



## Project Shield Liability Insurance

Policy Wording

UIN: IRDAN102CPLB0015V01202526

### PREAMBLE

Royal Sundaram General Insurance Co. Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

### Part I

#### 1. Definitions

For the purpose of this policy, the following terms shall have the meaning as set forth hereunder:

- (i) **"Accident"** means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant, continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
- (ii) **"Damage"** means actual and/or physical **damage** to tangible property.
- (iii) **"Injury"** means death, bodily **injury**, illness or disease of or to any person
- (iv) **"Period of Insurance"** means the period commencing from the retroactive date and terminating on the expiry date as specified in Part I of the Schedule to this Policy.
- (v) **"Policy Period"** means the period commencing from effective date and hour as specified in Part I of the Schedule to this Policy and terminating at midnight on the expiry date.
- (vi) **"Company"** means Royal Sundaram General Insurance Co. Limited.

#### 2. Scope of Cover

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured against their legal liability to pay compensation including defence costs, fees and expenses anywhere in India in accordance with Indian law.

The insurance cover applies only to claims arising out of losses and/or **damages** due to any breach of Professional duty by reason of any negligent act, error or omission, whenever and wherever



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committed or alleged to have been committed during the **period of insurance** (hereinafter referred as the "Act"), by

- (i) the Insured
- (ii) the persons in respect of whom insurance coverage is expressly provided in the Policy Schedule
- (iii) any person at any time employed by the Insured or by such persons in their professional capacity and in respect of whom insurance coverage is expressly provided in the Schedule.

provided that such act during the **Period of Insurance** results in a claim being first made in writing against the Insured during the policy period as stated in the Schedule

The Company will pay all costs, fees and expenses ("Defence Costs") incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are covered under the Policy.

Each person or party indemnified hereunder is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to Company's total liability not exceeding the limit of indemnity specified in the Policy Schedule.

For the purpose of this Policy where a series of losses and/or bodily injuries and/or deaths are attributable directly or indirectly to the same cause or error or omission relating to discharge of professional services, all such losses and/or bodily injuries and/or death claims shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims arising from one specific Act which arise later than 3 years after the first claim of the series.

Company's total liability to pay compensation, claimant's costs, fees and expenses and defence costs shall not exceed the limit of indemnity specified in the Policy Schedule. The limit of indemnity for Any One **Accident** applies to any one claim or series of claims arising from one Act. The limit of indemnity for Any One Year shall represent the total amount of Company's liability during the Policy period.

The Insured shall bear (as Compulsory Excess) the amount or percentage of the limit of indemnity per any one year so stipulated in the Policy Schedule attached to the Policy. This Compulsory Excess shall be applicable to both (a) death/bodily **injury** claims and (b) property **damage** claims, inclusive of Defence Costs.

At the option of the Insured, the Policy shall be subject to voluntary excess as mentioned in the Policy Schedule. This voluntary excess shall be applicable to both (a) death/bodily **injury** claims and (b) property **damage** claims inclusive of defence costs arising out of any one act.



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The Company's liability shall attach for the claim in excess of such Compulsory Excess (and voluntary excess, if any, opted by the Insured).

### 3. Exclusions

The Company shall not be liable to make any payment under any section in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of legal liability arising out of:

- (i) any personal **injury** suits such as libel, slander, false arrest, wrongful conviction, wrongful detention, defamation, etc. and mental **injury**, anguish or shock resulting therefrom.
- (ii) infringement of plans, copy-right, patent, trade name, trade mark, registered design and other intellectual property by whatever name called.
- (iii) Granting of licenses by the Insured as a party to any construction project.
- (iv) any dishonest, fraudulent, criminal or malicious act or omission.
- (v) any liability assumed by the Insured by agreement or contract and which would not otherwise have attached in the absence of such agreement or contract.
- (vi) loss of any documents/data/information or losses sustained on account of time spent in investigating the cause of any **damage** (including costs for re-projecting in connection with the **damage**) and claims for losses sustained.
- (vii) bodily **injury**, sickness, disease, death or **damage** to property or financial loss and/or consequential loss unless arising out of wrongful, faulty or inaccurate design or advice.
- (viii) **injury** to any person being under a contract of employment or apprenticeship with the Insured, the Insured's contractor(s) and/or sub-contractor(s) when such **injury** arises in the course of duties performed under such contract or apprenticeship.
- (ix) the ownership, maintenance, use, occupation, leasing or custody of property mobile and/or immobile by, to or on behalf of the Insured, or brought about by **damage** to or destruction of property owned by, rented or leased to or in the custody of the Insured.
- (x) deliberate, willful or intentional non-compliance with any statutory provision.
- (xi) fines, penalties, punitive or exemplary **damages** or any other **damages** resulting from the compounding of compensatory **damages**.
- (xii) any occurrence through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (xiii) losses directly or indirectly caused by or contributed by
  - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel



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- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- c. Earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
- (xiv) The deliberate non-compliance with technical standards commonly observed in professional practice, laid down by law, or regulated by official bodies.
- (xv) Loss due to non-delivery of professional services or loss due to delay in the provision of professional services.
- (xvi) Ownership and/or conduct of any other business or activities being wholly or partly owned/operated or managed besides the business specified in the Policy Schedule.
- (xvii) exceeding initial estimates and costs of a construction project from not adhering to deadlines in completing such construction or part thereof and from inaccurate accounts or mismanagement of accounts.
- (xviii) inadequate quantity/quality of construction or mismanagement of the building materials.
- (xix) activities of the Insured as joint venture partner unless such joint venture and/or partnership is specified in the Policy Schedule, in which case the liability of the Company shall be limited to the extent of participation/share of the Insured in the joint venture or partnership so specified.
- (xx) any contract where the Insured acts as a construction contractor whether or not in conjunction with his/their profession as stated in the Policy Schedule.
- (xxi) liability arising out of pollution and/or contamination or other environmental law violation of whatsoever nature.
- (xxii) claims for losses as a consequence of inappropriate material or construction **damage**, such as loss of produce of all kinds, loss due to inferior performance, poor quality of construction or low profitability as well as losses due to expenditure by any person other than the Insured attempting to remedy the same.
- (xxiii) claims for **damage** caused by motor vehicles, sea vessels or aircraft.
- (xxiv) In respect of professional services rendered by the Insured prior to the Retroactive Date specified in the Policy Schedule.
- (xxv) Any neglect, error or omission by the insured in effecting or maintaining insurance or in providing finance or advice on financial matters or failure to account money.
- (xxvi) Any financial loss not connected to any property **damage** or bodily **injury** (pure financial loss).  
Notwithstanding the foregoing no coverage shall exist as respects any consequential financial loss, which exceeds the costs for the mere repair of the particular object to make it fit for the intended purpose.
- (xxvii) Financial loss resulting from exceeding cost estimates and time limits.



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- (xxviii) Any negligent act, error or omission in connection with services or activities going beyond the scope of professional services typically performed as an architect and /or consulting engineer under domestic legislation, ethical codes and rules.
- (xxix) Total Asbestos Exclusion - any actual or alleged liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of asbestosis or any related disease (including cancer) resulting from the existence, production, processing, manufacture, sale, distribution, storage, deposit or use of asbestos, asbestos products and/or products containing asbestos in whatever form or quantity.
- (xxx) Terrorism Exclusion - any loss of or **damage** to Property or legal liability arising directly or indirectly as a result of or in connection with Terrorism (including, without limitation, contemporaneous or ensuing loss or **damage** or legal liability caused by fire and/or looting and/or theft)

Definitions that apply for purpose of this exclusion :

Terrorism means any act or acts of force and/or violence:

- (i) for political, religious or other ends; and/or
- (ii) directed towards the over-throwing or influencing of the Government *de jure* or *de facto*; and/or
- (iii) for the purpose of putting the public or any part of the public in fear by any person or persons acting alone or on behalf of or in connection with any organisation.

