



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

Preamble

Royal Sundaram General Insurance Co. Limited (hereinafter called the "**Company**") will provide insurance cover to the Person(s) (hereinafter called the "**Insured member**") based on the Proposal made by the **insured (Master Policyholder)** and agreed premium paid, for the coverage and the **Policy Period** as stated in the **Master Policy Schedule and / or Certificate of Insurance** or during any further period for which the **Company** may accept payment for the renewal or extension of this **Policy**, subject always to the following terms, conditions, exclusions, and limitations and those stated in the **Master Policy Schedule and / or Certificate of Insurance**. This records the agreement between the **Company** and the **Insured** and sets out the terms of insurance and obligations of each party.

Scope of Cover

The **policy** will provide coverage against economic activities impacted by extreme climatic conditions and natural calamities, including but not limited to:

- Agriculture and Allied Sector
- Disaster Management
- Energy
- Business Interruption
- Infrastructure Projects
- Supply Chain and Logistics
- Any other economic activity and/or assets prone to the risk of climatic conditions or natural calamities

The policy will compensate the insured for losses resulting from deviation of the **observed index**, that can be measured through different parameters, from Trigger/strike within a specific **insurance unit** and during the **cover/policy period**, subject to the maximum Sum Insured in the manner specified in the **Term Sheet / Master Policy / Certificate of Insurance**.

The cover options will be based on the below parameters:

1. **Weather Parameters**, not limited to a.
Rainfall
b. Temperature
c. Sunshine hours/Solar Irradiance d.
Relative humidity
e. Wind speed
f. Surface Pressure
2. **Remote Sensing indices**, not limited to
a. Normalized difference vegetation index (NDVI)
b. Normalized difference water index (NDWI)
c. Land surface water index (LSWI)
d. Fraction of absorbed photo synthetically active radiation (FAPAR)
e. Soil Adjusted Vegetation Index (SAVI)



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

- f. Leaf Area Index (LAI)
- g. Microwave Backscatter
- h. Soil Moisture Content Index
- i. Standard Precipitation Index
- j. Red and Short-Wave Infrared (RSWIR)

3. **Occurrence of natural calamities mentioned below**, measured through data from sources like the National Center for Seismology, Indian Meteorological Department, Central Water Commission, ISRO, NASA, US Geological Survey, Joint Typhoon Warning Center, Japan Meteorological Agency, etc., or notifications by relevant disaster management authorities.

The following natural calamities are covered but not limited to a.

- Flood
- b. Drought
- c. Cyclone
- d. Earthquake
- e. Thunderstorm

4. **IoT device-based cover:** IoT (Internet of Things) devices can capture various parameters in real-time, which are critical for assessing risks and providing effective insurance coverage. The parameters include

- a. Weather-Related Parameters
 - i. Temperature
 - ii. Humidity
 - iii. Rainfall
 - iv. Wind Speed and Direction
 - v. Solar Irradiance
 - vi. Barometric Pressure
 - vii. Soil Moisture
 - viii. Soil Temperature
- b. Environmental Parameters
 - i. Air Quality
 - ii. Water Quality
- c. Agricultural Parameters
 - i. Leaf Wetness
 - ii. Crop Growth
 - iii. Chlorophyll Content
 - iv. Evapotranspiration



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

d. Structural and Infrastructure Parameters

- i. Vibration
- ii. Displacement
- iii. Strain and Stress
- iv. Corrosion

e. Disaster-Related Parameters

- i. Flood Levels
- ii. Seismic Activity
- iii. Landslide Monitoring
- iv. Tsunami Detection

f. Energy Parameters

- i. Energy Consumption
- ii. Energy Production

5. Any additional IoT device-based parameter that may be relevant for a particular risk and can be measured efficiently, may also be considered and shall be explicitly specified in the **term sheet/ Master Policy Schedule / Certificate of Insurance**.

A single cover or a combination of the covers would be offered to the **Master policyholder** to ensure adequate risk coverage.

The details of the Insurance cover opted by the insured will be as mentioned in the **Master Policy Schedule / Certificate of Insurance**.

Definitions

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this **Policy**. For purposes of this **Policy**, please note that references to the singular or masculine include references to the plural or to the female.

