover maternity expenses.).
8. Any fertility, sub-fertility or assisted conception n operation.
9. The cost of spectacles, contact lenses and hearing aids.
10. Dental treatment or surgery of any kind unless requiring hospitalization.
11. Convalescence, general debility, " Run-down' condition or rest cure, congenital external/internal disease or defects or anomalies, sterility, venereal disease, intentional self-injury.
12. All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-111) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
13. Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or indie entail to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home as defined.
14. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.



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15. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials or radioactive contamination
16. Any claim or expense of any kind caused directly or indirectly by:
 - 16.1. Ionizing radiation or contamination by any nuclear fuel or from any nuclear waste from burning, nuclear fuel or
 - 16.2. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or part of it.
17. Any routine or preventative examinations, vaccinations, inoculation or screening
18. Outpatient treatment charges, unless allowed.
19. Sex change or treatment which results from, or is in any way related to, sex change.
20. Hormone replacement therapy.
21. Renal dialysis, Chemotherapy, Radiotherapy except where this is in connection with acute secondary failure and is part of the intensive treatment.
22. The treatment of psychiatric, mental or nervous conditions, insanity
23. Any cosmetic, plastic surgery, aesthetic or related treatment of any description, whether or not for psychological reasons, unless medically necessary as a result of an accident.
24. Use of intoxicating drugs or alcohol and the treatment of alcoholism, solvent abuse, drug abuse or any addiction and medical conditions resulting from, or related to, such abuse or addiction.
25. Any treatment received in convalescent homes, convalescent hospitals, health hydro's, nature cure clinics or similar establishments.
26. Any stay in hospital for any domestic reason or where there is no active regular treatment by a specialist.



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27. Any treatment received outside India.
28. Industrial disaster.
29. Any Ayurveda, homeopathic, Naturopathy or any other forms of local medication.
30. Complication of any surgery, therapy or treatment administered on the Insured Person which is not prescribed or required by a Registered Medical Practitioner/Registered Medical Institution in their Professional capacity.
31. The taking of any drug unless taken on proper medical advice and is not for the treatment of drug addiction.
32. Any person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
33. Any Person whilst flying or taking part in aerial activities (including cabin crew) except as a fare paying passenger in a regular scheduled airline or air charter company.
('Standard type of Aircraft' means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline.)



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POLICY CONDITIONS

Claims Procedure

The due observance and fulfilment of the terms and conditions of this Policy (conditions and all endorsements hereon are to be read as part of this Policy) in so far as they relate to anything to be done or not to be done or complied with by the Insured and I or Insured Person shall be condition precedent to any liability of the Company to make any payment under this Policy.

The Claims Procedure is as follows:

1. The Insured / Insured Person must call the helpline and collect an eligibility number to confirm such communication. The same has to be quoted in the subsequent claim form. The call must be made at least 72 hours before admission in a hospital and brief details of the nature of hospitalization should be given including name of the hospital, likely duration of stay and illness.

In the case of emergency hospitalization, the call should be made within 48 hours of admission.

2. Preliminary notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/disease or injury and name and address of the attending medical practitioner/hospital/nursing home should be given in writing to the Company within seven days from the date of hospitalization/injury/death.

3. Claim form duly completed in all respects shall be submitted along with all the following documents within 30 days from the date of completion of treatment.

- Original Bills, Receipt and Discharge certificate I card from the Hospital.
- Original Cash Memos from hospital(s)/Chemist(s), supported by the proper prescription.
- Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner I Surgeon demanding such Pathological tests.
- Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
- Attending Doctor's I Consultant's I Specialist's I Anesthetist's original bill and receipt, and certificate regarding diagnosis.
- Medical History Summary together with Reports of all tests done in respect of the treatment.
- Any other document that we consider relevant or necessary.



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4. No liability under the Policy if the claim is fraudulent or supported by fraudulent means.

