



MARINE CARGO INSURANCE- OPEN POLICY

UIN: IRDAN102RP0005V01200001

Policy Wordings

WHEREAS the ASSURED named in the Schedule hereto, have represented to the ROYAL SUNDARAM GENERAL INSURANCE COMPANY LTD (hereinafter called the "Company") that they are interested in or duly authorised to take the Insurance mentioned and described and have paid or agreed to pay the premium hereafter stated.

THE COMPANY HEREBY PROMISES AND AGREES with the Assured, their Executors, Administrators and Assignees that the Company will insure against loss damage liability or expenses subject to the clauses, endorsements, conditions and warranties contained in the Schedule.

SCHEDULE

POLICY NO	
NAME OF ASSURED	
COMMODITY DESCRIPTION	
PACKING	
CONVEYANCE	
VOYAGE	
BASIS OF VALUATION	
PERIOD OF INSURANCE	

DECLARATION CLAUSE:

Declarations in respect of every consignment dispatched during the previous month shall be submitted to Royal Sundaram within the 15th of the following month in the order of date and time of dispatch. It is a condition of the Policy that the Insured is bound to declare hereunder every consignment dispatched which comes within the scope of this Policy, without exception, punctually within the aforesaid period, the Insurers being bound to accept the same up to but not exceeding the limits specified herein below subject to Sum Insured not being exhausted by previous declarations.

Notwithstanding what is stated above and the liability of the Insured to declare every consignment falling within the scope of this Policy, it is clearly agreed and understood that no liability shall attach to the Insurer in respect of consignments which are not declared in the manner and within the time specified above. Further receipt of delayed declaration by the Company or adjustment of premium shall not be construed as waiver of delay and the company shall be entitled to reject a claim for failure to submit declaration within the time stipulated in the policy.



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LIMITS OF LIABILITY

The below mentioned limits of liability represent the maximum amount that insurer shall pay in respect of any one accident or series of accidents from the same event.

Voyage Type	Per Location Limit	Per Bottom Limit

Note

In respect of any Limit per Bottom / Conveyance and/or Limit per location, exceeding the above-mentioned limits the insurer should be informed prior to inception of the risk and written agreement taken as to rate and terms.

In case of imports where Customs Duty is to be insured, kindly ensure that the Limits are specified for a value representing the total of cargo plus duty in respect of limits for both import voyages and domestic (landed cost including Duty).

TOTAL SUM INSURED	
INITIAL SUM INSURED	

Excess

Premium summary (in INR)	Cargo Premium	
	War & SRCC Premium	
	Gross Premium	
	IGST	
	Stamp Duty	
	Total Premium	

Special Note

Premium charged hereunder is inclusive of WRSCC but Insurers reserve the right of charging appropriate higher rate and/or amending the terms of cover for sending to countries, which are considered medium to high risk.

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- **Sanction Limitation and Exclusions clause LMA3100**

Insurer shall not provide cover and Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of India, the European Union, United Kingdom, Switzerland or United States of America.

- Institute Classification Clause CL.354
- Cargo ISM Endorsement
- Cargo ISM Forwarding Charges Clause
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause CL.370 10/11/03
- This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith 1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from: 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.
- Institute Cyber Attack Exclusion Clause CL.380 10/11/03
- Termination of Transit Clause (Terrorism) JC 2001/056

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, SHALL TERMINATE: either 1.1 as per the transit clauses contained within the contract of insurance, or 1.2 on completion of unloading from the carrying vehicle or other



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conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance, 1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or 1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit, or 1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge over side of the subject-matter insured from the overseas vessel at the final port of discharge, 1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge, whichever shall first occur. 2 If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

- Important Notice clause (IND/NIC/2021/36)
- SRCC Clause for Inland Transit
- Institute War Clauses (Cargo) CL.385 01.01.2009
- Institute Strike Clauses (Cargo) CL.386 01.01.2009
- Institute War Clauses (Air Cargo) (excluding Sendings by post) CL.388 01.01.2009
- Institute Strike Clauses (Air Cargo) CL.389 01.01.2009
- Duty Clause is applicable, if Duty covered in the policy
- Institute Cargo Clauses (A) CL.382 01.01.2009
- Institute Cargo Clauses (B) CL.383 01.01.2009
- Institute Cargo Clauses (Air Cargo) {Excluding sending's by post} CL.387 01.01.2009
- INLAND TRANSIT (RAIL/ROAD/AIR) CLAUSE – A
- Inland Transit (Rail/Road)-B (Basic Risks)

Warranties, other Clauses & Exclusions

1. Warranted vehicle/wagon is closed or covered with tarpaulin.
2. Institute Replacement Clause
3. Duty Insurance Clause
4. Excluding unexplained shortages