1. **Automated Weather Stations (AWS)** consists of sensors which captures weather parameters such as temperature, relative humidity, wind speed and direction, rainfall, solar radiation etc.
2. **Cover Period/Policy Period** The period starting on the risk start date specified in the **Master Policy Schedule/Certificate of Insurance** and ending on the risk end date specified in the **Master Policy Schedule/Certificate of Insurance** or date of cancellation whichever is earlier.
3. **Complaint or Grievance** means written expression (includes communication in the form of electronic mail or other electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale of an insurance **policy** or related services by **insurer** and /or by distribution channel.
4. **Concerned agency** means any specified Government/Private/International agency that is directly related to the subject matter.



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

5. **Certificate of Insurance** means the document accompanying and forming part of the **Policy** that gives Your details and of Your insurance cover.
6. **Cover Definition** means the occurrence of an insured peril in the insurance Unit with a severity leading to a payout trigger as specified in the **Term Sheet / Master Policy Schedule / Certificate of Insurance**.
7. **Data Source(s)** of weather parameter/remote sensing indices /other specific data for which coverage is sought.
8. **Exit** shall mean the Observed Index level at which the **Insured** becomes eligible for full Sum **Insured** under the **policy/cover** period as defined in the **Term sheet / Master Policy Schedule / Certificate of Insurance**.
9. **Geographic Location/Risk Location** means the area within a distinct revenue unit such as Village, Gram Panchayat, Ward, Block, Tehsil, or Taluka etc. identifiable by a name, pin code, or latitude-longitude coordinates which is exposed to risk for which cover is sought.
10. **Group** means any association of persons/ entities who assemble together with a commonality of purpose or engaging in a common economic activity like employees of a specific company. Non-employer-employee groups not limited to employee associations, holders of credit cards issued by a specific company, customers of a particular business where Insurance is offered as an add on benefit, borrowers of a bank, professional associations or societies may also be treated as a **group**.
11. **Hours Clause Period** means the specified time period (in hours/days) after an event defined in **Cover definition** during which the severity of the covered peril does not exceed the payout trigger value, determining the end of the event defined in **Cover definition**. This clause separates multiple events defined in **Cover definition** of the same peril within one insurance unit during the Cover Period.
12. **Gridded Weather Data** is two-dimensional weather data representing an atmospheric or oceanic parameter along an evenly spaced matrix.
13. **Indian Meteorological Department (IMD)** means the India Meteorological Department is an agency of the Ministry of Earth Sciences of the Government of India. It is the principal agency responsible for meteorological observations, weather forecasting and seismology.
14. **Insurance Unit** means risk area falls within the specified geographic unit. If an insurance unit is eligible for a claim, all **insured** in the insurance unit will be eligible for claims.
15. **Insured member/Insured Beneficiary**: means the members of the **group** who are covered for Insurance.
16. **Insured / You / Your / Master Policy holder / Group holder** means the person/organization/entity who has purchased insurance cover under this **Policy** on behalf of insured members.
17. **Insured peril**: means the operation of any one or multiple perils(s) in the **geographical location / risk location** as covered under the policy in the manner and in the **geographical location / risk location** as specified on the Policy Schedule (including but not limited to the perils listed below



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

each of the parameters under cover options)

