



**ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED**  
**(Formerly Known as Royal Sundaram Alliance Insurance Company Ltd**  
Regd Office: 21, Patullos Road, Chennai 600 002.  
Corporate Office: Vishranthi Melaram Towers, No.2/319,  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097  
Ph: 91-44- 71177117 Fax: 91-44- 7113 7114  
**e-mail: customer.services@royal sundaram.in**  
**Website: www.royalsundaram.in | CIN-U67200TN2000PLC045611**

## **GRAMEEN SURAKSHA BIMA**

### **IMPORTANT**

This is Your Insurance Policy. Please read and check the details of this Policy and see that it meets your requirements. Please inform us immediately of any change in your address, occupation, or of any other changes affecting the subject matter of insurance.

This Policy is an evidence of the contract between You and Royal Sundaram General Insurance Co. Limited.

The information given to Us in the proposal form and declaration signed by You/Proposer and/or over telephone to our tele-agent by You/Proposer, forms the basis of this contract.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any one of them shall bear such meaning wherever it appears.

Provided You pay the premium and We agree to accept it, We will provide the insurance described in the Policy.

The terms, conditions and exclusions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in a claim being denied.

### **Insured/You/Your/Insured Person**

Anybody shown on the Schedule as Insured in this Policy.

### **Accident**

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

### **Company/We/Our/Insurer/Us**

Royal Sundaram General Insurance Co. Limited.

### **Endorsement**

Endorsement means written evidence of change to Your Policy including but not limited to increase or decrease in the period, extent and nature of the cover agreed by Us in writing.

### **Family**

Family means Insured, his spouse, his children and his parents who continue to be normally resident with the Insured.

### **Period of Insurance**

Period of Insurance means the period shown in the Schedule, for which You have paid and We have received and accepted Your premium.

### **Insured Premises**

Any building used for permanent occupation by the Insured as a place of living or residence for himself and his Family members and as stated in the Schedule.

### **Household Contents**

Household Contents would mean Clothing, Linen, Furniture and Fixture, Curtains, Utensils, Crockery and Carpets kept in the Insured Premises.

### **Household Appliances**

Household Appliances would mean Television, Refrigerator, Washing Machine, Mixie,



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Microwave Oven, Music System including, VCR/VCP, VCD/DVD Player, excluding Walkman.

### **Jewellery**

Jewellery would mean and include Gold and Silver Articles and does not include Photo/Video Cameras, Binoculars, Crystal Wares, Wristwatches Mobile Phones, Palmtops Laptops and electronic items.

## **SECTION I - HOUSEHOLD CONTENTS**

### **Benefits**

The Company will indemnify You in respect of loss of or damage to or destruction of the Household Contents whilst contained in the Insured Premises, caused by or arising out of

- Fire, Lightning, Explosion / Implosion.
- Aircraft or articles dropped there from or Missile Testing operations.
- Riot, Strike, Malicious and Terrorism damage.
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact damage by any Rail / Road Vehicle (other than vehicles belonging to the Insured/employees of the Insured/any occupier of the Insured Premises) or Animal.
- Earthquake (Fire and Shock), Subsidence and Landslide (including Rockslide).
- Bursting and /or over flowing of water tanks, apparatus and pipes.
- Leakage from automatic sprinkler installation.
- Bush Fire
- Burglary and Housebreaking including Larceny and Theft.

### **Specific Conditions**

- The maximum liability of the Company in respect of repair or replacement of any one item following a loss or damage, shall be the Maximum Replacement Limit per item as stated in the schedule.
- However the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- The amount of claim paid, subsequent to the claim would automatically reduce the Sum Insured under this section.

### **Exclusions**

The Company shall not be liable in respect of:

- Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
- Loss or damage to property occasioned by or through or in consequence of
  - The burning of property by order of any Public/authority
  - Subterranean Fire
- Volcanic eruption or other convulsions of nature
- Loss by theft following or after occurrence of above named perils except as provided in Riot & Strike provisions of General exclusions.