In any claim and in any action, suit or other proceedings to enforce a claim under this Policy, the burden of proving that such claim does not fall within the Terrorism Exclusion set out above shall be upon the insured.

All other terms and conditions of the Policy shall remain unaltered.

- (xxxii) Electromagnetic Radiation Exclusion- any actual or alleged loss of or **damage** to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to, by or arising out of non-ionic radiation, including but not limited to Electro-Magnetic Fields and/ or Electro-Magnetic Interference.
- (xxxiii) Genetically Modified Organisms Exclusion - any actual or alleged loss of or **damage** to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of existence, production, processing, manufacture, sale, distribution, storage, deposit, consumption or use of Genetically Modified Organisms ("GMOs").

For the purpose of this exclusion, GMOs shall mean and include:

Organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulting in their genetic change,



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Every biological or molecular unit with self-replication potential, or biological or molecular unit with self-replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be deemed to be a part of this definition in addition to the foregoing.

(xxxiii) TSE Exclusion - any actual or alleged loss of or **damage** to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of transmissible spongiform encephalopathy ("TSE"), including but not limited to bovine spongiform encephalopathy ("BSE") or new variant Creutzfeld-J.

### 4. Basis of Assessment of Claims

The basis of assessment of claims shall be the legal liability, as admitted by the Insured with the prior written consent of the Company or in terms of an order of court of the competent jurisdiction, which is binding on the Insured on the happening of the events specified in the Scope of Cover, subject to compliance with the Policy Related Terms & Conditions under of the Policy Schedule.

### 5. Claim Procedures

The procedure for lodging the claim shall be as under:

- (i) On the occurrence of any Act, whether or not the Insured receives any notice of an alleged claim/complaint, the Insured shall duly inform the Company in the manner prescribed in the 'Incident Reporting Form', detailing the Act.
- (ii) The Insured, if in receipt of any notice of an alleged claim / complaint or reasonably anticipates any claim / complaint, shall forthwith furnish the same to the Company in the manner detailed in the 'Claim Form/Consent Requisition Form'
- (iii) Pursuant to the lodging of these claim forms by the Insured,
  - (a) if the Insured is desirous of entering into a compromise/settlement with the claimants, the Insured shall first seek the permission of the Company, in the manner detailed in the 'Claim Form/Consent Requisition Form', and shall only do so with the prior written approval of the Company as specified under the Policy Related Terms and Conditions.
  - (b) if any of the claimants or their agents have filed a court case against the Insured, and the Insured is desirous of entering into a compromise/settlement with the



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claimants, either within or outside the court process during the pendency of the proceedings, the Insured shall first seek the permission of the Company, in the manner detailed in the 'Claim Application/Consent Requisition Form', and shall only do so with the prior written approval of the Company as specified under the Policy Related Terms and Conditions.

- (iv) For any legal liability that is admitted as under sub-clauses (iii) (a) and (b) of this Clause or in terms of an order of court of competent jurisdiction, the Insured shall submit a duly filled 'Claim Settlement Form' within 14 days from the date of such admission or court order, detailing the liability accrued and the Defence Costs, if any or any other information that the Company may require.
- (v) The Insured shall furnish the forms duly completed together with:
  - i. all material documents, as specified therein or as requested by the Company or otherwise;
  - ii. particulars of all other insurances, if any
- (vi) On request by or on behalf of the Company, the Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs, evidence and information with respect to the claim (verified by statutory declaration, if so required) and the origin and cause of the loss and the circumstances under which the loss or **damage** occurred, and any matter touching the liability or the amount of the liability of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with.

### 6. Limitation Period

In no case whatsoever shall the Company be liable for any loss or **damage** after the expiry of 3 months from the date of admission of liability or order of court of competent jurisdiction unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### 7. Policy Related Terms and Conditions

- (i) The Insured shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured (or any specific event or circumstance that may give



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rise to a claim being made against the Insured) and which is covered under the Policy and shall give all such additional information as the Company may require. Every claim, writ, summons or process and all documents relating to the event shall be forwarded to the Company immediately after they are received by the Insured.

