



**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

## **Add-on wording of Research and Development Costs**

**UIN IRDAN102A0017V01201011**

It is hereby declared and agreed subject to receipt of consideration, that the insurance under this Policy shall, subject to terms, conditions and exclusions of this Policy and also subject to terms, conditions and exclusions hereinafter contained, extend to cover reasonable costs of re-writing any data processing research or development project(s) to the stage they had reached immediately prior to the Damage but excluding any benefit to the Insured which would have been obtained from completion of the project(s) had the Damage not occurred.

This also excludes the re-creating of the data loss following the Damage.

Damage means Sudden Accidental Physical loss to the Property covered under this Insurance and resulting in an admissible claim following the event as per the Terms, Conditions and Exclusions of this Policy.

The Indemnity provided under this extension, is limited to \_\_\_\_\_ in respect of any one occurrence and \_\_\_\_\_ in respect of the Period of Insurance under this policy.

This extension will be subject to an additional excess of \_\_\_\_\_.