ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ACCIDENT SHIELD CLASSIC

PROSPECTUS

Accident Shield Classic – Protecting what you value

Life's journey takes you through many twists and turns. You may not be prepared for it, but you have to face it. Accidents, mishaps and other adverse situations bring along dire consequences. They can leave a dent on your life both emotionally and financially, if you are not prepared for it.

Royal Sundaram brings to you Accident Shield Classic, a unique Personal Accident policy, designed to cover different type of accidents and ensure that there are no speed breakers in your life.

What are the key benefits of Accident Shield Classic Policy?

This policy is specially designed to offer complete protection to you and your family against the accidents.

- **Accidental Death Benefit:**
  In the unfortunate event of a fatal accident, the Sum Insured shall be paid to the Insured's nominee.

- **Accidental Disability:**
  In the unfortunate event of an accident resulting in permanent Disablement, the insured will receive the Sum Insured under the policy.

- **Monthly Income Benefit on Permanent Total Disablement:**
  This plan provides you a monthly income benefit for 12 months from the date of Permanent Total Disablement caused by an accident.

- **Medical Expenses due to Accident Hospitalisation:**
  We will reimburse you Medical Expenses on hospitalization following an accident. This cover would commence after 7 days from the inception of the policy.

SPECIAL FREE BENEFITS

Free education grant for one child – Rs.10000
Upto maximum of 2 children in the event of Accidental Death or PTD of either Parents insured.

Transportation expenses of mortal remains – Rs.5000
Incase of Accidental Death of Persons Insured

Additional Benefit

No Claim Bonus: Sum Insured under the Policy shall be increased by 5% for every claim free year, subject to a maximum of 25%.

Cumulative Bonus: 5% increase on Sum Insured for covered Benefits a, b, c and d for every claim free year subject to a maximum of 25%.

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Who is providing coverage under Accident Shield Classic Policy?

Your Coverage under Accident Shield Classic Policy is offered by Royal Sundaram General Insurance Company Limited (first private non-life Insurance Company licensed to operate in India).

Can I opt for any plan offered?

Your current annual income ,as evidenced by Salary certificate or Income Tax return., multiplied by 8 need to be equal to or more than Sum Insured.

Coverage for family members:

Primary Insured / Spouse - 100% of the Sum Insured
Child (max 2 children) - 20% of the Sum Insured per child

Premium: (excluding GST)

Benefits for Insured and Spouse — Amount in Rs.

Coverage	Silver	Gold	Platinum
Death	250000	500000	1000000
Permanent Total Disablement (PTD)	250000	500000	1000000
Monthly Income Benefit on PTD	5000	10000	20000
Permanent Partial Disablement (as a %)	250000	500000	1000000
Medical Expenses due to Accident	5000	10000	20000
*Annual Premium *(Insured Only)*	416	763	1387
*Annual Premium *(Insured & Spouse)*	740	1364	2497

Benefits for Children — Amount in Rs.

Coverage	Silver	Gold	Platinum
Death	50000	100000	200000
Permanent Total Disablement (PTD)	50000	100000	200000
Monthly Income Benefit on PTD	5000	10000	20000
Permanent Partial Disablement (as a %)	50000	100000	200000
Medical Expenses due to Accident	5000	10000	20000
*Annual Premium *(Per child)*	159	247	355

Who is eligible for the coverage?

Persons who are 18 years to 70 years and who has annual income to fulfill the income criteria can opt for this Insurance (Renewable Lifelong) . Children aged between 5 years and 18 years can be enrolled under Accident Shield Classic.

The term income shall not take in to account investment and the income there from.

The income needs to evidenced by salary certificate or Income tax returns

Proposer can opt for coverage of Spouse and Dependant children (including unmarried children, step children or legally adopted children, who are financially dependant and aged between 5 years and 21 years) alongwith coverage for Self.

Parameter	Eligibility
Age at entry	5 years - 70 years
Maximum cover ceasing age i.e renewal age	Dependent children -21 years
Condition	You /Other members proposed should not be working or engaged in any hazardous occupation.

Professional / Semi professional sports person / trainers are not covered under this Insurance.