Should the Insured notify the Company during the Policy period in accordance with the terms and conditions hereunder of any specific event or circumstance which the Company accepts may give rise to a claim or claims which are covered under the Policy, then the acceptance of such notification means that the Company will deem such claim or claims to have been first made against the Insured during the Policy period, provided such claim / claims actually arise within a period of 3 years commencing from the date of acceptance of such notification.

- (ii) In the event of non-renewal or cancellation of this Policy, either by the Company or by the Insured, the Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the Policy provided no insurance is in force during this extended reporting period for the same interest, for notification of claims for **accidents** which had taken place during the **period of insurance** but claims thereof did not arise during the Policy period, provided, however, all claims made during the extended reporting period shall be deemed to have been made on the last day of the expiring Policy period and are subject to the limits of indemnity and the terms, conditions and exceptions of the Policy.
- (iii) The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when the Policy was effected and the Company may amend the terms of this Policy according to the materiality of such change. Further, the Insured shall provide, during the Policy period, any such information and assistance as may be required by the Company in such manner as may be notified to the Insured by the Company.
- (iv) No admission, offer, promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company.
- (v) The Company will have the right, but in no case the obligation, to take over and conduct in the name of the Insured the defence of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim, may relinquish the same. All amounts expended by the Company in the defence settlement or payment of any claim will reduce the sum insured specified in Part I of the Schedule to the policy.

In the event the Company, in its sole discretion, chooses to exercise its right pursuant of this condition, no action taken by the Company in the exercise of such right will serve to modify or expand in any manner, what the Company's liability or obligations would have been had it not exercised its rights under this condition.

- (vi) If in the event of a claim under this Policy, there be any other Insurance or Insurances effected by the Insured or any other person on the Insured's behalf covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.



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- (vii) The Company may at any time pay to the Insured in connection with any claim or series of claims under the Policy, to which the limit of indemnity applies, the amount of such sum insured (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment and/or settlement being made, the Company shall relinquish the conduct and control of, and be under no further liability in connection with, such claims.
- (viii) In the event of liability arising under the Policy or the payment of claim under the Policy, the limit of indemnity per Any One Year under the Policy shall get reduced by the extent of quantum of liability paid or to be paid in respect of such claim. Under no circumstances shall the Company reinstate the limit of indemnity to the original level, even on payment of extra premium.
- (ix) The Company may at any time, cancel this policy, by giving 7 days' notice in writing by Registered post/Acknowledgement Due post to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 7 days' notice in writing, to the Company, for the cancellation of this policy, in which case the Company shall cancel the policy from the date of receipt of notice and retain the premium for the period this policy has been in force at the Company's short period scales.

Period (Not Exceeding)	Rate of Annual Premium retained
1 Month	25% of the Annual rate
2 Months	35% of the Annual rate
3 Months	50% of the Annual rate
4 Months	60% of the Annual rate
6 Months	75% of the Annual rate
8 Months	85% of the Annual rate
Exceeding 8 Months	Full Annual Premium

The Company shall refund the premium for the unexpired policy period, in respect of a policy with a term of more than one year, and the risk coverage for such policy years has not commenced.

In case of any claim under the Policy, no refund of premium shall be allowed.

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



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### Part II Standard Terms and Conditions

#### 1. Incontestability and Duty of Disclosure

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.

#### 2. Reasonable Care

The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss, or **damage** that may give rise to the claim.

#### 3. Observance of terms and conditions

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 Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.

#### 4. Material change

The Insured shall immediately notify the Company by mail and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may adjust the scope of cover and / or premium, if necessary, accordingly.

#### 5. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of each **period of insurance** furnish such information as the Company may require.

#### 6. No constructive Notice

Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.



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### 7. Notice of charge etc.

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the company.

### 8. Special Provisions

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.

