ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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

PLATE GLASS INSURANCE POLICY

OPERATIVE CLAUSE

The Plate Glass Insurance Policy is a legal contract between the Insured named in the Schedule and the ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED (formerly known as Royal Sundaram Alliance Insurance Company Limited) (hereinafter referred to as the Company)

This policy has been prepared in accordance with the answers given and the declaration on the proposal form signed by the Insured and any other information provided to the Company by the Insured.

The Policy, the Schedule, the Exceptions, the Conditions and Endorsements shall be read together as one contract and any word or expression which carries specific meaning 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 Insurance will commence only on receipt of Premium
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 any breakage (excluding damage by scratches) of any of the Glass in the Premises and specified in the Schedule, the Company will pay or make good to you the intrinsic value of the Glass up to the total value specified in the Schedule against each item respectively. An additional amount not exceeding 5% of the admissible claim will be payable towards boarding charges of the damaged area however this amount is subject to overall limit of indemnity laid down under the Policy.

GENERAL EXCEPTIONS

The company shall not be liable for

1 Breakage of Glass caused by Fire or Explosion.
2 War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Civil War, Mutiny, Rebellion, Revolution, Insurrection, Military or Usurped Power, Strike, Riot or Civil Commotion, Confiscation or Nationalisation.

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3 Typhoon, Flood, Hurricane, Volcanic Eruption, Earthquake or other convulsion of nature.
4 Breakage of cracked or imperfect glass.
5 Loss or damage to frames or framework of any description.
6 The costs of removal or replacement of any fitting or fixtures in order to replace glass.
7 Any loss or damage arising from the interruption of or due to delay, in the Insured's business during the intervening time between occurrence of any breakage and realizing
8 Breakage of any lettering on the glass covered under this Policy unless such breakage be caused by or consequent upon the breakage of the glass to which it is affixed. 9 Any costs of boarding up, in excess of the amount specified in the Policy

CONDITIONS

1. **Notice**: Every notice or communication to be given or made under this Policy shall be delivered in writing at the Company's policy issuing office.

2. **Alteration in risk**: All the Glass described by this Policy is insured only so long as it is fixed. If there be any alteration of the premises, or in the tenancy, sub tenancy, occupancy of or business, carried on in the buildings containing the Glass described in this Policy or if the premises should become unoccupied for period of more than 7 days, then and in every such case the same must be immediately notified to the Company and if the risk is increased the company shall have the option of charging a suitable extra premium or of refusing to continue the Insurance.

3. **Claims procedure**: In case of breakage of any of the Glass mentioned in the Schedule, the Insured shall give immediate notice in writing to the Company and shall furnish full particulars of such breakage and how sustained, and give proof of the same by production of such evidence as the Company may reasonably require. If no claim is made within fifteen days from the happening of such breakage the Insured shall lose all rights to recover under this policy.

   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

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- 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.

4. **Indemnity**: All salvage glass shall be the property of the Company, and must be carefully preserved. It shall be at the option of the Company either to pay to the Insured the amount of the intrinsic value in money or to make replacement with glass of a similar manufacture and quality. The Company shall be entitled to the rights of the Insured for all-purpose in connection with this Policy including the defending, enforcing or settling of legal proceedings for the benefit of the Company.

5. **Cessation of risk:** The Policy ceases to be in force if the Insured property shall pass from the Insured to any other person otherwise than by will or operation of Law, unless notice is given to the Company.

6. **Contribution**: If at the time when any claim arises under this Policy, there be any other insurance covering the same loss or damage, the Company shall not be liable to pay or contribute more than its rateable proportion of any claim for such loss or damage.

   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.

7. **Fraud**: If a claim is in any respect fraudulent, or if any false 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 all benefits under this Policy shall be forfeited

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8. **Observence of terms and conditions**: The due observance and fullfilment of the terms and condition and endorsement of this policy in so far as they relate to anything to be done or complied with by the 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.

9. **Warranty**: All glass insured by this Policy shall be understood to be plain and of ordinary glazing quality , without embossing , silvering , lettering ,bending or ornamental work of any kind ,unless expressly stated to the contrary ,in relation to the specific item of Glass concerned in the Schedule.

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.

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.

Grievance Redressal Procedure:

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

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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 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.

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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.

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
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 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 Bldq. SCO 20-27 Sector 17-A, Chandigarh -160 017	oio.chandiqarh@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	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.	oio.delhi@cioins.co.in	011-46013992

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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
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 0484-2358734 0484-2358336
12	KOLKATA	7th Floor of Hindusthan Building (Annex), 4,C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 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 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, Vasantrao Naik Mahamarg, Thane (West),Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869