## **SECTION II - HOUSEHOLD APPLIANCES**

### **Benefits**

The company will indemnify you in respect of loss or damage to or destruction of the Household appliances whilst contained in the Insured Premises caused by or arising out of

- Fire, Lightning, Explosion / Implosion.
- Aircraft or articles dropped there from or Missile Testing operations.
- Riot, Strike, Malicious and Terrorism damage.
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact damage by any Rail / Road Vehicle (other than vehicles belonging to the Insured/employees of the Insured/any occupier of the Insured Premises) or Animal.
- Earthquake (Fire and Shock), Subsidence and Landslide(including Rockslide).
- Bursting and /or over flowing of water tanks, apparatus and pipes.
- Leakage from automatic sprinkler installation.
- Bush Fire
- Burglary and Housebreaking including Larceny and Theft.
- Electrical and Mechanical breakdown.

### **Specific Conditions**

- The maximum liability of the Company in the event of admissible claim for any one item following a loss or damage shall not be more than the Maximum Limit per item stated in the relevant section of the Schedule.
- However, the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- Claims per item will be paid subject to depreciation of 10% per year subject to a maximum of 50%. For VCD/VCP/VCR/DVD Player/Music System, claims per item will be paid subject to a depreciation of 20% per year subject with a to a maximum of 70%.

### **Exclusions**

The company shall not be liable in respect of:

- Loss or damage caused by or arising out of or traceable to erection or dismantling of the insured appliances.
- Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage.
- Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract
- Loss of external antenna by theft unless the Television set itself is stolen at the same time.

### **SECTION III - JEWELLERY**

#### **Benefits**

The Company will indemnify You in respect of loss or damage of Jewellery whilst contained in the Insured Premises (except otherwise stated explicitly), caused by or arising out of

- Fire, Lightning, Explosion / Implosion.
- Riot, Strike, Malicious and Terrorism damage.
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact damage by any Rail / Road Vehicle (other than vehicles belonging to the Insured/employees of the Insured /any occupier of the Insured Premises) or Animal.
- Earthquake (Fire and Shock), Subsidence and Landslide (including Rockslide).
- Bush Fire
- Burglary and Housebreaking including Larceny and Theft.
- Snatching of Jewellery whilst worn by the Insured or Family members, whether or not in the Insured Premises.

#### **Specific Conditions**

1. Where any Jewellery item lost consists of articles in pair or set, the Company's liability shall be restricted to the extent of that particular item lost without reference to any special value which that item may have as part of such pair or set.
2. The maximum liability of the Company in respect of Replacement per any one Jewellery item following a loss shall be the Maximum Per item Limit stated in the relevant section of the Schedule.
3. However the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.

#### **Exclusions**

The Company shall not be liable in respect of

- Loss caused by moth, mildew, vermin or any process of cleaning, dyeing or restoring.
- Loss of bullion, unset/loose precious stones/ gems not forming part of Jewellery and Valuable.
- Loss of Jewellery and Valuable whilst being conveyed by any carrier under contract of affreightment.
- Loss of Jewellery whilst being carried as an accompanied baggage.

### **SECTION IV - THIRD PARTY LIABILITY**

(Excluding liability arising out of motor vehicles)

#### **Benefits**

The Company will indemnify you in the event you becomes legally liable to a third party (under statutory liability provisions or in common law but excluding liability arising out of Motor Vehicles) for death, injury or damage to property of such third party, not exceeding the Sum Insured specified in Section IV of the Schedule to this Policy. Provided

that the incident occurs during the Period of Insurance and that the claim is reported to the Insurer immediately subject always to the terms, conditions and the exclusions of this policy.

### **Special Conditions**

- If there is a legal action in process against the Insured over a personal liability issue, the Company may conduct the legal action, including appointment of legal counsel, at the Company's expense in the name of the Insured at the Company's sole discretion.
- 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, the Company may relinquish the same.
- In the event the Company, in its sole discretion, chooses to exercise its right in pursuance 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 under this Policy would have otherwise been had it not exercised its rights under this condition.

### **Exclusions**

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Any claim arising from Employers' liability or Insured's contractual liability or through special promises made by the Insured.
2. Any claim of personal liability of the Insured towards his / her Family, relations and traveling companions, whether personal or official.
3. Any claim resulting from transmission of an illness or disease by the Insured.
4. Any claim or damage resulting from professional activities involving the Insured.
5. Any claim for liability arising directly or indirectly from or due to:
  - a. The possession of animals.
  - b. The ownership or possession of vehicles, aircrafts, watercrafts, or activities of the Insured involving parachuting, hang-gliding, hot air ballooning or use of firearms.
  - c. Any willful, malicious or unlawful act.
  - d. Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.
  - e. Any supply of goods or services on the part of the Insured.

