ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Regd Office: 21, Patullos Road, Chennai 600 002.
Corporate Office: "Vishranthi Melaram Towers",2/319,
Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.
Ph: 91-44-7117 7117, 1860 425 0000.
Email:customer.services@royalsundaram.in
Website:www.royalsundaram.in
**IRDA Regn. No. 102|CIN-U67200TN2000PLC045611**

# NEON SIGN INSURANCE POLICY

## OPERATIVE CLAUSE

This Neon Sign Insurance Policy is a legal contract between you the person or your company named in the Schedule and us the ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED (formerly known as Royal Sundaram Alliance Insurance Company Limited) (referred to as the COMPANY).
This policy has been prepared in accordance with the answers that you gave and the declaration that you signed on the proposal form and any other information that you have supplied to us. The Policy, the Schedule, the Exceptions, the Conditions and Endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout. The Insured and the COMPANY agree
1. The Proposal shall be incorporated in and be the basis of the contract.
2. The Insured will pay the Premium in advance.
3. The Company will provide the Insurance subject to the terms of this Policy

## INSURANCE

The Company agrees that if at any time during the Period of Insurance, there shall be a loss or damage to the Installation or any part by accidental external means, fire, lightning, external explosion or theft of the whole sign as specified in the Schedule, the Company will pay up to the total value specified in the Schedule against each item respectively.

## GENERAL EXCEPTIONS

The company shall not be liable for

1. The fusing, burning out of any Bulbs and/ or Tubes arising from short circuiting or arcing or any other mechanical or electrical defect or breakdown.

2. Repair, Cleaning, Removal or Erection, wear and tear, depreciation or deterioration

3. Damage to tubes unless the tube glass is fractured.

4. Over running, over heating or strain

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5. Atmospheric Condition

6. Consequential loss however caused

7. War Invasion act of Foreign Enemy, Hostilities (whether war be declared or not). Civil War Mutiny Rebellion, Revolution, Insurrection Military of Usurped Power, Strike Riot or Civil Commotion.

8. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing, radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

**CONDITIONS**

1. The policy shall be void.

   a) If there be any mis-statement in or if a material fact be omitted from the proposal.

   b) If after the Insurance has been effected the risk be altered in any way whatsoever unless the Company has signified its assent in writing.

2. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss, damage likely to give rise to any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. In case of theft or other criminal act which may be the subject of a claim under this Policy, the Insured shall give immediate notice the Police and co-operative with the Company in securing the conviction of the offender.

3. The Company may at its own option repair reinstate or replace the Neon Sign or part or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable costs of fitting and shall in no case exceed the limit of liability specified in the Schedule or the value of Neon Sign as the time of the loss or damage which ever is the less.

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4. 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
   - Claim form
   - FIR/Final Report
   - Proof in support of Cause of Loss/Operation of Insured peril
   - Books of Accounts
   - Stock Register
   - Repair / Reinstatement Bills
   - Proof of Reinstatement
   - CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate
   - Any other document: There may be specific requirements depending upon the merits of each case.

   **Turn Around Time for claims settlement**:
   15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.

5. The insured shall take all reasonable steps to safeguard the Neon Sign from loss or damage and to maintain them in efficient condition and the Company shall have at all times free and full access to examine the Neon Sign or any part thereof. In the event of any accident proper precautions should be taken to prevent further damage or loss.

6. The Neon Sign described in the Schedule hereto must be examined and inspected at regular intervals of not longer than six month by a qualified electrician and engineer and his report certifying that the said Neon Sign is in sound running order and is properly and adequately fastened and attached to its frame work and that the foundation of the entire structure is also of adequate strength and properly attached to and fixed to the ground or floor as the case may be, must be submitted to the Company forthwith.

7. If the property hereby insured shall at the time of happening of any loss destruction or damage be collectively of greater value than the Sum Insured thereon then the Insured shall be considered as being his own Insurer or the difference and shall bear a rateable proportion of the loss accordingly. Every item if more than one of the Policy shall be separately subject to this condition.

8. If at the time of the occurrence of any accident to which this Policy applies there shall be any other indemnity or indemnities in respect of it in force whether

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effected by the Insured or by any other person or persons the Company shall not be liable to pay or contribute more than a ratable proportion of any sum payable in respect of such accident.

**Where Bank or other lending or Financial entity is involved -**
In case there is more than one insurance policy issued to the customer / policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

9. The due observance and fulfillment of the terms and conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by Insured and the truth of the statement and answers in the said proposal shall be condition precedent to any liability of the Insurers to make any payment under this Policy.

10. **Cancellation:** The Insured can cancel the policy at any time during the policy term, by informing the Company.
The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.
The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

11. **Renewal notice:**
The Company shall not be bound to accept any renewal premium nor give notice that such is due.

The product / plan may be withdrawn at any time, by giving a notice before 3 months from the next renewals to the Insured by Courier / Registered Post / Acknowledgement due post at the address recorded / updated in the policy. When the policy is withdrawn, the product / plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

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12. **Grievance Redressal Procedure**:

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. In case of any grievance the insured person 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.

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

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

If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person 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

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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.

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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| 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<br>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<br>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 | oio.bhopal@cioins.co.in | 0755-2769201<br>0755-2769202<br>0755-2769203<br>0755-2769200 |
| 4 | BHUBANESWAR | 62, Forest Park, Bhubaneswar, PIN -751009. | oio.bhubaneswar@cioins.co.in | 0674-2596455<br>0674-2596429<br>0674-2596003<br>0674-2596461 |
| 5 | CHANDIGARH | Jeevan Deep, Ground Floor LIC of India Bldq. SCO 20-27 Sector 17-A, Chandigarh -160 017 | oio.chandiqarh@cioins.co.in | 0172-2706468<br>0172-2773101<br>0172-2990938<br>0172-2706196<br>0172-2707468<br>0172-2772101<br>0172-2990942 |
| 6 | CHENNAI | Fatima Akhtar Court 4th flr 453 (old 312), Anna Salai Teynampet Chennai 600 018 | oio.chennai@cioins.co.in | 044-24333668<br>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<br>0361-2632204<br>0361-2732937<br>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<br>040-23312122<br>040-23376599<br>040-23328709<br>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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| 11 | KOCHI | 10th Floor, LIC Bidg, Jeevan Prakash Opp MaharajCollege Ground M.G.Road, Ernakulam, Kochi- 682 011 | oio.ernakulam@cioins.co.in | 0484-2358759<br>0484-2358734<br>0484-2358336 |
| 12 | KOLKATA | 7th Floor of Hindusthan Building (Annex), 4,C R Avenue Kolkata-700 072 | oio.kolkata@cioins.co.in | 033-22124339<br>033-22124341 |
| 13 | LUCKNOW | leevan 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<br>022-69038827/8829<br>022-69038831/8832<br>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<br>0120-2514253<br>0120-4027589 |
| 16 | PATNA | 2nd Floor Lalit Bhawan Bailey Road Patna- 800 001 | oio.patna@cioins.co.in | 1061-22547067<br>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, Vasantrao Naik Mahamarg, Thane (West),Thane- 400 604 | oio.thane@cioins.co.in | 022-20812868<br>022-20812869 |