5. If required the Insured I Insured Person must give consent to obtain Medical Report from Medical Practitioner or any other document, information or particulars from any Hospital, Nursing Home, Laboratory, or other authority, establishment or place, either by us or anyone authorized or appointed by us.

6. If required, the Insured or Insured Person must agree to be examined by a Medical Practitioner of our choice at our expense.

Inclusion/Deletion of Insured Persons

Inclusion of persons shall be done on collection of additional premium on pro-rata basis from the date of cover till the expiry date of the Policy. The Policy shall cover such persons only from respective Commencement Date. During the currency of the Policy, only natural additions and deletions shall be permitted. Existing employees and dependents cannot be included during the currency of the Policy period.

Refunds in respect of any deletion of Insured Persons shall be made on pro-rata basis from the date of deletion until the expiry date of the Policy provided no claim has been made in respect of that Insured Person.

Payment of Claim

All reimbursement of claims under this Policy shall be payable in Indian Currency to the Insured Person. All medical treatment for the

purpose of this insurance shall mean that taken in India only.

Transfer

Transfer of interest in this Policy is not permitted.

Cancellation

The Company may at any time, by giving 14 days' notice in writing, cancel this Policy, provided that the Company shall in that case return to the Insured, the premium paid less a pro-rata part thereof for the portion of the current insurance period which shall have expired. Such notice shall be deemed sufficiently given if posted by Registered post with acknowledgement card and addressed to the Insured at the address last registered in the Company's books and shall be deemed to have been received by the Insured at the time when indicated in acknowledgement card



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or

the Policy may be cancelled at any time by the Insured by giving 30 days' notice in writing under a Registered Post Acknowledgement Due.

Provided no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Insured would be entitled to the return of premium less premium at Company's short period rates for the period the Policy has been in force.

Short period scales of rates:

| | |
|-------------------------------|---------------------|
| Upton one month | 25% of annual rate |
| Between 2 months and 3 months | 50% of annual rate |
| Between 4 months and 6 months | 75% of annual rate |
| Above 6 months' | Full annual premium |

Geographical Area

The cover granted under this insurance is valid for treatments taken in India only.

Continuation of terms and conditions

The Insured should renew the Policy without any break, to ensure that TN subsequent renewals medical conditions incepting after the Policy was first taken, do not become otherwise excluded.

Insurer's rights

We have the right, if we choose, in the name of the Insured, but at our expense to:

- start legal action to obtain compensation from anyone else
- start legal action to recover from anyone else payments that have already been made

Jurisdiction

The Policy is subject to the laws of India and the jurisdiction of its Courts.

Change of address



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The Insured must inform the Company immediately in writing of any change in their address.

Low Claim Ratio Discount

Low Claim Ratio Discount at the following scale shall be allowed on the premium due at renewal based upon the incurred claims ratio for the Insured under this Policy for the preceding year of insurance with Us.

| Incurred Claims Ratio | Discount % |
|-----------------------|------------|
| Not exceeding 60% | 5 |
| Not exceeding 50% | 15 |
| Not exceeding 40% | 25 |
| Not exceeding 30% | 35 |
| Not exceeding 25% | 40 |

High Claim Ratio Loading

The total premium payable at renewal of this Policy shall be loaded at the following scale based upon the incurred claims ratio for the

Insured under the immediately preceding Policy

| Incurred Claims Ratio | Loading % |
|-----------------------|----------------------|
| Between 80% and 100% | 25 |
| Between 101% and 125% | 55 |
| Between 126% and 150% | 90 |
| Between 151% and 175% | 120 |
| Between 176% and 200% | 150 |
| Over 200% | Cover to be reviewed |

Note:

I. Incurred Claims Ratio shall mean ratio of total premium received and claims paid plus claims outstanding in respect of the entire group of Insured Persons under the Policy during the Period of Insurance immediately prior to renewal.