18. **Insurer / Our / Us / We:** Royal Sundaram General Insurance Co. Limited
19. **IOT device or Internet of Things Device** means devices are pieces of hardware, such as sensors, actuators, gadgets, appliances, or machines, that are programmed for certain applications and can transmit data over the internet or other networks.
20. **Master Policy Schedule** means the schedule and parts thereof issued by the **Insurer** to **Insured** and any annexure to it read with Endorsements, if any, read with respective **Certificate of Insurance** which are forming part of the **Policy**.
21. **Maximum Temperature** shall mean the highest temperature (° C) recorded for a day as per weather data.
22. **Mean/Average Temperature** is the average of the maximum and minimum temperatures recorded on a given day as per weather data.
23. **Minimum Temperature** shall mean the lowest temperature (° C) recorded for a day as per weather data.
24. **Observed Index** shall mean the observed value of the Index against the parameter covered in the **Policy**, which observed value will be used for determining the claims amount, during the **policy/cover** period.
25. **Policy** means the proposal, the **Master Policy Schedule, Certificate of Insurance**, this **policy** document and any endorsements attaching to or forming part thereof either on the effective date or during the **Policy Period**.
26. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the **insurer** in respect of a risk, in order to enable the **insurer** to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
27. **Premium:** the amount payable by **insured/insured member** as stated in the **Master Policy Schedule/ Certificate of Insurance**.
28. **Rainfall** shall mean the hourly/ daily/aggregate for the risk period/consecutive days' cumulative rainfall (mm / cm) recorded as per weather data.
29. **Relative humidity** is the amount of water vapor present in the atmosphere expressed as the percentage of maximum that could be present at the same temperature.
30. **Remote Sensing Indices** are Indices obtained from remote sensing-based canopies from Satellite, unmanned aerial vehicles, IOT devices are quite simple and effective algorithms for quantitative and qualitative evaluations of climatic dynamics that impact the agriculture and allied sector.
31. **Solar irradiance** is the power per unit area (surface power density) received from the Sun in the form of electromagnetic radiation in the wavelength range of the measuring instrument.



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

32. **Sum Insured** will be decided individually for each **insured member** at the time of issuing the **policy** based on the economic values of the risk covered which will be arrived at using factors such as input cost, production cost, probable maximum loss, consequential losses.
33. **Sunshine Hour** means the number of hours of bright sun shines per day as measured as per weather data.
34. **Term sheet** is a document containing the terms of insurance including but not limited to details of risk insured, sum insured, geographical location, Insurance Unit, source of Index data to be used for claim calculation, coverage details, **cover definition**, coverage period, trigger on **insured** Index data, sum payable on breach of these triggers and premium rate and any other additional disclosures, is shared by the **insurer** to the proposer. The **term sheet** shall deem to be an integral part of the **policy**.
35. **Trigger or Strike** Triggers/Strike are set on the **cover definition** based on weather parameters/Remote Sensing indices/ natural calamities/IOT based parameter and are specified on the **Term sheet / Master Policy Schedule / Certificate of Insurance**.

On deviation (positive or negative, as the case may be) of these triggers, a sum become payable.

36. **Wind Speed** shall mean the average wind speed for a day (km / hour or miles/ hour) recorded as per weather data

Standard Exclusions

1. Losses arising out of war, invasion, act of foreign enemies, hostilities or war-like operations, rebellion, revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection herewith.
2. Consequential loss of any kind or description.
3. Any weather/satellite parameter and/or natural calamity or any other parameter not specifically covered under the **Policy**.
4. Direct or consequential loss due to nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
5. Losses arising due to any other reasons which are not specifically included in the **Master Policy / Certificate of Insurance**.
6. Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, and arising out of or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage, cost or expense. For the purpose of this exclusion, terrorism means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or of putting the public or any section of the public in fear. In any action, suit or other proceedings where the **Insurer** alleges that by reason of this definition a loss, damage, cost or expense is not covered by this Agreement, the burden of proving that such loss, damage, cost or expense is covered shall be upon the



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

Insured.

General Conditions

It is hereby expressly stipulated and made clear that due observance and fulfilment of the terms, conditions and endorsements of this **Policy** in so far as they relate to anything to be done or complied with by the **Master Policyholder** and **insured member** shall be a condition precedent to any liability of the **Company** to make any payment under this **Policy**.

