

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

Policy Terms and Conditions

B PREAMBLE

WHEREAS the INSURED named in the Schedule hereto has made or caused to be made to Royal Sundaram General Insurance Co. Limited., (hereinafter called the “COMPANY”) a written proposal dated as stated in the Schedule hereto (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the Company the premium herein stated for the insurance specified hereinafter for the period stated in the Schedule or for any further period for which the Company may accept payment for the renewal of this Policy.

NOW THIS POLICY WITNESSETH that subject to the terms, exclusion, definitions and conditions contained herein or endorsed or otherwise expressed thereon the Company will pay the Insured as hereinafter mentioned.

C DEFINITIONS

Standard Definitions

C.1.1 Accident

An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

C.1.2 Condition Precedent

Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

C.1.3 Grace Period

Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. If the premium is paid in instalments, coverage will still be available during the grace period.

C.1.4 Hospital

- A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:
 - i) has qualified nursing staff under its employment round the clock;
 - ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - iii) has qualified medical practitioner(s) in charge round the clock;
 - iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

C.1.5 Injury

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner. Notification of Claim

C.1.6 Notification of Claim: Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

C.1.7 Pre-Existing Disease

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy or its reinstatement

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

C.1.8 Renewal

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

C.1.9 Medical Expenses

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

C.1.10 Reasonable and Customary Charges

Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

C.1.11 Subrogation

Subrogation means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source

Specific Definitions

C.1.12 Accidental

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

C.1.13 Company

Company means the Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited)

D BENEFITS COVERED UNDER THE POLICY

If at any time during the currency of this Policy, the Insured Person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means anywhere in the world, then the Company shall pay to the Insured or his legal personal representative(s) as the case may be, the sum or sums hereinafter set forth, that is to say:

D.1 DEATH :

If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured, the Capital Sum Insured (CSI) stated in the Schedule hereto

D.2 PERMANENT TOTAL DISABLEMENT:

- a) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
 - i) sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, of such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Schedule hereto.
 - ii) 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 use of one hand or one foot, the Capital Sum Insured stated in the Schedule hereto.
- b) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
 - i) The sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto.
 - ii) Total and irrecoverable loss of use of a hand or a foot without Physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto.

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

NOTE: For the purpose of Clause (b) and Clause (c) above, 'physical separation' of a hand means separation at or above the wrist and of the foot at or above the ankle.

- c) If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured Person from engaging in any employment or occupation of any description, whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured stated in the Schedule hereto.

D.3 PERMANENT PARTIAL DISABLEMENT:

- d) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and /or partial and irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Capital Sum Insured as indicated below shall be payable

Table of Benefits		Percentage of Capital Sum Insured
i) Loss of toes	- all	20 %
• Great	Both phalanges	5 %
• Great	one phalanx	2 %
• Other than Great, if more than one toe lost	for each toe	1 %
ii) Loss of hearing	both ears	75 %
iii) Loss of hearing	one ear	30 %
iv) Loss of four fingers and thumb of one hand		40%
v) Loss of four fingers	-	35%
vi) Loss of thumb	both phalanges one phalanx	25 % 10 %
vii) Loss of index finger	three phalanges two phalanges one phalanx }	10 %
viii) Loss of middle finger	- three phalanges -two Phalanges one phalanx }	6 %
ix) Loss of ring finger	- three phalanges -two phalanges one phalanx }	5 %
x) Loss of little finger	- three phalanges -two phalanges one phalanx }	4 %
xi) Loss of metacarpals	- first or second(ad dl) -third, fourth, or fifth (addl) }	3 %
xii) Any other permanent partial disablement	percentage as assessed by the panel doctor of the Company.	

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

D.4 TEMPORARY TOTAL BENEFIT:

If such injury shall be the sole and direct cause of the temporary total disablement (TTD) then, so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percentage (1%) of the Capital Sum Insured stated in the Schedule hereto per week but in any case not exceeding Rs.3000/- per week in all, under all Policies.

Provided that the compensation payable under the foregoing Sub-clause (f) shall not be payable for more than 104 weeks in respect of any injury calculated from the date of commencement of disablement and in no case shall exceed the Capital Sum Insured.