### **SECTION V - Personal Accident Insurance**

#### **Benefits**

If at any time during the Period of Insurance, the Insured Person named in the Schedule shall sustain any bodily injury resulting solely and directly due to an accident and such injury results in Death of the Insured Person within 12 calendar months, then his/her nominee(s) as per Policy or the legal representative(s), will be paid the Sum Insured

mentioned in the Schedule of this policy against this relevant section.

**Exclusions**

The Company shall not be liable under this policy for:

- Payment of compensation in respect of death of the Insured Person:
  - a) Resulting from intentional self-injury, suicide or attempted suicide, self endangerment.
  - b) Whilst under the influence of intoxicating liquor or drugs.
  - c) Directly or indirectly caused by venereal diseases, AIDS or insanity.
  - d) Arising or resulting from the Insured/Insured persons committing any breach of law with criminal intent.
  - e) Persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, pot holing, bungee jumping, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and persons whilst engaged in occupation / activities of similar hazard.
- Payment of compensation in respect of death of the Insured Person:
  - a) Directly or indirectly caused by or contributed to by or arising from ionized radiation, contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
  - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
  - c) Death resulting directly or indirectly caused by, contributed to, or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.
- Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Certificate shall not extend to cover Death, disablement or injury resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism(as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement "Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.





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If the Company allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.

### **ADD ON COVER - OPTION 1**

#### **WORKMEN COMPENSATION**

##### **Benefits**

The Company will compensate if at any time during the Period of Insurance any employee / servant of the Insured shall sustain personal injury by accident or disease and if the Insured shall be liable to pay compensation for such injury either under:

The Law(s) set out in the Schedule

Or at Common Law

Then subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefore this

Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

##### **Exclusions**

The Company shall not be liable under the policy in respect of:

- a) The Insured's liability to employees of contractors to the Insured
- b) Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- c) Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.

### **ADD ON COVER - OPTION 2**

#### **AGRICULTURE PUMPSET INSURANCE**

'Agriculture Pumpset' would mean and include a pumpset used for agricultural purpose including its starters, switches.

##### **Benefits**

The Company will indemnify You in respect of loss of or damage to or destruction of Agricultural Pumpset belonging to the Insured whilst contained in the Insured farm, caused by or arising out of

- a. Fire & lighting.
- b. Theft/burglary (due to violent forcible entry)
- c. Mechanical/electrical breakdown
- d. Riot, Strike, malicious damage & Terrorism.
- e. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

### **THEFT AND BURGLARY ENDORSEMENT**

If the pumpset described in the schedule shall be lost, by theft following upon an forcible and violent entry of the premises by the person or persons committing such theft, then company will pay or make good to the insured such loss to the extent of the intrinsic value of the pumpset so lost provided the liability of the company shall in no case exceed in respect of such item, the sum expressed in the schedule hereto.

The company will pay for loss due to theft or burglary of the pumpset kept in open provided it is properly secured and connected with the suction and delivery system and taken away by fraudulent means without the knowledge and consent of the insured. It is the responsibility of the insured to prove the happening of such loss.

- (i) This section does not cover the following:
- Loss or damage where any inmate or member of the insured's household or his employee or any other persons, lawfully in the premises/site is concerned in the actual theft of or damage to the pumpset.
  - Theft of individual parts of the pumping set
- (ii) This section shall cease to attach
- If the premise/site shall have been left uninhabited by day and night for 7 or more consecutive days
  - To any property insured which shall be removed from the premises/ site in which it is herein stated to be safe, so far as is expressly provided for in this section or this endorsement.