1. The geographical Location of this **Policy** is within the territorial limits of India. The provisions of this **Policy** shall be governed by the laws of India and subject to the exclusive jurisdiction of Courts within India. Any dispute arising out of the **policy** shall be first settled amicably by the parties within 30 days from the date such dispute arises.
2. Low Claim Bonus will be granted to the **Master Policyholder** / **insured member** on account of **policy** performance, as specifically mentioned in the **Term Sheet/Master Policy Schedule/Certificate of Insurance**.
3. During the period of this **policy**, the **Master Policyholder** shall possess all rights with regard to the risk being insured as specified by the **Master Policyholder** in the **Master Policy schedule / Certificate of Insurance** to the **policy**. The **Master Policyholder** shall provide to the **Company** such title deeds and other documents as may be required by the **Company** for verification of their interest over the insured risk. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this **policy**.
4. The **Policy**, the **Master Policy Schedule / Certificate of Insurance**, the **proposal form**, endorsements, and any memorandum shall constitute the complete contract of insurance. No change or alteration in this **Policy** shall be valid or effective unless approved in writing by the **Company** and which shall be evidenced by an endorsement on the **Policy**.
5. The **Policy** and the **Master Policy Schedule / Certificate of Insurance** shall be read together and any word or expression to which a specific meaning has been attached in any part of this **policy** or of the **Master Policy Schedule / Certificate of Insurance** shall bear the same meaning wherever it may appear. The due observance and fulfillment of the terms, conditions, and endorsement of this **policy** in so far as they relate to anything to be done or complied with by the **Master policyholder**, shall be a condition precedent to any liability of the **Company** to make any payment under this **policy**.
6. **Transfer of Interest** - Prior approval from the Company shall be sought in writing for transfer of interest. The **policy** may be transferred to the new owner after approval from the Company subject to payment of Transfer fee of Rs. 100 by **insured/insured member** to the Company.
7. Where **Proposal Forms** are not received, and where information obtained from the **Master Policyholder** whether communication in the form of electronic mail or other electronic scripts or otherwise is captured in the **Policy** document, the **Master Policyholder** shall point out in writing to the **Company**, discrepancies, if any, in the information contained in the **Policy** document within 15 days from **Policy** issue date after which information contained in the **Policy**



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

shall be deemed to have been accepted as correct.

8. Every notice and communication to the **Company** required by this **Policy** shall be in writing or in electronic form to the **Company** and unless otherwise required by the **Company** under the **policy**, must be duly delivered at the address/email ID mentioned in the **Master Policy Schedule / Certificate of Insurance** to the **Policy**.
9. The benefit under this **Policy** is forfeited if a claim is in any respect fraudulent or if any fraudulent means or devices are used by the **Master Policyholder**.
10. Any special provisions subject to which this **Policy** has been entered into and endorsed in the **policy** or in any separate instrument shall be deemed to be part of this **policy** and shall have effect accordingly.
11. It is hereby expressly agreed and declared that notwithstanding anything mentioned elsewhere in the **policy** and related documents, any claim under the **policy** needs to be intimated within 12 months from the date of occurrence of a claim event. It is clarified that claims reported after 12 months from the date of occurrence of the claim event will be considered for settlement in accordance with the terms and conditions of the **policy** provided the delay in intimation has not resulted in the aggravation of the loss or increase in the value of the loss.
12. Cancellation and Termination of **Policy**
 - a. Cancellation of **Master Policy (Non-employer-employee Group)**
 - i. The **Master Policy** may be cancelled by the **Insured** at any time during the **policy period** by informing the Company.

Provided however, the respective **Certificate of Insurance/s** issued to various **Insured Beneficiaries** will be valid for the Covered Period.
 - ii. The **Master Policy** may be cancelled by the Company, only on the grounds of established fraud, by giving minimum notice of 7 days to the **Insured**.

Provided however if the Company cancels the **Master Policy** even then the respective **Certificate of Insurance/s** issued to various **Insured Beneficiaries** shall be valid for the Covered Period.
 - b. Cancellation of **Certificate of Insurance (Non-employer-employee Group)**
 - i. The **Certificate of Insurance** may be cancelled by the **Insured/Insured beneficiary** by informing the Company at any time without needing to provide a reason before the expiry of the **Policy Period** of **Master Policy**. Upon cancellation, the insured shall be entitled to a refund of the proportionate premium for the unexpired period in the current year of insurance subject to no claims being lodged.
 - ii. The **Certificate of Insurance** may be cancelled by the **Company**, only on the grounds of established Fraud, at any time before the expiry of the **Policy Period** of **Master Policy** by giving minimum notice of 7 days to the **Insured** and/or **Insured Beneficiary**. Upon cancellation, the **policy** will be cancelled ab initio (from inception),



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

meaning the **policy** will be treated as though it never existed, with forfeiture of the premium. Additionally, no claims made under the policy will be considered or paid.

c. **Cancellation of Master Policy (Employer-Employee Group)**

- i. The **Master Policy** may be cancelled by the Insured at any time by informing the Company without needing to provide a reason during the **Policy Period**. Upon cancellation, the insured shall be entitled to a refund of the proportionate premium for the unexpired period in the current year of insurance subject to no claims being lodged.
- ii. The **Master Policy** may be cancelled by the Company, only on the grounds of established fraud, at any time by giving minimum notice of 7 days to the insured. Upon cancellation, the **policy** will be cancelled ab initio (from inception), meaning the **policy** will be treated as though it never existed, with forfeiture of the premium. Additionally, no claims made under the **policy** will be considered or paid.

