

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
1	Product Name	Insure 123 policy			Header in all pages
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0028V01100001			Footer in all pages
3	Structure				As per policy wording
		Section No.	Section Name	Structure	
		Section I	Burglary	Indemnity	
		Section II	Money	Indemnity	
		Section III	Fidelity guarantee	Indemnity	
		Section IV	Personal Accident Insurance	Benefit	
		Section V	Public Liability	Indemnity	
4	Interests Insured				Details of insured property/ persons covered / liability as specified in the policy schedule
		Section No.	Section Name	Interests Insured	
		Section I	Burglary	Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are insured under this Policy, and are located in the Premises as stated in the policy schedule	
		Section II	Money	Money shall mean cash, bank notes, currency notes, treasury notes/bills, uncrossed cheques other than pre-signed blank cheques, travelers cheques, bills of exchange, trading stamps, current postage stamps and stamps of any other kind used in normal commercial activities, crossed cheques	
		Section III	Employee Dishonesty	Fraud or dishonesty of employees resulting in monetary loss to the insured	
		Section IV	Accident to Employees	Unfortunate Death or disability of the employees listed in the policy schedule	
		Section V	Public Liability	Third party liability arising out of the premises and operations/business of the insured.	

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5	Sum Insured	This Policy is issued covering your insured property relating to your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs.5 Crores (Rupees Five Crores only) at the policy Commencement date.	Sum Insured amount as per Policy Schedule												
6	Policy Coverage	This Policy is applicable to Businesses such as retailers, manufacturers, subject to the limits of sum insured as stated above.		Clause B i) insured events Policy schedule to be referred to for details of selected / opted sections											
		Section No.	Section Name		Policy Coverage										
		Section I	Burglary		Loss of or damage to any part of the Property at the insured premises as a direct result of burglary										
		Section II	Money		Cover Money in transit and Money in safe at premises against robbery, dacoit, burglary and house breaking										
		Section III	Employee Dishonesty		Covers Loss of money or goods caused by fraud or dishonesty of employees										
		Section IV	Accident to Employees		Fixed Compensation (Sum Insured-SI) as stated below is payable in an Unfortunate event of Death or disability of the employees.										
					<table><tr><th>Personal Injury resulting in:</th><th>Scale of Compensation</th></tr><tr><td>Death</td><td>100% of SI</td></tr><tr><td>Loss of both eyes or Loss of limbs or Loss of one eye and one limb</td><td>100% of SI</td></tr><tr><td>Loss of sight of one eye or one limb</td><td>50% of SI</td></tr><tr><td>Permanent Total Disablement</td><td>100% of SI</td></tr></table>	Personal Injury resulting in:	Scale of Compensation	Death	100% of SI	Loss of both eyes or Loss of limbs or Loss of one eye and one limb	100% of SI	Loss of sight of one eye or one limb	50% of SI	Permanent Total Disablement	100% of SI
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Loss of sight of one eye or one limb	50% of SI														
Permanent Total Disablement	100% of SI														
Special Free Benefit: A lump sum of 2% of the Sum insured subject to max of Rs.2500 towards transportation of mortal remains.															

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		Section V	Public Liability	Covers legal liability to pay, including costs and expenses incurred on account of legal liability arising out of accidental bodily injury and/or property damage to third parties happening in your premises arising out of insured's business activities.	
7	Add-on covers	Add-on covers are not applicable for this product			
8	Loss Participation	Section-I i. Excess of Rs.XXXX for each claim under Section V.			As per Policy Schedule
9	Exclusions	Key Exclusions: We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below: <ol style="list-style-type: none"> 1. Ionizing radiations or radioactive contamination from any nuclear fuel or from any nuclear waste. 2. Nuclear weapons material. 3. War or warlike activities. 4. Permanent or temporary dispossession of any building or from confiscation, nationalization, requisition by any lawfully constituted authority or the destruction of Property by order of any government de-jure or de-facto or any public authority. 5. Pressure waves caused by aircraft or other flying objects moving at or above the speed of sound. 6. Any loss, damage or destruction, occurring before the commencement of the Policy Period. 7. Any criminal, intentional or willful acts of the insured. 8. E-risks. 9. Any act of Nuclear, Chemical, Biological Terrorism. 			As mentioned in Exclusions clause under each Section