SPECIAL FREE BENEFITS

D.5 CARRIAGE OF DEAD BODY: It is hereby agreed that in the event of the death of the Insured Person due to an accident, as defined in the Policy outside his/her residence the Company shall pay in addition to the amounts payable under BENEFITS (1) for transportation of the Insured Person's dead body to the place of his / her residence a lump sum of 2% of the Capital Sum Insured or Rs. 5000 whichever is less.

D.6 EDUCATIONAL GRANT: In the event of the death or permanent total disablement (PTD) of the Insured Person due to an accident as defined in the Policy, the Company shall pay educational grant for the dependent Children as below :

- e) If the Insured Person has one dependent child below the age of 25 years, an amount equal to 10% of the CSI subject to a maximum of Rs.5,000.
- f) If the Insured Person has more than one dependent children below the age of 25 years, an amount equal to 10% of the CSI subject to a maximum of Rs.10,000.

The payment as above will be made along with the CSI to the same person/s who is/are entitled to receive the CSI.

Provided that if there be any other subsisting Personal Accident Insurance/s covering the Insured Person, total benefits under this grant, under all such Policies, shall be limited to

- a maximum of Rs.5,000 in case there is one dependent child.
- a maximum of Rs.10,000 in case there is more than one dependent child.

The amount so payable shall be borne by all Policies in proportion to the original Capital Sum Insured.

D.7 Recovery Benefit: If such injury shall result in confinement to a hospital for a consecutive period of more than 25 days, then 5% of the sum insured subject to a maximum of Rs.50,000/- or the sum stated under the relevant section of the Schedule of the Policy. It is to be noted that this benefit is payable only once during the entire policy period.

D.8 CUMULATIVE BONUS

Compensation payable under benefits (a),(b),(c) and (d) of the Policy arising out of accidental injuries, shall be increased by 5% thereof in respect of each completed claim free year, during which the policy shall have been in force. Amount of such increase shall not exceed 25% for the Capital Sum Insured stated in the Schedule herein or Rs.25 lakhs whichever is less. This Cumulative bonus is applied on CSI when the policy is renewed continuously. This clause shall not in any way alter the annual character of the insurance nor the right of the Company to decline or renew or to cancel this Policy as hereinafter provided.

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

The earned Cumulative Bonus will not be lost if the Policy is renewed within 30 days after its expiry. (Not applicable when given as a group policy)

E EXCLUSIONS

E.1 Specific Exclusions

The Company shall not be liable under this Policy for :

1. Compensation under more than one of the foregoing Sub- clauses in respect of the same period of disablement.
2. Any other payment after a claim under one of the Sub-clauses(a), (b) or (d) has been admitted and become payable. This would not apply to the payment made under medical expenses extension, education grant and expenses for carriage of dead body.
3. Any payment in case of more than one claim under the Policy during any one period of insurance, by which the maximum liability of the Company in that period would exceed the sum payable under the Sub-clause(a) of the policy. This would not apply to the payment made under medical expenses extension, educational grant and expenses for carriage of dead body.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Payment of compensation in respect of death, injury or disablement of the Insured
 - (a) from intentional self injury, suicide or attempted suicide.
 - (b) whilst under the influence of intoxicating liquor or drugs.
 - (c) whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed Standard type of Aircraft anywhere in the world. ("Standard type of Aircraft" means an aircraft duly licensed to carry passenger (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 is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has single engine or multiengine
 - (d) directly or indirectly caused by venereal diseases, AIDS or insanity.
 - (e) arising or resulting from the Insured committing any breach of law with criminal intent.
- (f) as a result of, or which is contributed to by, the Insured person suffering from any pre-existing condition or pre-existing physical or mental defect or infirmity. Complications arising from the pre-existing physical or mental defect or infirmity will be considered as part of the pre-existing condition.
6. Payment of compensation in respect of death, injury or disablement of the Insured due arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments of all Kings, Princes and people of whatsoever nation, condition or quality.
7. Payment of compensation in respect of death of or bodily injury or any disease or illness to the Insured
 - (a) directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - (b) directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

Provided also that the due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsement hereon, are to be read as part of this Policy) shall so far as they relate to

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

anything to be done or not to be done by the insured be a condition precedent to any liability of the Company under this Policy.