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JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020-007)

Notwithstanding any other term of this Contract save for Clause 2 below, in no case shall this Contract cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of an Information Technology Device as a means for Inflicting harm. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1 shall not exclude losses which would otherwise be covered arising from the use of any Information Technology Device in the launch and/or guidance system and/or firing mechanism of any weapon or missile. Where the use or operation of an Information Technology Device was not used as a means of inflicting harm, any ensuing loss, damage, liability or expense shall be excluded unless a physical peril named in the Information Technology Hazards Clause within JELC CL432 (16/10/2017) was also a significant cause of a loss. In such case this Contract shall cover the loss, damage, liability or expense in accordance with but only to the extent provided for in that Clause, whether that Clause forms part of this Contract or not. For the purposes of this clause, an Information Technology Device shall mean any computer system, hardware, software, programme, code, data, process, virus, information repository, microchip, integrated circuit or similar device in or connected with computer equipment or non-computer equipment, whether the property of a direct insured or not.

JELC Communicable Disease Exclusion (JC 2020-011)

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.



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

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CANCELLATION OF CARGO WAR/SRCC –FOR TRANSIT FROM/TO/THROUGH SPECIFIED HIGH-RISK AREA

Not with standing anything contained here in to the contrary, it is here by declared and agreed that the above clause is hereby attached to the Policy schedule. It is hereby informed that the War and SRCC coverage in respect of High Risk Area (HRA) as per the table given below, stands excluded under the policy. For the purpose of common understanding, transits through HRA have been defined as sea shipments that are either commencing from and/or destined for ports in the given table.



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List of HRA Ports			
Ship to Party Region	Ship to Party Country	Port	Ship to City
MIDDLE EAST	U.A.E	ABU DHABI	ABU DHABI
MIDDLE EAST	U.A.E	FUJAIRAH	FUJAIRAH
MIDDLE EAST	U.A.E	JEBELALI	AJMAN
MIDDLE EAST	U.A.E	JEBELALI	DEIRA DUBAI
MIDDLE EAST	U.A.E	JEBELALI	DUBAI
MIDDLE EAST	U.A.E	JEBELALI	JEBEL ALI
MIDDLE EAST	U.A.E	JEBELALI	JEBEL ALI PORT
MIDDLE EAST	U.A.E	JEBELALI	SHARJAH
MIDDLE EAST	U.A.E	JEBELALI	UNITED ARAB EMIRATES
MIDDLE EAST	U.A.E	SHARJAH	SHARJAH
MIDDLE EAST	Bahrain	BAHRAIN	AL HIDD MUHARRAQ
MIDDLE EAST	Bahrain	BAHRAIN	BHARAIN
MIDDLE EAST	Bahrain	BAHRAIN	HIDD
MIDDLE EAST	Bahrain	BAHRAIN	MANAMA
MIDDLE EAST	Iraq	UMMQASR	BABYLON
MIDDLE EAST	Iraq	UMMQASR	BASRA
MIDDLE EAST	Iraq	UMMQASR	BASRAH
MIDDLE EAST	Iraq	UMMQASR	IRAQ
MIDDLE EAST	Iraq	UMMQASR	KIRKUK
MIDDLE EAST	Iraq	UMMQASR	UMMQASR
MIDDLE EAST	Kuwait	KUWAITSHUA	AL DASMA
MIDDLE EAST	Kuwait	KUWAITSHUA	KUWAIT
MIDDLE EAST	Kuwait	KUWAITSHUA	SHUAIBA
MIDDLE EAST	Kuwait	KUWAITSHUA	KUWAIT
MIDDLE EAST	Oman	SALALAH	OMAN
MIDDLE EAST	Oman	SALALAH	SALALAH
MIDDLE EAST	Oman	SOHAR	RUWI
MIDDLE EAST	Oman	SOHAR	SOHAR
MIDDLE EAST	Qatar	DOHA	DOHA
MIDDLE EAST	Qatar	HAMADPORT	DOHA
MIDDLE EAST	Qatar	HAMADPORT	HAMAD
MIDDLE EAST	Qatar	MESAIEED	MESAIEED
MIDDLE EAST	Saudi Arabia	DAMMAM	DAMMAM
MIDDLE EAST	Saudi Arabia	DAMMAM	JEDDAH
MIDDLE EAST	Saudi Arabia	JUBAIL	JUBAIL
MIDDLE EAST	Saudi Arabia	JUBAIL	JUBAIL INDUSTRIAL CITY
MIDDLE EAST	Saudi Arabia	RIYADH	RIYADH

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RUB Exclusion Clause:

Excluding all loss, damage, liability, or expense directly caused by or arising from or in connection with the current Russia-Ukraine-Belarus conflict and/or any expansion of such conflict. Also excluded shall be loss, damage, liability or expense where the aforementioned conflict is deemed to be the proximate cause of such loss, damage, liability or expense. This also includes but is not limited to confiscation, expropriation, nationalization, deprivation or restraining in movement of vessels and cargo in the territory of the aforementioned countries.