Important hazardous occupations

Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), circus personnel, Demolition contractor, Explosive/magazine users, Fisherman (seagoing), Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman, Pop Musicians, Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffolder, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew, Travel agency business, Air coupon & ticket business,working / engaged in/with underground mines, magazines, electrical installation with high tension supply,

Change in Risk:

Once the proposal is accepted and policy issued, the Proposer needs to inform the Company in writing any material change in the risk like disability, change in nature of occupation, reduction of income in respect of persons covered under the policy.

How do I Enroll?

Quick and easy enrolment process. All you need to do is to complete the proposal form. Kindly ensure all details are filled in accurately and completely filled in before signing. You also need to furnish the proof for current annual income by way of submitting copy of Income Tax Return or Salary Certificate.

How do I pay my Premium?

You will get the choice of easy payment option as follows:

- Credit Card/ Bank Account Debit/ Cheque/Demand Draft
- In case you wish to continue the policy after the stipulated period , you have the option of making the premium payment by providing an ECS mandate against your bank account or by issuing a cheque /Demand Draft in favour of Royal Sundaram General Insurance Company Ltd.
- You can also pay your premium through your credit card by opting auto renewal option.

When does the coverage start?

Coverage starts from the time & date of receipt of premium and its acceptance thereof.

What document will I get as a proof of Insurance?

A Certificate of Insurance / Policy Schedule along with policy terms and conditions will be issued

When will the coverage end?

The coverage shall end on occurrence of any one of the instances as mentioned in the table below.

Event	Parameter
End of coverage term	Expiry date of policy period unless renewed
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Non receipt of renewal premium	If the renewal premium is not paid within the due date and within the Grace Period of 30 days.
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you.
On Payment of Claim	Once a claim is made and found admissible (for Death & PTD where 100% SI is payable)

When I can include my family members under the policy?

No midterm inclusion of members is allowed . On renewal you can include your family members as per the plan available i.e., for spouse and upto 2 children.

No voluntary deletion of member during the currency of the policy except due to death. During renewal, Insured will be free to delete any Insured person. However Primary Insured cannot be deleted from the policy.

Renewal

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.

vii. For persons above 60 years, the sum insured under the policy shall be restricted to a maximum of 10 lacs, unless otherwise stated in the schedule.

Who can cancel the policy and what will I get if the policy is cancelled?

Who	When	Why	Refund
Insurer/ Company	Any time	Idenfying Fraud, Misrepresentation, Non Disclosure of Material Fact	Not applicable
Proposer	Any time	Any reason	As Per below short period scales

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.

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.

What is the claim process?

Upon the happening of any event which may give rise to a claim under the Policy, written notice with full particulars must be given to the Company immediately, and in any case, not later than 30 days after the death/disablement/injury.

Proof satisfactory to the Company shall be furnished for all matters upon which a claim is based.

a) Any medical practitioner or other agent of the Company shall be allowed to examine the Insured Person on sustaining any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company.

b) In the event of a claim in respect of loss of sight, the Insured Person shall undergo at his own expense such operation or treatment as the Company may reasonably deem desirable

c) Such evidence as the Company may from time to time require shall be furnished and post mortem examination report if necessary be furnished within a period of fourteen days after demand in writing.

The documents required in the event of:
Death Claim (Submit the duly filled in claim form with the following documents):

- Original Death Certificate.
- Post Mortem Report.
- Inquest report.
- Accident report.
- FIR/MLC copy.
- Hospital records.
- News Paper cuttings if any and any other relevant records.
- Chemical Analysis Report if available.
- English Translation of vernacular documents.
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.
- Any other document as may be required by the Company.

Disablement Claim (Submit the duly filled in Claim form with the following documents).

- Disability Certificate issued by attending physician.
- Accident report.
- FIR/MLC copy.
- Hospital Records.
- News Paper cuttings if any and any other relevant records.
- English Translation of vernacular documents.
- Latest IT return to show Proof of annual income (at the option of the Company).
- Any other document as may be required by the Company.