8. **Pregnancy Exclusion Clause :** The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused the contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
9. As a result of, or which is contributed to by, the Insured person suffering from any pre-existing condition or pre-existing physical or mental defect or infirmity.
10. **Nuclear, Chemical, Biological Terrorism Exclusion Clause:** The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting 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 endorsement "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 this 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.

F GENERAL TERMS AND CLAUSES

F.1 Specific terms and clauses

- F.1.1 Upon the happening of any event which may give rise to a claim under this Policy, written notice with full particulars must be given to the Company immediately. In case of death, written notice also for the death must unless reasonable cause is shown, be so given before internment cremation and in case, within one calendar month after the death, and in the event of loss or sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.
- F.1.2 Proof satisfactory to the Company shall be furnished for all matters upon which a claim is based. Any medical or other agent of the Company 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 the Company and in the event of death to make a post-mortem examination of the body of the insured. Such evidence as the Company may, from time to time required shall be furnished and postmortem 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 shall undergo at his own expense such operation or treatment as the Company may reasonably deem desirable. Provided that all sums hereunder shall be payable.
- i). In case of death or permanent total disablement only after deleting by an endorsement, the name of the Insured Person in respect of whom such amount shall become payable without any refund of premium.
- ii). In case of permanent partial disablement only after reduction by an endorsement of CSI by the amount admissible under the claim in respect of the Insured Person to whom, such sum shall become payable.
- iii). In case of temporary total disablement upon termination of such disablement. All admissible claims under this

UIN: RSAPAIP01004V030001

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

policy shall be offered for settlement within 15 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person/Nominee

/Legal heir as the case may be, the company shall pay the offered claim amount within 15 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

- F.1.3 The Company shall not be liable to make any payment under this Policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement of device whether by the Insured or by any person acting on behalf of the Insured.
- F.1.4 a) The Insured shall give immediate notice to the Company of any change in his business or occupation.
b) The Insured shall on tendering any premium for the renewal of this Policy, give notice in writing to the Company of any disease, physical defect or infirmity with which he/she has become affected since the payment of last preceding premium.
- F.1.5 i) This Policy will automatically terminate at the end of the Policy Period. This Policy is ordinarily renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium. All Renewal application should reach Us on or before the Policy Period End Date.
ii) We may in Our sole discretion, revise the Product and Renewal premium payable under the Policy provided that revision to the Renewal premium are in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
iii) The premium payable on renewal shall be paid to Us on or before the Policy Period End Date and in any event before the expiry of the Grace Period. For the purpose of this provision, Grace Period means a period of 30 days in case of one year immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits such as Waiting Periods and coverage of Pre Existing Diseases.
iv) Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by You.
v) We reserve the right to carry out underwriting in relation to any alterations like increase/decrease in Sum Insured, change in plan/coverage, addition/deletion of members, addition/deletion of Medical Conditions, request at the time of Renewal of the Policy. Any request for acceptance of changes on renewal will be subject to underwriting. The terms and conditions of the existing Policy will not be altered.
vi) This product may be withdrawn by Us after due approval from the IRDAI. In case this product is withdrawn by Us, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDAI. We shall duly intimate You regarding the withdrawal of this product and the options available to You at the time of Renewal of this Policy.
- F.1.6 Cancellation/ Termination (other than Free Look cancellation)

The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing.

The Company shall:

- a. refund proportionate premium for unexpired policy period, if the term of policy is up to one year and there is no claim (s) made during the policy period.
- b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

UIN: RSAPAIP01004V030001

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

- F.1.7 The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or any other dealings with or relating to this Policy but the receipt of the Insured or his legal personal representatives shall in all cases be effective discharges to the Company.
- F.1.8 If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted), such difference shall independently of all other questions be referred to the decision of a sole Arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single Arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of 3 Arbitrators comprising of two Arbitrators, one to be appointed by each of the parties to the dispute / difference and the third Arbitrator, one to be appointed by such two Arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration
- a. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.
 - b. Delay in settlement of claims.
 - c. Non-issue of any insurance document to customer after receipt of the premium.
 - d. Any other grievance.