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Sundaram Finance Group

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Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

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UIN: IRDAN102CP0004V01201920

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2. Loading, Discounts shall be at the discretion of the Company taking account of the age, sex, occupation and profile of the Insured Persons.

ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

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.



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Policy Wordings

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,

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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>.

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>.

2. Consumer Affairs Department of IRDAI

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/>

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.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.



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3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.

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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.

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SECTION- PERSONAL ACCIDENT

This is an optional section of the Policy. It covers accidental bodily injury, solely and directly due to accident caused by external, violent and visible means resulting in Death, Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement within 12 months from the date of Injury

You can claim as compensation for any accidental death or injury the Benefit as described under 'What we cover' if:

- " Personal Accident is shown under "What's Covered" on the Schedule;
- the accidental bodily injury to Insured Persons occurs during the Operative Time and during the Period of Insurance;
- solely and directly due to accident caused by external, violent and visible means resulting in death or disablement within 12 calendar months from the date of such injury;
- the claim is not excluded under the "What we exclude" column of this Section; and
- the claim is not excluded by any of the General Exclusions of the Policy
- you fully observe, perform and comply with all that is required to be done on your part of this Policy

Definitions

Physical separation of 'hand' means separation of hand at or above the wrist of 'foot' means separation of foot at or above the ankle

Table of Benefits

What we cover

Item 1. In case of Death or Disablement
of nature specified below

% of Sum Insured payable

| | |
|--|--|
| (a) Death | 100% of the Sum Insured stated in the Schedule |
| (b) Total and irrecoverable loss of sight of both eyes, or the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot | 100% of the Sum Insured stated in the Schedule |
| (c) Total and irrecoverable loss of use of two hands or two feet or of one hand and one foot, or of such loss of sight of one eye and such loss of one hand and one foot | 100% of the Sum Insured stated in the Schedule |



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| | |
|--|--|
| (d) Total and irrecoverable loss of sight of one eye, or the actual loss by physical separation of use of one entire hand or of one entire foot | 50% of the Sum Insured stated in the Schedule |
| (e) Total and irrecoverable loss of use of a hand or a foot without physical separation | 50% of the Sum Insured stated in the Schedule |
| (f) immediate, permanent, total and absolute, disablement from engaging in, being occupied with or giving attention to any employment or occupation of any description whatsoever. | 100% of the Sum Insured stated in the Schedule |

2.

| | Percentage of Sum Insured shown in the Schedule |
|--|---|
| Loss of all toes | 20 |
| Great toe -both phalanges | 5 |
| Great toe-one phalanx | 2 |
| Other than great, if more than one toe lost each | 1 |
| Loss of hearing-both ears | 75 |
| Loss of hearing- one ear | 10 |
| Loss of index finger-three phalanges or two phalanges or one phalanx | 10 |
| Loss of middle finger-three phalanges or two phalanges or one phalanx | 6 |
| Loss of ring finger-three phalanges or two phalanges or one phalanx | 5 |
| Loss of four fingers and thumb of one hand | 40 |
| Loss of four fingers | 35 |
| Loss of thumb-both phalanges | 25 |
| Loss of thumb-one phalanx | 10 |
| Loss of little finger-three phalanges-two phalanges-one phalanx | 4 |
| Loss of metacarpals - first or second-third, fourth or fifth(additional) | 3 |

Item 2. If in the opinion of a Doctor appointed by us, the injury has resulted in permanent partial disablement of any other nature other than specified above, then we shall pay such percentage of Sum Insured as is assessed as percentage of permanent partial disablement by the Doctor so appointed by us.

The opinion of the Doctor appointed by us as to the existence of permanent partial disablement or percentage thereof shall be final and binding and not open to dispute or negotiations by you.



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Extra Benefits

In the event of Death in respect of which the Sum Insured is payable as provided above, arising out of an accident occurring outside the residence of the Insured Person concerned, we shall pay in addition to the Sum Insured, a lump sum of a further 2% of such Sum Insured or Rs.2500/- whichever is less towards the transportation of the body to the Insured Person's place of residence.

