



CUSTOMER INFORMATION SHEET

This document provides only key information about your policy.
Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	3 Years Private Car Liability Only Policy	Policy Certificate Number XXXX
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0001V03201819	
3	Structure	Benefit Payment.	
4	Interests Insured	Insured Vehicle Registration Number xxxx. This covers Third party liability for bodily injury and/or death and property damage in the event of an accident caused by or arising out of the use of the insured vehicle.	
5	Sum Insured/ Motor Insured Declared Value Scope	Personal Accident Cover For Owner-Driver: CSI XXXXX Opted Additional Cover – CSI XXXXX	
6	Policy Coverage	Liability To Third Party. Personal Accident Cover for Owner-Driver (Optional) YES/NO Personal Accident Cover for unnamed Passenger (Optional)	
7	Add-on Cover	Not applicable	
8	Loss Participation	Third party liability for bodily injury and/or death and property damage.	
9	Exclusions	GENERAL EXCEPTIONS 1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein (a) being used otherwise than in accordance with the 'Limitations as to Use' or (b) being driven by or is for the purpose of being driven by him/ her in the charge of any person other than a Driver as stated in the Driver's Clause.	



		<p>2. The Company shall not be liable in respect of any claim arising out of any contractual liability.</p> <p>3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</p> <p>4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.</p> <p>5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</p> <p>6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p>	
10	Special Conditions and Warranties (if any)	<p>The Policy covers use of the vehicle for any purpose other than</p> <p>1) Hire or Reward</p> <p>2) Carriage of goods (other than samples or personal luggage)</p> <p>3) Organised racing</p> <p>4) Pace making</p> <p>5) Speed testing</p> <p>6) Reliability Trials</p> <p>7) Any purpose in connection with Motor Trade.</p>	



11	Admissibility of Claim	Complying with the requirement of Motor Vehicles Act, 1988.	
12	Policy Servicing - Claim Intimation and Processing	<p>Processing of the Third party claim will be based on Motor Accidents Claims Tribunal constituted under Motor Vehicles Act.</p> <p>Call Center number of the insurer: 1860 258 0000 / 1860 425 0000</p> <p>Insurer website: https://www.royalsundaram.in</p> <p>Email Address: care@royalsundaram.in</p>	
13	Grievance Redressal and Policyholders Protection	<p>Grievance Redressal:</p> <p>In case of any grievance the insured person may contact the company through</p> <p>Website: https://www.royalsundaram.in</p> <p>Grievance Redressal website: https://www.royalsundaram.in/app/customer-grievance</p> <p>Contact numbers: 1860 258 0000, 1860 425 0000 E-mail: GRO@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in</p> <p>Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319 Rajiv Gandhi Salai (OMR) Karapakkam Chennai – 600097.</p> <p>In case your grievance is not resolved by us or you are not satisfied with the resolution provided by us, you may contact Insurance ombudsman who are available in 17 cities in India.</p> <p>For further details, you may visit our website www.royalsundaram.in or https://www.cioins.co.in/Ombudsman</p> <ol style="list-style-type: none">Any partial or total repudiation of claims by the Company.Any dispute regard to premium paid or payable in terms of the policy.Any dispute on the legal construction of the policies in so far as such disputes relate to claims.Delay in settlement of claims.Non-issue of any insurance document to customer after receipt of the premium.Any other grievance.	



14	Obligations of the Policyholder	<p>Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void.</p> <p>Insured can contact our Customer Services to intimate any change to the material information affecting the policy</p>	
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Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)