MEDICAL EXPENSES CLAIM:
a. First Information Report(in case of Road accident).
b. Admission/Discharge Summary.
c. All Original receipts and bills including final hospital bills.
d. Medical bills and bills for lab tests.

Educational Grant:
a. Document confirming the name and number of children
b. Proof of continuing education.

The claim documents should be sent to:
Health Claims Department
M/s. Royal Sundaram General Insurance Co. Limited.,
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate office,
Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai – 600097
Phone: 044-7117 – 7117

Claim documents may also be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000

- On the happening of an accident for the Primary Insured giving rise to a claim under Accidental Death or Permanent Total Disablement (as per Benefit a & b) this policy shall thereafter cease.

- For claims admissible under PTD, we will pay provided the disability has continued for a period of 12 consecutive months and is total continuous permanent at the end of this period.

- It is a condition precedent that premium applicable to the unexpired policy period shall be adjusted against the claim amount, in the event of a claim under policy with monthly option.

What are the exclusions?

The Company shall not be liable to make any payments for any loss resulting in while or in part from, or expenses incurred, directly or indirectly in respect of:

1) Compensation under more than one of the foregoing clauses except (f) and (g) in respect of the same incident.

2) Any other payment after a claim under one of the foregoing clauses (a), (b),(d) or (f) has been admitted and become payable. This would not apply to any claim admitted under clause (g) as mentioned above.

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 for death and disablement payable shall exceed the sum stated in the relevant section of the Policy Schedule. This would not apply to any claim admitted under clause (g) as mentioned above.
However in the event of a death claim, the sum payable shall be the Sum Insured under the relevant section of the Policy Schedule after deducting the amount already paid for the earlier disablement claim, if any.

4) Payment of compensation 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) whilst engaging in aviation, whilst mounting into or dismounting from or travelling in any 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 has a single engine or multiengine].
d) directly or indirectly caused by venereal diseases, AIDS or insanity.
e) arising or resulting from the Insured Persons 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.

5) Payment of compensation in respect of death, injury or disablement of the Insured Person due to or 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.

6) Payment of compensation in respect of death of or bodily injury or any disease or illness to the Insured Person.
a) directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity 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.

7) Pregnancy Exclusion Clause: This Policy shall not extend to cover death, disablement or any medical expenses resulting directly or indirectly caused by or contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

8) Persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, persons whilst engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, potholing, bungee jumping, skiing, ice hockey, ballooning, hang gliding, river rafting, polo and persons whilst engaged in occupation/ activities of similar hazard. Persons whilst engaged in the following occupations are also excluded.

Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing), Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman (Full time), Pop Musicians, Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffold Worker, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew, Travel agency business, Air coupon & ticket business.

9) Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, disablement, injury or medical expenses 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 organisation(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 the Company allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

Free Look Period

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.

Portability

The insured Person will have the option to port the policy to other insurers as an extant Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:

a) The waiting periods shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy.
b) Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the base sum insured), portability benefit shall not apply to any other additional increased Sum Insured.

c) For Detailed Guidelines on Portability, kindly refer the below link: -

https://www.royalsundaram.in/health-insurance/health-insurance-portability.

Migration:
The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per extant Guidelines related to Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, as per Guidelines on migration, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below:

i. The waiting periods be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy.
ii. Migration benefit will be offered to the extent of sum of previous sum insured and accrued bonus/multiplier benefit (as part of the base sum insured), migration benefits shall not apply to any other additional increased Sum Insured.
iii. For Detailed Guidelines on Migration, kindly refer the below link:-

https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Migration.pdf

Moratorium Period

After completion of five continuous years under this policy no look back would be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the Sum Insured of the first policy and subsequently completion of five continuous years would be applicable from the date of enhancement of sum insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.

Disclaimer:
Accident Shield Classic: Insurance is the subject matter of solicitation. The Accident Shield Classic Policy is issued by Royal Sundaram General Insurance Company Limited. Claims will be settled by Royal Sundaram General Insurance Company Limited as per the terms and conditions

of the policy. This prospectus is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram General Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis.

Prohibition of rebates:

Section 41 of the Insurance Act 1938
No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published Prospectuses or table of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

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**

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

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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

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