### **Special Conditions**

- The maximum liability of the Company in the event of admissible claim for repair or replacement during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- Claims per item will be paid subject to depreciation of 10% per year subject to a maximum of 50%.
- The Company shall pay for loss due to theft or burglary of the pumpset kept in open provided it is properly secured and connected with the suction and delivery system and taken away by fraudulent means without the knowledge and consent of the insured. It is the responsibility of the insured to prove the happening of such loss.
- This cover shall cease to attach if the premise/site where pumpset is installed shall have been left uninhabited for 7 or more consecutive days

### **Exclusions**

The Company shall not be liable in respect of

- Loss, damage and/or liability due to faults existing at the time of commencement of this Insurance and known to the Insured or his responsible representatives regardless of whether such faults or defects were known to the Company or not.
- Loss or damage for which the manufacturer or supplier of the property is responsible either by law or under contracts.
- The cost of dismantling, the cost of transport to the repair shop and back to the Insured's premises and the cost of re-erection arising out of any damages to the pumping set.



4. Loss or damage where any inmate or member of the insured's household or his employee or any other persons, lawfully in the premises/site is concerned in the actual theft of or damage to the pumpset.
5. Theft of individual parts of the pumping set.

In any action suit or other proceeding where the Company alleges that by reasons of the provisions of the Exception above, loss or damage is not covered by the Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

### **ADD ON COVER -OPTION 3**

#### **HOSPITAL CASH**

##### **Benefits**

The company will pay you if any of the insured person hospitalised as inpatient due to disease/ illness/ injury for a period more than 24 hrs, a daily lump sum cash benefit as shown in the Schedule of the Policy, for the period of hospitalisation will be paid subject to a maximum period of 10 days per Insured person during the Policy Period.

##### **Exclusions applicable to Hospital Cash Section**

The Company shall not be liable under this Policy for any claim in connection with or in respect of:

1. Pre Existing Disease and any disease, illness, medical condition, injury, which is a complication of a Pre Existing Disease.
2. Any heart, kidney and circulatory disorders in respect of Insured Persons suffering from pre-existing Hypertension / Diabetes
3. (a) First Year Exclusions:  
Treatment of Congenital Internal Diseases, any type of Migraine /Vascular head ache, Stones in the Urinary and Biliary systems, Surgery on Tonsils / Adenoids, Gastric and Duodenal Ulcer, any type of Cyst/ Nodules / Polyps, any type of Breast Lumps, Spondylosis / Spondilitis – any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer, Osteoarthritis of any joint, during the first year of the operation of the Policy with Us.

However if these diseases are Pre Existing at the time of proposal then they will be considered as falling under Exclusion

4. Treatment arising from or traceable to pregnancy/ childbirth
5. Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.
6. General debility, 'Run-down' condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury, industrial disaster.

7. All admissions arising out of any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
8. Admission made at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home.
9. Any routine or preventative examinations, vaccinations, inoculation or screening.
10. Outpatient treatment.
11. Sex change or treatment, which results from, or is in any way related to, sex change.
12. Hormone replacement therapy.
13. Treatment of obesity (including morbid obesity) and any other weight control programs, services or supplies.
14. The treatment of psychiatric, mental or nervous conditions, insanity.
15. Any cosmetic, plastic surgery, aesthetic or related treatment of any description, including any complication arising from these treatments, whether or not for psychological reasons, unless medically necessary as a result of an accident.
16. Treatment of alcoholism, solvent abuse, drug abuse or any addiction and medical conditions resulting from, or related to, such abuse or addiction.
17. Any treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments.
18. Any stay in Hospital for any domestic reason or where there is no active regular treatment by a specialist.
19. Any treatment received outside India.
20. Any Ayurvedic, Homeopathic, Naturopathy or any other system of medication except Allopathy.
21. Complication of any surgery, therapy or treatment administered on the Insured Person which is not prescribed or required by a Registered Medical Practitioner/Registered Medical Institution in their professional capacity.
22. Any fertility, sub-fertility or assisted conception operation.

## **Definitions applicable for Hospital Daily Cash Cover**

### **Pre Existing Disease:**

Any condition, ailment or injury or related condition(s) for which the insured person had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the insurer.

### **Hospital**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

### **Hospitalization**

Hospitalisation means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

### **Illness**

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment

### **Injury**

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

### **In-Patient**

An Insured Person who is admitted to Hospital and stays for a minimum period of 24 hours, for the sole purpose of receiving treatment.

### **In-Patient Care**

Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

### **Intensive Care Unit**

Means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

### **Medically Necessary:**

Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a medical practitioner,

- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

#### **Medical Practitioner**

A Medical practitioner is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.

#### **OPD treatment**

OPD treatment is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

#### **Portability**

Portability means transfer by an individual health insurance policyholder ( including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.

