



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	All Risk Insurance Policy	
2	UIN	IRDAN102RP0009V02100001	Footer in all pages
3	Structure	Indemnity basis	
4	Interests Insured	"Articles" as specified in the Schedule.	Details as per policy schedule
5	Sum Insured	Sum Insured should be equal to new replacement value of the Insured Items. In case of valuables, Basis of Sum Insured would be Agreed Value or Market Value basis, as mentioned in the Schedule.	Sum Insured Amount as per Policy Schedule
6	Policy Coverage	➤ This policy applicable for Individual customers. ➤ This policy covers the insured property against unforeseen sudden and accidental physical loss, destruction or damage other than those specifically excluded, any time during the period of this insurance and within the limits stated in the Schedule hereto, provided always that the liability of the Company shall in no case exceed the Sum Insured on each item or on the whole the Total Sum Insured. ➤ Territorial limit: Anywhere in India	Page 1 of the policy wording and policy schedule
7	Add-on covers	Not applicable for this policy.	
8	Loss Participation	Excess as stated in the Policy Schedule Underinsurance: If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage.	As per Policy Schedule General Conditions - Average
9	Exclusions	The Company shall not be liable in respect of 1. The Excess stated in the Policy Schedule to be borne by the insured for each and every occurrence. 2. willful act or willful neglect or gross negligence of the Insured or his representatives or employees. 3. loss or damage for which the manufacturer or supplier or repairer of	Exclusions



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		the property or any third party is responsible either by law or contract 4. loss or damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, rodents, pests, insects or mildew or any other gradually operating cause. 5. breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear or similar articles of a brittle or fragile nature, unless caused by fire or an accident of the vehicle transporting the property insured. 6. loss or damage caused by mechanical or electrical derangement or Breakdown of any article. Breakdown shall mean the actual failure or breaking or distortion or burning out of equipment arising out of (a) Mechanical or electrical defects in the equipment (b) failure or fluctuation of electricity supply. 7. over winding, scratching, denting or internal damage of watches and clocks. 8. loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps and travel tickets or travelers' cheques, business books or documents. 9. theft except from a car of fully enclosed saloon type having at the time all the doors, windows and other openings of the car are securely locked and properly fastened. 10. mysterious disappearance or any loss discovered at the time of taking an inventory 11. Loss or damage whether direct or indirect arising from war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured. 12. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to or arising from	



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		a. ionising radiations or contamination by radioactivity from any source whatsoever. b. nuclear weapons material. 13. loss or damage arising through delay, detention or confiscation by Customs or other authorities. 14. consequential loss or legal liability of any kind. 15. claims arising out of (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data, or (ii) error in creating, amending, entering, deleting or using Electronic Data, or (iii) total or partial inability or failure to receive, send, access or use Electronic Data for any time or at all from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur. 16. loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. 17. loss or Damage whilst the Property Insured is sent under a Contract of affreightment. 18. Terrorism damage exclusion: loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This Exclusion also includes loss, damage, cost or expense of whatsoever	



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		nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above. 19. Larceny	
10	Special conditions and warranties (if any)	ARTICLES IN PAIRS OR SETS: Where any item insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of Insured value of the pair or set.	Special conditions
11	Admissibility of Claim	<u>Admissibility of Claim:</u> The claim will be admissible as per the terms and conditions of the policy. <u>Denial of Claim:</u> A claim under the policy can be denied due to any of the following circumstances: - - 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. - Losses fall under the policy exclusion and Losses happening outside India	Policy Wording
		<u>Duties Following an Accident</u> Upon the happening of any event giving rise or likely to give rise to a claim under this Policy: (a) The Insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the Policy-issuing office of the Company as well as lodge forthwith a complaint with the Police in case of loss by theft, burglary or housebreaking. (b) The Insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing of the loss or damage, with an estimate of the actual value of the property lost or the amount of damage sustained, respectively. (c) The Insured shall tender to the Company all reasonably required information, assistance and proofs in connection with any claim hereunder.	General Conditions – Claims procedure



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12	Policy Servicing – Claim intimation and Processing	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. Claim can be intimated by insured to any of Our offices or call centers at 1860-258-0000 / 1860-425-0000. The company will assign a surveyor to assess the damaged site for the loss evaluation. 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.	
13	Grievance Redressal and Policyholders Protection	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. 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	General Conditions – Grievance Redressal Procedure



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		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 https://www.royalsundaram.in. 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. 2. <u>Consumer Affairs Department of IRDAI</u> 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/ 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. <u>Insurance Ombudsman</u> 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.	



Royal Sundaram General Insurance Co. Limited

Registered 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 258 0000 / 1860 425 0000

Email: care@royalsundaram.in Website: www.royalsundaram.in

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		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 .	
14	Obligations of the Policy holder	a) Reasonable care: The Insured shall take all reasonable steps to safeguard the Property insured against accident, loss or damage. b) 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.	General Conditions

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.