It may be noted that

- the refund will be made to the **insured** for all cases where the entire premium is borne and paid by the **Insured**.
 - the refund will be made to the **Insured beneficiary** for all cases where the premium is borne by the **Insured Beneficiary**.
13. **Agreed Bank Clause:** For policies where the **Master Policyholder** is the financier for borrowers **insured** under the **policy**:
- a. When any amount becomes payable under this **policy**, the Company may pay it to the **master policyholder (group holder)**, in whose favour there is a valid assignment, provided that the **master policyholder** or the beneficiary/nominee is well informed in advance about the existence of the assignment, has given his/her confirmation to the outstanding loan amount as on the date of occurrence of the event and consent for payment of such outstanding loan amount to the **group holder** of the **policy**. Additionally, the balance of the claim (i.e., the difference between the sum assured and the outstanding loan amount on the date of occurrence of the event) will be paid directly to the claimant or the **insured member**.
 - b. The receipts from the **Master policyholder** shall serve as a complete discharge of the Company's obligations and shall be binding on all parties insured under this **policy**.
14. **Right to inspect:** If required by the **Company**, an agent/representative of the Company including a loss assessor or a surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the **Company** produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the **Company** so far as they relate to such claims or will in any way assist the **Company** to ascertain in the correctness thereof or the liability of the **Company** under the **Policy**.
15. **Disclaimer Clause:** Claims under this **policy** will be processed based on data collected from



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

independent sources such as weather stations/Remote Sensing Indices/ natural calamities. However, the **Company** may request additional information from the insured as needed to process the claim.

16. **Backup data or Substitution of Missing Data:** In the event of Missing Data in respect of the reference data for particular day(s), the Missing Data for such day(s) will be substituted by the reference data of the Alternate **data sources** for the same calendar day(s) as defined in the **Term sheet / Master Policy Schedule / Certificate of Insurance**.
17. The applicable Jurisdiction under this **Policy** shall be India. All claims under this **Policy** shall be settled in Indian Rupees only.
18. The **Company** shall not be bound to issue any renewal notice or to accept renewal premium thereunder. Unless renewed as herein provided, this **Policy** shall terminate at the expiration of the period for which premium has been paid.
19. Multiple **policies involving Bank or other lending or financing entity covering the same risk:** In case there is more than one insurance **policy** issued to the **insured member** covering the same risk, the **insurer** will not apply contribution clause.

Conditions when a claim arises

- Upon the happening of any event giving rise to a claim under this Policy during the policy period, the **Master policyholder** should intimate to the company immediately.
- The **Master policyholder** is not required to submit claim form as the process of payment of claims is automated based on the data received from the sources maintained by the specified Government / Private / International agencies.
- To calculate the admissible claims, reference index data from the data source(s) as specified in the **Maser Policy Schedule / Certificate of Insurance** shall be referred to. In cases of commercial **data sources**, the **Company** will take an undertaking from data provider, conforming the standards and norms of installation and maintenance of sources of data.
- Only the **term sheet / Master Policy Schedule / Certificate of Insurance** containing the trigger parameters and sums payable on breach of such trigger parameters shall form the basis of computation of claims payable to the **Master policyholder / insured member** (and not on the basis of actual loss suffered and shall be deemed to be an integral part of the policy).
- It is clarified by the **insurer** that other than the **term sheet / Master Policy Schedule / Certificate of Insurance** and the source data, the cover period, no other document shall be relevant for the purpose of computation of claims.

Claim Documentation, if required

At the time of settlement of claims, the **Master policyholder** may be required to furnish one or more of the following documents to the **Company**:

- Declaration of loss (if applicable)



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

- Document proving insurable interest
- Photocopy of current year **policy** or **Certificate of Insurance**
- Copy of Identity Proof
- Proof of premium paid (Acknowledgement slip)
- Original cancelled Cheque with payee name printed on the Cheque is required. If name of payee is not printed on the Cheque, please attach copy of the first page of bank passbook
- Any other relevant document directly related to claim

Claim payment shall be by online fund transfer.

