



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

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IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

360 Degree Business Shield Policy

UIN: IRDAN102CP0001V01201819

Thank you for choosing Royal Sundaram to provide protection for your Business.

We are always looking for ways to develop products to suit our customer's needs. This Policy is a packaged protection plan for your Business.

Subject to acceptance of Your proposal by Us and Your payment of premium in advance. We shall provide the insurance described in this Policy.

The covers provided to you in your Policy include:

- Property all Risks
- Money & Personal Assault
- Dishonesty of Employees
- Public Liability

with the following documents forming the basis of and part to your Policy:

- . the proposal, declaration and any other information you have given us
- . the Policy Schedule and any amended Schedule, Specification or any Annexure to the Policy Schedule
- . The most recent renewal confirmation
- . any endorsement amending any of the above

Please read this Policy carefully which sets out the benefits and limitations of this insurance. Should you have any questions about this product or the Policy cover, please contact our office. Your Needs. Our Concerns

For and on behalf of

Royal Sundaram Alliance Insurance Company Limited

Authorized Signatory



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GENERAL DEFINITIONS

(Applicable to all Sections)

Schedule:

The Policy schedule. any amended schedule. be most recent renewal confirmation or any endorsement amending any of these.

YOU/YOURS:

The Person(s) or the Organization (s) named as the Insured in the Schedule.

We/Our/Us:

Sundaram Alliance Insurance Company Limited.

Accident:

a sudden, unforeseen and fortuitous event.

Damage:

physical loss, destruction or damage to tangible property due to Accident

Burglary:

theft following upon an actual. forcible and violent entry to and/or exit from the Premises

Property:

buildings, Contents at the Premises specified in the Schedule

Contents:



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Machinery. electrical/electronic equipment (other than portable). stocks, furniture. fixture. fittings. tenant's improvements. fixed plain glass, sanitary fittings. neon signs. glow signs and all other contents specified in the Schedule

Premises:

the location specified in the Schedule

Event:

shall mean one occurrence or number of occurrences arising directly or indirectly from one source or original source.

SECTION I - PROPERTY ALL RISKS:

THE COVER

In the event of Damage to Your Property insured due to Accident occurring in the Premises other than by an excluded cause at any time during the Period of Insurance shown in the Schedule, we shall pay to You the value of the property at the time of the happening of the Damage or at Our option, reinstate repair or replace such property or any part thereof.

LIMIT OF LIABILITY

Our liability under this Section shall not exceed the Limit of Liability in respect of each item as stated in the Schedule or the Limit of Liability in whole by this Policy for any one Period of insurance

Provided however

a. in respect of accidental damage to neon sign/glow sign, our maximum liability is restricted to Rs.50,000/- for any or all losses arising during any one Period of Insurance.

b. in respect of accidental damage. burglary. housebreaking, hold up, our liability under this Section shall not exceed 20% of the Limit of Liability on Contents as specified in the Schedule.

DEDUCTIBLES

This Policy does not cover the amounts of the deductibles stated hereunder in respect of each and every loss as ascertained after the application of all other terms and Conditions of the Policy including the Condition of Under Insurance.



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(a) The first 5% of the claim amount subject to a minimum of Rs.10.000/- in respect of each and every claim arising out of lightning, storm, tempest, flood, inundation, subsidence, landslide or rockslide, earthquake, volcanic eruptions or other convulsion of nature

(b) The first Rs. 10,000/- for each and every claim arising out of any other cause (Other those stated in (a) above)

SPECIAL EXCLUSIONS

A. EXCLUDED CAUSES

This Policy does not cover:

1. Damage to the Property insured caused by:

(a) (i) faulty or defective design materials or workmanship, inherent vice, latent defect, gradual deterioration, deformation, or distortion or wear and tear or the cost of normal upkeep and normal making good

(ii) interruption of the water supply, gas, electricity, fuel systems or failure of the effluent disposal systems to and from the Premises unless Damage by a cause not excluded in this Policy ensues and then We shall be liable only for such ensuing Damage.

(b) (i) collapse or cracking of buildings

(ii) corrosion, rust, extremes or changes in temperature, dampness, dryness, well or dry rot, fungus, shrinkage, evaporation, loss of weight, pollution, contamination, change in color, flavor, texture or finish due to action of light, vermin, insects, marring or scratching

unless caused directly by Damage to the Property insured or to premises containing such Property by a cause not excluded by this Policy

(c) (i) theft except from a building and then only if there is violent or forcible entry to or exit from such building

(ii) acts of fraud, dishonesty, trick device or other false pretense.

(iii) unexplained disappearance or inventory shortage, misfiling or misplacing of information, shortage in supply or delivery of materials or shortage due to clerical or accounting error.

(d) (i) cracking, fracturing, collapse or overheating of boilers, economizers, vessels, tubes or pipes, nipple leakage or the failure of welds of boilers.