Five Powers War Clause:

Where any war risks coverage is provided by underwriters, this(re)insurance excludes loss damage Liability or expense arising from the outbreak of war (whether there be a declaration of war or not) Between any of the following: United Kingdom, United States of America, France, the Russian Federation, the People's Republic of China.

War Cancellation clause (IND/NIC/2021/32) :

This policy may be reviewed and/or cancelled by either party giving notice as follows War, Strikes, Riots and Civil Commotions Risks - 7 days' notice but 48 hours in respect of sending's from or to U.S.A. All other risks - 30 days' notice. Cancellation shall become effective on the expiry of the appropriate number of days from midnight of the day on which notice of cancellation is issued by Underwriters.

Exclusion of war & SRCC risks for consignments to and from Israel/Lebanon/Palestine:

This exclusion is paramount and shall override any other provision contained under the policy / certificate of insurance. War, Strikes, Riots and Civil Commotion Risks, stands deleted for all transits to, from and though or within Israel, Lebanon and Palestine.

CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE (AMENDED)

(for warehousing and or storage risks insured in the ordinary cause of transit)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject – matter insured whilst being warehoused and / or stored, this cover is conditional upon such warehousing and/ or storage being in the ordinary course of transit and, in any event, SHALL



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TERMINATE EITHER.

1.1 As per the transit clauses contained within the Policy,

1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named,

1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other in the ordinary course of transit or for allocation or distribution,

1.4 In the respect of marine transits, on the expiry of 60 days (Duration Clause) after completion of discharge over side of the goods hereby insured from the oversea vessel at the final port of discharge,

1.5 In respect of air transits, on the expiry of 30 days (Duration Clause) after unloading the subject matter insured from the aircraft at the final airport of discharge,

1.6 in respect of rail/road transits, on the expiry of 7 days (Duration Clause) after unloading the subject matter insured at the final place of discharge, whichever shall first occur

2. If this Contract or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1. The cover afforded under the extended period as agreed in this endorsement shall be subject to the terms and conditions of the current London Institute Clauses excluding Terrorism.

Claims Procedure

If You suffer a loss because of an Insured Event, you must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

- **Immediate notice to Us**
 - a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, you must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
 - b. You can give notice to any of Our offices or call centers.



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c. You must state in this notice

i. the Policy Number,

ii. Your name,

iii. details of report to the police that You made,

iv. details of report to any authority that You made,

v. details of the Insured Event

vi. a brief statement of the loss,

vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.

viii. details of loss or damage under Add-ons, if any, and

ix. submit photographs of loss or physical damage, wherever possible.

- **Steps to prevent loss and damage**

a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.

b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,

i. You must not sell, give away or dispose of any damaged items of any property,

ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and

iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

- **Immediate notice to authorities**

a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, you must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts



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and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, you must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

- **Submit claim**

- a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

- b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- i. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action.

If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

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
- 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 - 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.

- **Establish loss**



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You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

ii. You must allow Us, our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

- **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

i. We will not pay the claim,

ii. We can cancel the Policy: in such a case, you will lose all benefits under this Policy and premium that You have paid,

iii. We can also inform the police, and start legal proceedings against You.

- **Other insurance**

i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.



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iv. We will ensure that Our actions do not impose any liability on You.

- **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.

1. Cancellation and termination of Policy

1. Cancellation:

a. You can cancel this Policy at any time during the policy period by informing the Company.

b. We 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.

1. Our Grievance Redressal Officer

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 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



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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 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 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. Consumer Affairs Department of IRDAI

- 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.

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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.

Insurance Ombudsman addresses given in **Annexure I**

Grievance may also be lodged at Bima Bharosa (an **Integrated Grievance Management System** earlier known as **IGMS**) <https://bimabharosa.irdai.gov.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

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5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg. SCO 20-27 Sector 17-A, Chandigarh -160 017	oio.chandigarh@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	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 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 Bldg, 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	Jeevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	11th 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.Nagar 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



MARINE CARGO INSURANCE- OPEN POLICY

UIN: IRDAN102RP0005V01200001

Policy Wordings

18	THANE	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869
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COUNCIL FOR INSURANCE OMBUDSMEN

Contact Details:

Address:

COUNCIL OF INSURANCE OMBUDSMEN,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

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 email 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 - 600097.