Basis of settlement:

Parametric basis (on deviation of the observed index from Trigger/strike, the stated limit of liability shall be settled in the manner specified in the **Master Policy Schedule/Certificate of Insurance** without evaluation or measurement of the actual extent or amount of loss or damage incurred).

Claim Payment

The **Company** will offer to settle the claim under this **Policy** within 22 days from the date of intimation of the claim. In the event that the **Company** decides to reject a claim made under this **Policy**, the **Company** shall do so within a period of 22 days from the date of receipt of all necessary documents. Claims processing and settlement will be as per Master Circular on Protection of Policy Holder's Interest, 2024. In the event the claim is not settled within 22 days as stipulated above, the **insurer** shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of intimation by the insured till the date of actual payment.

Grievance Redressal Procedure:

1. In case of any grievance the insured / insured member 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

Senior Citizen Grievance Number - 9500413019

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.

Insured/Insured member may also approach the grievance cell at any of the company's branches with the details of grievance. If insured /insured member is not satisfied with the redressal of grievance through one of the above methods, insured/insured member may contact the grievance



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

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.

GRO Contact Number – 9500413094

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

If **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** 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 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

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

Details of Insurance Ombudsman Offices:				
S No	Office of Insurance Ombudsman	Address	Email	Landline NOs.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	E-mail: oio.ahmedabad@cioins.co.in	079-25501201 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, No. 19/19 24th Main Rd, 1st Phase J.P.Nagar, Bengaluru- 560 078.	Email :oio.bengaluru@cioins.co.in	080-26652048 080-26652049
3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing,Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	Email : oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN - 751009.	Email: oio.bhubaneswar@cioins.co.in	0674-2596455 0674-2596429 0674-2596003 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldq. SCO 20-27 Sector 17-A, Chandigarh -160 017	E-mail: oio.chandigarh@cioins.co.in	0172-2706468 0172-2773101 0172-2990938 0172-2706196 0172-2707468 0172-2772101 0172-2990942
6	CHENNAI	Fatima Akhtar Court 4th flr 453 (old 312), Anna Salai Teynampet Chennai 600 018	IE-mail: oio.chennai@cioins.co.in	044-24333668 044-24333678
7	IDELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	Email: oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati- 781001	E-mail: oio.guwahati@cioins.co.in	0361-2631307 0361-2632204 0361-2732937 0361-2632205
9	HYDERABAD	6-2-46, 1st Floor, Moin Court Lane Opp.Hyundai Showroom, A.C.Guards, Lakdi-ka-pool Hyderabad 500 004	E-mail : oio.hyderabad@cioins.co.in	040-23376991 040-23312122 040-23376599 040-23328709 040-23325325
10	JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle , Jaipur - 302 005	E-mail: oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp MaharajCollege Ground M.G.Road, Ernakulam, Kochi- 682 011	E-mail: oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336
12	KOLKATA	7th Floor of Hindusthan Building (Annex), 4,C R Avenue Kolkata-700 072	E-mail: oio.kolkata@cioins.co.in	033-22124339 033-22124341



Parametric Insurance Policy – Group Variant 1

UIN: IRDAN102RPMS0007V01202526

Policy Wordings

13	LUCKNOW	leevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	E-mail: oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	IIIrd Floor, Jeevan Seva Annexe S.V.Road, Santacruz West Mumbai-400 054	E-mail: oio.mumbai@cioins.co.in	022-69038800 022-69038827/8829 022-69038831/8832 022-69038833
15	NOIDA	Bhagwan Sahai Palace, 4th flr Main Road, Naya Bans Sector 15, Noida- 201301 Dist: G.B.Naqar Uttar Pradesh	E-mail: oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	E-mail: oio.patna@cioins.co.in	1061-22547067 1061-22547068
17	PUNE	3rd Floor, Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road, Narayan Peth, Pune- 411030.	Email :oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasantao Naik Mahamarg, Thane (West), Thane- 400 604	Email: oio.thane@cioins.co.in	022-20812868 022-20812869