The Insured Person may approach the Insurance Ombudsman; within whose jurisdiction the branch or office of Royal Sundaram General Insurance Co. Limited is located. The Insurance Ombudsman's offices are located at Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Delhi, Guwahati, Hyderabad, Jaipur, Ernakulam, Kolkata, Lucknow, Mumbai, Noida, Patna, Pune. For Contact Details of Insurance Ombudsman, please visit website www.royalsundaram.in. (or)

<http://www.ecoi.co.in/ombudsman.html>

F.1.9 MEDICAL EXPENSES EXTENSION

APPLICABLE ONLY IF ADDITIONAL PREMIUM HAS BEEN PAID AND COVERAGE CONFIRMED IN THE POLICY SCHEDULE

In consideration of the payment of an additional premium and Condition Act, 1996. amounting to Rs. it is hereby agreed and it is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/Arbitrators of the amount of the loss or damage shall be first obtained.

- F.1.10 It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been the subject matter of a suit in Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

F.1.11 MORATORIUM PERIOD

After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

completion of five continuous years would be applicable from data of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.

F.1.12 FREE LOOK IN

At the inception of the policy the Insured Person will be allowed a period of 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- a) A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or;
- b) where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;
- c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.
- d) Free-look will not be applicable for policies with tenure less than one year.
- e) Free-look not applicable in case of renewals.

All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.

F.1.13 GRIEVANCE REDRESSAL

We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.

Step 1: Raise a Complaint

Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in &

write us at

Customer Services Team

Royal Sundaram General Insurance Co. Limited
Vishranthi Melaram Towers
No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam,
Chennai – 600097

Senior Citizen can mail us at: seniorcitizengrievances@royalsundaram.in

We will acknowledge your grievance immediately and provide a resolution.

Step 2: Escalation 1

If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in

Step 3: Escalation 2

UIN: RSAPAIP01004V030001

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

If you feel your grievance has not been resolved satisfactorily, you may escalate further to:
head.cs@royalsundaram.in

Step 4: Escalation to Grievance Redressal Officer - Final Internal Escalation

If you need further resolution, you may escalate it to:

Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094
Senior Citizen Redressal: 9500413019
Email: gro@royalsundaram.in

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, you may also approach the office of Insurance Ombudsman of the respective area/region for Redressal of grievance as per insurance Ombudsman Rules 2017.

Insurance Ombudsman addresses can be accessed at - <https://www.cioins.co.in/Ombudsman>

F.1.16 Sanctions Limitation and Exclusion Clause (LMA3100)

No (re)insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Exclusion Clause for Sanctioned Crude Oil

Notwithstanding anything to the contrary contained herein, the cover provided under this policy expressly excludes any loss of and / or damage to crude oil in stocks sourced or purchased from any country or entity which is a target of sanction, prohibition or restriction to which any (re) insurer may be subject pursuant to the Sanctions and Embargo Clause (hereby referred to as Sanctioned Crude Oil).

In the event of a recoverable loss emanating from an area storing Sanctioned Crude Oil, which spreads and/or impacts other areas of the plant/ stock, subject at all times to the Sanctions and Embargo Clause cover shall be provided for all such areas of the plant/stock including the storage tanks where Sanctioned Crude Oil is stored and the non-Sanctioned Crude Oil in stock that may be in the same storage tank(s) and only the Sanctioned Crude Oil in stock will be excluded.

Subject always to the terms, conditions and exclusions of the policy, any processed product that contains Sanctioned Crude Oil shall, to the extent permitted under the Sanctions and Embargo Clause be covered under this policy.

To the extent permitted under the Sanctions and Embargo Clause if any (re) insurer is not able to cover and/or pay claim due the Sanctions and Embargo Clause, only that amount not payable due to the Sanctions and Embargo Clause shall be excluded.