#### **Grace Period:**

Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre existing diseases. Coverage is not available for the period for which no premium is received

#### **GENERAL EXCLUSIONS (Applicable to all Sections)**

- Nuclear weapons/materials or Radioactive contamination
  - a. Any expenses, consequential loss, legal liability or any loss or damage to items directly caused by or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- War risks

Loss, destruction, damage, liability or expenses whether directly or indirectly occasioned by or happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection or military or usurped power, civil commotion, loot, pillage, seizure, capture, arrests, restraints & detainment.
- Loss or damage by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
  - a. Loss, destruction or damage caused to the insured property by pollution or contamination excluding Pollution or contamination which itself results from a peril hereby insured against.
  - b. Any peril hereby insured against which itself results from pollution or contamination
- Loss or damage to articles/items of consumable nature
- Claim attributable to those existing before the commencement of this insurance.
- Loss or damage to contents by wear and tear, depreciation, insects, vermin, moth fungus, corrosion, rust, atmospheric or climatic conditions, ingress of water, gradually operating cause, process or cleaning, dyeing, repair, alteration or restoration.
- Loss or damage caused by or arising out of willful act of the Insured or any person acting on his/her behalf.
- Loss of earnings, loss by delay, or other consequential or indirect loss or damage of any kind or description whatsoever.



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- Loss, destruction or damage caused by Forest Fire.
- Loss, destruction or damage caused to the property insured by burning by order of any Public Authority.
- Loss or damage by Burglary and Housebreaking including Larceny and Theft where any member of Your Family is involved as a principal or an accomplice.
- Cost of transport to the repair shop and back to the Insured Premises of any insured item arising out of any damage to such item.
- Loss or damage due to subsidence and landslide including rockslide due to normal cracking, settlement or bedding down of new structures, settlement or movement of made up ground, coastal or river erosion, defective design or workmanship or use of defective materials, demolition constructions structural alterations or repair of any property or groundwork or excavations.
- Loss or damage to property such as:
  - a. Goods held in trust or on commission
  - b. Bullion or unset precious stones
  - c. Any curios or work of art
  - d. Manuscripts, plans drawings or designs, patterns, models or moulds
  - e. Securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records
  - f. Explosives

## **GENERAL CONDITIONS**

### **1. Notice**

Every notice and communication to the Company required by this policy shall be in writing to the office of the Company through which this insurance is affected.

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or e-mail to the policy issuing office at the address specified in the Schedule or to the Company at:-

Royal Sundaram General Insurance Co. Limited  
"Vishranthi Melaram Towers", No.2/319,  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097  
Ph: 91-44- 71177117 Fax: 91-44- 7113 7114

### **2. Mis-description**

This Policy shall be void and all premium paid hereon shall be forfeited to the company in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Insured.

### **3. Reasonable Care**

You must take all reasonable steps to prevent loss of or damage to property, which is insured under this contract, and to maintain such property in sound condition.

### **4. Geographical Area**

The cover granted under this insurance is valid in India only.

### **5. Governing Law**

This Policy shall be governed and interpreted in accordance with Indian Law. The Indian Courts shall have exclusive jurisdiction.

## **6. Claims Procedure**

(a) In the event of an incident that may give rise to a claim under this Policy, You must notify the Company immediately and shall within 14 days thereafter furnish to the Company detailed particulars of the amount of the loss or damage together with such explanation and evidence to substantiate the claim as the Company may reasonably require.

(b) Lodge a complaint with the Police forthwith in the event of Burglary, theft and larceny and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.

(c) 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, proofs and information with respect to the claim 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 as may be reasonably required by or on behalf 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.

The documents required to substantiate a claim are as given below

1. Duly completed Claim form
2. First Information Report for Burglary, theft and larceny, Estimate for Repairs/ Replacement
3. Invoice/Bills/ Receipts
4. Non-traceable Certificate (in case of Burglary or Theft)
5. Death certificate and Post-mortem report in case of death claim
6. Admission and discharge summary in case of hospital cash claim
7. Any other documents as required by the Insurer, which depend on the nature of the claim preferred.