What we exclude

We do not cover

1. Benefit under more than one of items 1 and 2 in respect of the same period of disablement of the Insured Person.
2. any other payment in respect of the Insured Person after a claim under one of the clauses (a), (b), and (c) under Item 1 above has been admitted and become payable. However, amounts relating to carriage of the body of the Insured Person will be payable in addition if applicable.
3. any payment in the case of more than one claim in respect of any Insured Person under the Policy during any one Period of Insurance by which Our maximum liability as specified in the Schedule applicable to such Insured person would exceed the sum payable under clause (a) under Item 1 of Table of Benefits to such Insured Person. However, the amount relating to carriage of dead body would be payable in addition if applicable.
4. payment of Benefit in respect of death, injury or disablement of the Insured Person
 - (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs.
 - (c) directly or indirectly caused by venereal diseases, AIDS or insanity
 - (d) arising or resulting from the Insured Person committing any breach of law with criminal intent.
5. death or disablement resulting directly or indirectly from, caused by, contributed to or aggravated or prolonged by child birth or pregnancy or in consequence thereof.



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6 any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, Nuclear, Chemical, Biological terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. Chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. Biological agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants. If we allege that by reason this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

7. Excluded activities & occupation

We do not cover accidental death or bodily injury to Insured Person

(a) whilst undertaking any expedition in underground mines or with explosives, magazine is or involved in electrical installation with high tension supply or as Jockeys, mountaineering, skiing, trekking, horse riding, diving, skating, Circus personnel, Persons, or engaged in activities like racing on wheels or horseback, big game hunting, winter sports, ice hockey, ballooning, hang gliding, river rafting, polo and persons engaged in occupations or activities of a similar degree of hazard.

(b) whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, ("Standard type of Aircraft" means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multiple engine.

Procedures in case an Insured Person is affected by an Accident



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In case of any event which may give rise to a claim under this Section of the Policy, please send a written notice with all particulars to Us immediately. In case of death, written notice must, unless reasonable cause is shown, be so given before interment or cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.

2 Proof satisfactory to Us shall be furnished of all matters upon which a claim is based. Any medical or other agent of Ours shall be allowed to examine the Insured Person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of Us and in the event of death, to make a post mortem examination of the body of the Insured Person. Such evidence as We may from time to time require shall be furnished and a post mortem examination report if necessary, be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight the Insured Person shall undergo at Your expense such operation or treatment as We may reasonably deem desirable provide end that all sums shall only become payable:

- i) In the case of Death or Permanent Total Disablement only after deleting by an endorsement the name of the Insured Person in respect of whom such sum shall become payable without any refund of premium.
- ii) In case of Permanent Partial Disablement only after reducing by an endorsement the capital sum insured by the amount admissible under the claim in respect of the person to whom such sum shall have become payable.

3 If we require, consent must be given to us for obtaining of any document, information or particulars from any person, authority, establishment or place, either by us or anyone authorized or appointed by us.

EXTENSION

1.Examination fees

We shall reimburse the examination fees paid by an Insured Person for an exam conducted by the Insured which could not be not attended by him/her due to an accidental bodily injury caused by external, violent and visible means during the period of this insurance resulting in inability to attend the exam subject to "what we exclude" & "Procedure in the event of a claim" under Personal Accident section of this Policy.

Our maximum liability is limited to Sum Insured mentioned in the Policy Schedule under relevant extension of this Section of the Policy.



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Clause J. Grievances

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1. Our Grievance Redressal Officer

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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>.

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>.

2. Consumer Affairs Department of IRDAI

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/>

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.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman



Education Shield

UIN: IRDAN102CP0004V01201920

Policy Wordings

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.

ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

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



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

Education Shield

UIN: IRDAN102CP0004V01201920

Policy Wordings

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam,

Chennai – 600097.

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>.

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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>.

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