In the event of a loss hereunder to crude oil stocks, the indemnity amount shall, to the extent permitted under the Sanctions and Embargo Clause, be calculated by making an adjustment to exclude Sanctioned Crude Oil in accordance with the latest import / blending log as maintained by the Scheduling and Planning department (or equivalent) at the Refinery location of the incurred loss.

G OTHER TERMS AND CONDITIONS

G.1 Age of insured

UIN: RSAPAIP01004V030001

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

The rates and conditions laid down are applicable to persons between the ages of 5 and 70 years (male and female), except in case of family package cover where the minimum age of children shall be 5 years and maximum 25 years. However, where the age of insured person is above 70, the premium should be suitably loaded at our discretion. Cover for children below 5 years may be avoided as far as possible. If allowed, this may be done at higher rates at our discretion.

G.2 Claims Procedure

G.2.1 Notification of claim:

- Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.
- Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.
- If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.

G.2.2 Documents to be submitted:

Basic documents required for All claims

- Duly completed claim form
- Photo Identity Proof of the insured person
- Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station
- Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital
- Any other relevant document required by the Company for assessment of the claim

G.2.3 Documents required in case of Death covered under Section D.1

- Death certificate;
- Post Mortem Report (if conducted);
- Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.
- Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station
- Panchnama / Accident report
- Chemical analysis report of viscera / blood sample
- Admission / Discharge / Death summary issued by hospital authority
- English translation of vernacular documents

G.2.4 Documents required in case of Permanent Total Disablement (PTD) / PERMANENT PARTIAL DISABLEMENT: covered under Sections D.2 & Section D.3

- Original treating Medical Practitioner's certificate describing the disablement
- Original Discharge summary from the Hospital
- Disability certificate issued by treating Medical Practitioner
- Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.
- Copy of FIR/MLC/Accident register

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

G.2.5 Documents required in case of Temporary Total Disablement (TTD), covered under Section D.4

- Original treating Medical Practitioner's certificate confirming the disability
- Original Discharge summary from the Hospital
- Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable
- Leave/Absence Certificate from Employer (If Employed)
- Medical Practitioner's certificate confirming the Injury and advising rest/ unfit to work for specified number of days
- Fitness Certificate issued by the treating doctor.
- Copy of FIR/MLC/Accident register

G.2.6 Documents required for coverage under Section D.6 - Education Grant:

- Proof to establish relationship – Passport/Education certificate establishing proof of relationship of child with parents/Birth Certificate.
- Photo Identity Proof of Child
- Age proof of Child
- Bonafide Certificate issued by the educational institution confirming that he/she is a full time student of the institution

G.2.7 Claim Settlement

- i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- ii. In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- v. (Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due)

G.3 Payment of Claim

All claims under the policy shall be payable in Indian currency only.

PROVIDED ALWAYS THAT:

1. This insurance shall not apply in so far as it applies to female to expenses incurred in respect of any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy, childbirth, abortion or miscarriage or any complications and/or sequel arising from the foregoing, unless otherwise provided hereafter
2. The Company shall not be liable to make any payment under this Policy in respect of
 - a. Disease, Injury, Death or Disablement directly or indirectly due to War, Invasion, Act of Foreign Enemy, Hostilities or War like Operation (whether war be declared or not) or Civil Commotion or Rebellion Military, Naval or Air

UIN: RSAPAIP01004V030001

Policy Document
Individual Personal Accident Policy
(Accidental Death & Disablement Only)

- Service or Breach of Law, Hunting, Steeple chasing, Revolution, Insurrection, Mutiny, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed Standard type of Aircraft.
- b. Circumcision or Strictures or Vaccination or Inoculation or change of life or beauty treatment of any description or dental or eye treatment or intentional self-injury or insanity or dissipation or nervous breakdown (which expression shall cover also general debility “run down” conditions and general “overhaul”) or venereal disease or intemperance of the use of intoxicating drugs or liquors or any diseased, injury, death or disablement directly or indirectly due to any one or more of them. Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

WHAT IF I EVER NEED TO COMPLAIN?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 258 0000 or e-mail at care@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Royal Sundaram General Insurance Co. Limited

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611