(d) Wherever necessary, the Company will appoint Surveyors/Investigators. The Company shall be entitled on behalf of You to have absolute conduct and control of all or any proceedings it may consider necessary for the purpose of tracing and recovering the property lost, or of securing reimbursement in respect of the items lost and You shall at the Company's expense furnish all such assistance as may reasonably be required by the Company in connection with such proceedings.

## **7. Currency**

Any claim payable under this Policy will be in Indian Rupees.

## **8. Cancellation of the Policy**

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by You, by giving fourteen (14) days notice in writing by courier / registered post / acknowledgement due post to the Insured at address recorded / updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be



payable under the policy. In the event of cancellation on the grounds of non cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice cancel the Policy and retain the premium for the period his Policy has been in force at the Company's short period scale as mentioned below provided that no refund of premium shall be made if any claim has been made under the Policy by or on behalf of the insured.

#### **Short Period Scales**

<b>Period on Risk</b>	<b>Rate of Premium to be retained</b>
<b>Tenure of the Policy</b>	<b>1 Year</b>
Up to 1 month	25% of Premium
Up to 3 months	50% of Premium
Up to 6 months	75% of Premium
Up to 12 months	Full Premium

#### **9. Fraud**

If any claim is in any respect fraudulent, 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 will be forfeited and the Company may choose to void the Policy and reclaim all benefits paid in respect of such Insured.

#### **10. Indemnity**

The Company may at its option reinstate, replace or repair the property, lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in doing so but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such item as it was at the time of occurrence of such loss or damage, subject to the limits specified in the Schedule. If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or cause to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

#### **11. Limit of Company's Liability**

The maximum liability of the Company shall be the Sum Insured specified in the Schedule in respect of each of the Section, during the Period of Insurance. The Sum Insured under each section would however automatically get reduced by the amount of claim paid, subsequent to the claim.

#### **12. Rights and responsibilities**

The Insured must give us all the help and information we may need to settle or defend any claim or to start legal proceeding.

On the happening of loss or damage to any of the property insured by this Policy, the Company may

- enter and take and keep possession of the building or premises where the loss or damage has happened.
- 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.
- keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
- sell any such property or dispose of the same for account of whom it may concern

### **13. Contribution**

If at the time of a claim under this Policy, there is any other insurance covering the same loss, We shall not be liable to pay more than Our rateable proportion of the loss / expenses. This will not apply to claims under Personal Accident and Hospital Cash Cover.

### **14. Subrogation**

The Insured under this Policy shall at the expense of the Company do and concur in doing, permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies for obtaining relief or indemnity from other parties to which the Company shall or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured s indemnification by the Company.

### **15. Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to or if they cannot agree upon a single Arbitrator within 30 days of any party invoking Arbitration, the same shall

be referred to a panel of three Arbitrators, comprising of two Arbitrators, one to be appointed by each of the parties to the dispute/difference and the third Arbitrator to be appointed by such two Arbitrators and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/ Arbitrators of the amount of the loss or damage shall be first obtained.

### **16. Disclaimer**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 3 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### **17. Observation of Terms and Conditions**

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability of the Company to make any payment under this Policy.

### **18. Renewal of Policy**

Renewal shall not be denied other than on grounds of moral hazard, misrepresentation and fraud. In respect of any applications for renewal received by Us, the Policy may be renewed and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy and in any case not later than 30 days from the date of expiry of the current policy. However any hospitalization happening during the grace period is not covered & company is not liable for any expenses incurred on that hospitalization. If policy is renewed within 15 days from the due date of renewal, policy cover will be considered continuous in terms of credit gained by the insured person(S) for pre-existing conditions and time bound exclusions. The Company shall not be bound to give notice that such renewal premium is due. A policy that is sought to be renewed after the grace period of 30 days will be underwritten as a fresh Policy. Insurer will be free to offer any of the similar products available with them.

The product / plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer 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.

### **19. Change of address**

The Insured must inform in writing of any change in his/her address.

### **20. Compliance with Policy provisions**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

**21.** The Insurance granted by this Policy shall cease to attach to any item described in the Schedule the Interest in which shall pass form the Insured otherwise than by Will or Operation of law, unless the consent of the Company for the continuance of the Insurance shall be obtained and signified by endorsement thereon.

### **WHAT IF I EVER NEED TO COMPLAIN?**

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited. "Vishranthi Melaram Towers", No.2/319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097