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		<div><div>Section wise Key Exclusions: -</div><table><tr><th>Section No.</th><th>Section Name</th><th>Key Exclusions</th></tr><tr><td>Section I</td><td>Burglary</td><td>➤ Loss of Money and/or Property abstracted from any safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.</td></tr><tr><td>Section II</td><td>Money</td><td>➤ The Insured or his employee is involved as principal or accessory except loss due to act of infidelity by the employee of the Insured while committed carrying cash and discovered within 48 hours of the occurrence. ➤ loss of money from the premises kept outside a locked safe/strong room/ steel Amirah/steel cupboard beyond Working hours</td></tr><tr><td>Section III</td><td>Employee Dishonesty</td><td>The Company shall not be liable in respect of losses arising elsewhere than in India.</td></tr><tr><td>Section IV</td><td>Personal Accident</td><td>➤ intentional self-injury, suicide or attempted suicide. ➤ Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. ➤ Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof</td></tr></table></div>	Section No.	Section Name	Key Exclusions	Section I	Burglary	➤ Loss of Money and/or Property abstracted from any safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.	Section II	Money	➤ The Insured or his employee is involved as principal or accessory except loss due to act of infidelity by the employee of the Insured while committed carrying cash and discovered within 48 hours of the occurrence. ➤ loss of money from the premises kept outside a locked safe/strong room/ steel Amirah/steel cupboard beyond Working hours	Section III	Employee Dishonesty	The Company shall not be liable in respect of losses arising elsewhere than in India.	Section IV	Personal Accident	➤ intentional self-injury, suicide or attempted suicide. ➤ Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. ➤ Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof	
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		Section V	Public Liability	<ul style="list-style-type: none"> ➤ Injury to any Employee or any claim arising under any Workmen's Compensation law. ➤ claims arising out of a breach of the duty owed in a professional capacity by the Insured. 	
10	Special conditions and warranties (if any)	<ol style="list-style-type: none"> The insured should allow insurer to inspect and investigate a claim following a loss/damage to the insured property. Multiple policies involving Bank or other lending or financing entity If there is more than one insurance policy covering the same risk, the insurer will not apply contribution clause. Under insurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk. Renewal of this policy is not automatic. If you wish to renew the Policy, you must apply for renewal before the end of the policy period and pay the required premium amount. The Insured has to nominate a person as the beneficiary of the policy in the event of unfortunate demise of the insured. Refer to the policy schedule for other special conditions, clauses and warranties applicable under each section of the policy 			As per Conditions clause mentioned in each section of the policy
11	Admissibility of Claim	<p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u></p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <ol style="list-style-type: none"> We will not pay the claim and will cancel the policy if the claim is false or fraudulent or if you support a claim with any false or fraudulent statement or documents. The claim is not occurring within the policy period. The affected location is not covered under the policy. Losses not attributable to the listed insured events under the policy. The claim falling under the exclusions of the policy. <p><u>Steps to prevent loss and damage</u></p> <ol style="list-style-type: none"> You must take all reasonable steps to prevent further loss or damage to the insured property Until We have inspected the Insured Property and Your Premises, and have given Our consent, 			As per Claims procedure clause mentioned in the policy wording

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		<p>i. You must not sell, give away or dispose of any damaged items of any property,</p> <p>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and</p> <p>c. Immediate notice to Authorities (For Example, you must report to the concerned Authorities - Fire brigade / Police / district Administration in the event of loss or damage to your property)</p>	
12	Policy Servicing – Claim intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at 1860 258 0000 / 1860-425-0000 / or write to us at care@royalsundaram.in.</p> <p>Claim can be intimated by the insured to any of our offices or our customer care @ 1860 258 0000 / 1860-425-0000.</p> <p>The company will assign a surveyor to assess the damaged site for the loss evaluation.</p> <p>Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required: (Other than Accident to Employees)</p> <ul style="list-style-type: none"> Claim form Fire Brigade Report / FIR Meteorological Report in case of Act of God Perils, Books of Accounts Stock Register Copy of Asset Register Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate Any other Document that are directly related to the claim settlement. <p>Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required: (Accident to employees)</p> <p><u>Death Claim:</u></p> <p>Submit the duly filled in claim form with the following documents:</p> <ul style="list-style-type: none"> Original Death Certificate Post Mortem Report Inquest report Accident report FIR/MLC copy Hospital records 	As per policy condition

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		<ul style="list-style-type: none"> 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 Any other document as may be required by the Company <p><u>Disablement Claim:</u></p> <ul style="list-style-type: none"> Permanent Total Disablement <p>Submit the duly filled in Claim form with the following documents</p> <ul style="list-style-type: none"> 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 Any other document as may be required by the Company <p><u>Turn Around Time for claims settlement for other than Section XI Accident to employees:</u></p> <p>15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.</p> <p><u>Turn Around Time for claims settlement for Section XI Accident to employees:</u></p> <ol style="list-style-type: none"> 30 working days from the date of receipt of last necessary document. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. 	

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13	Grievance Redressal and Policyholders Protection	<p>1. In case of any grievance You 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 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.</p> <p>You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance 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.</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.</p> <p>If You are not satisfied with the redressal of grievance through above methods, the You 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.</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case if 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/</p> <p>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.</p>	As per Grievances redressal mechanism under each section of the policy.

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		<p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman</p> <p>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. 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</p>	
14	Obligations of the Policy holder	<ol style="list-style-type: none"> 1. Make true statements and full disclosure in the proposal and claim documents. Non-disclosure or withhold of any material information may affect the claim settlement. 2. Kindly ensure that <ol style="list-style-type: none"> a. Unauthorized persons do not occupy your premises b. Whenever you premise or any building in you premises is unoccupied, all security procedures on Your premises are in force 3. Inform us immediately if there is any: <ol style="list-style-type: none"> a. Change in nature of your Business or any processes b. If you let your premises or any part, or Your premises will no longer be solely occupied by you c. Change in the use of your premises d. If the Premises or any building remains unoccupied for more than 30 days 4. Allow inspection and investigation of claim by insurer 	Policy wording

Declaration by the Policyholder:

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

Place:

Date:

Signature of the Policyholder

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Customer Information Sheet (CIS) of Insure 123 policy UIN - IRDAN102RP0028V01100001

Refer our website www.royalsundaram.in for Policy Wordings and CIS.