### 9. Overriding effect

The terms and conditions contained herein and in Part I of the policy shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein; however, in case of any inconsistency of any term and condition with the scope of cover contained in Part I of the Policy, then the term(s) and condition(s) contained herein shall be read *mutatis mutandis* with the scope of cover/terms and conditions contained in Part I of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

### 10. Electronic Transactions

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured agrees that the Company may exchange, share or part with any information to or with other RSGI or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use/application.

### 11. Duties of the Insured on occurrence of loss

On the occurrence of any loss within the scope of cover under the policy, the Insured shall:

- (i) Forthwith file/submit a Claim Form in accordance with Claim Procedure Clause as provided in Part I of the Policy.



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- (ii) Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties/premises/goods or any other material items, as per the Right to Inspect Clause as provided in this Part.
- (iii) Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under Rights of the Company On Happening of Loss or **Damage** Clause as provided in this Part.
- (iv) Not abandon the insured property/item/premises, nor take any steps to rectify/remedy the **damage** before the same has been approved by the Company or any of its agents or the Surveyor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the policy documents, all benefits under the policy shall be forfeited, at the option of the Company.

### 12. Rights of the Company on happening of loss or damage:

On the happening of loss or **damage**, or circumstances that have given rise to a claim under this policy, the Company may:

- (i) enter and/or take possession of the insured property, where the loss or **damage** has happened
- (ii) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or **damage**
- (iii) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same; and,
- (iv) sell any such property or dispose of the same for the account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the policy shall be forfeited at the option of the Company.

### 13. 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



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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 assist in any way the Company to ascertain in the correctness thereof or the liability of the Company under the policy.

### 14. Position after a claim

The Insured shall not be entitled to abandon any insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the **period of Insurance** shall stand reduced by the amount of the compensation.

### 15. Subrogation

In the event of payment under this policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

### 16. Contribution

If at the time of the happening of any loss or **damage** covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or **damage**.

### 17. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this policy shall be forfeited.



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### 18. Cause of Action/ Currency for Payments

No Claim shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in Part I of this policy. All claims shall be payable in India in Indian Rupees only.

### 19. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

### 20. Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

### 21. Renewal notice

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

### 22. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand or registered post to:

- a. In case of the first Named Insured, at the address specified in Policy Schedule.
- b. In our case: at the address specified in Policy Schedule.

### 23. Grievance Redressal Mechanism

In case of any grievance the insured / insured member may contact us through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000



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E-mail: [care@royalsundaram.in](mailto:care@royalsundaram.in)

Sr. Citizen can email us at : [seniorcitizengrievances@royalsundaram.in](mailto: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.

### 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](mailto:manager.care@royalsundaram.in)

### Escalation 2

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

Insured/Insured member may also approach the grievance cell at any of Royal Sundaram 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 officer

### Escalation to Grievance Redressal Officer - Final Internal Escalation

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

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

Drop us an email : [gro@royalsundaram.in](mailto:gro@royalsundaram.in)

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>.

### 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



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[complaints@irdai.gov.in](mailto: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.

**Insurance Ombudsman**

If the Insured is not satisfied with the redressal of grievance through above methods, the insured 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](http://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 website at [www.royalsundaram.in](http://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](http://www.cioins.co.in).

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	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.	oio.bengaluru@cioins.co.in	080-26652048 080-26652049



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Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing, Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Rd Bhopal- 462 011	oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN - 751009.	oio.bhubaneswar@cioins.co.in	0674-2596455 0674-2596429 0674-2596003 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg. SCO 20-27 Sector 17-A, Chandigarh -160 017	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	<a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a>	044-24333668 044-24333678
7	DELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati-781001	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	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	oio.jaipur@cioins.co.in	0141-2740363



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Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp. Maharaj College Ground M.G. Road, Ernakulam, Kochi- 682 011	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336
12	KOLKATA	7th Floor of Hindustan Building (Annex), 4,C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	IIIrd Floor, Jeevan Seva Annexe S.V. Road, Santacruz West Mumbai- 400 054	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	oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	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.	oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West),Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869