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- (ii) mechanical electrical or electronic derangement or Breakdown. The word "Breakdown" shall mean the actual failure. breaking distortion or burning out of any plant or machinery or electrical or electronic equipment whilst in use or connected ready for use causing its sudden stoppage and necessitating its immediate repair or replacement before it can resume normal work and arising out of
 - (i) mechanical or electrical defects in the item.
 - (ii) failure or fluctuation of electricity supply.
- (iii) bursting. overflowing. discharging or leaking of water tanks. apparatus or pipes when the premises are empty or disused.

Unless

- (I) Damage by a cause not excluded in the Policy ensues and then We shall be liable only for such ensuing Damage.
 - (II) Sulliness is caused directly by Damage to The Property insured or to Premises containing such Property by a cause not excluded in the Policy.
- (e) (i) wind. rain, hail, frost, snow. flood, storm. tempest. inundation, sand or dust to movable Property in the open or in open-sided buildings or to fences and gates.
- (ii) the freezing solidification or inadvertent escape of molten material.
 - (iii) deterioration of Property due to failure or inadequate operation of an air-conditioning cooling or heating system
 - (iv) spoilage resulting from the retardation. interrupt on or cessation of any process Operation.
 - (v) forest fire
 - (vi) or due to impact by rail/road vehicle or animal belonging to or owned by You or any occupier of the Premises or any of Your employees

2. Damage caused by or arising from: -

cessation of work. delay or loss of market or any other consequential or indirect loss of any kind or description whatsoever.

B. EXCLUDED PROPERTY



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1. The following will in no case deemed to be insured property for the purpose of this section of the policy.

- (a) money. cheques. stamps. bonds, credit cards. securities of any description. jewellery, precious metals. bullion. furs, drawings, unset precious stones. curios or work of art or rare books
- (b) glass (other than plain fixed glass for which however scratching is excluded). lenses, china earthenware. marble. embossed, engraved. ornamental or other fragile or brittle objects.
- (c) documents. manuscripts. plans. designs, business books or computer systems records for the value of the information contained therein.
- (d) goods held in must or on commission, patterns. models, molds. explosives unless specifically mentioned as insured by this Policy

2. The following will in no case deemed to be insured property for the purpose of this section of the policy.

- (a) Constructional plant and equipment and/or any vehicle licensed for road use (including accessories thereon) caravans. trailers. railway locomotives or rolling stock. watercraft, aircraft. spacecraft or the like and or property contained therein
- (b) (i) Property in transit other than within the Premises specified in the Schedule.
(ii) Property which at the time of the happening of such Damage is insured by or would but for the existence of this Policy be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected
- (c) Property or structures in course of demolition, construction, alteration. erector. testing and materials or supplies in connect on therewith or Property which you have not yet taken over from contractors by signed certificate of acceptance/completion.
- (d) land (including top-soil back-fill drainage or culverts). driveways, pavements. roads. runways, railway lines, dams, reservoirs. canals. rigs. wells. pipelines. tunnels. bridges. docks. piers. jetties, excavations. wharves. mining, property underground off-shore property.
- (e) livestock. growing plants crops or trees.
- (f) Property damaged is a result of
 - (i) its undergoing any process (including manufacturing process.



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- (ii) in own fermentation natural heating or spontaneous combustion
- (g) plant machinery or equipment during installation removal or residing (which shall include dismantling re-erection stripping down and assembly) if directly attributable to such operations.
- (h) Property undergoing alteration, repair, testing, installation or servicing including materials and supplies thereof if directly attributable to the operations or work being performed thereon unless Damage by a cause not otherwise excluded ensues and when We will be liable only for such ensuing loss.
 - (i) Property for which the manufacturer or supplier or repairer of the Property is responsible either by law or contract or maintenance agreement.
 - (ii) Property more specifically insured
- 3. Damage to boilers, economizers, turbines or other vessels machinery or apparatus in which pressure is used or their Contents resulting from their explosion implosion centrifugal forces or rupture.
- 4. Damage to Property if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

EXTENDED COVERAGE

Subject otherwise to the terms, Conditions, Exclusions and limitations, this Policy covers:

- 1. Damage directly caused by Subsidence of part of the site on which The Property stands or landslide or rock slide excluding
 - a. the normal cracking settlement or bedding down of new structures
 - b. the settlement or movement of made up ground
 - c. coastal or river erosion
 - d. defective design or workmanship or use of defective materials
 - e. demolition construction structural alterations or repair of any property or groundwork or excavations.
- 2. Expenses necessarily incurred by You on
 - (i) Architect, surveyors and consulting engineer 's fees and



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- (ii) Debris removal following Damage to the Property by any cause other than those excluded up to 3% and 1% of the admitted claim amount respectively.

SPECIAL CONDITIONS

1. REPAIR AND REPLACEMENT

We may at Ours. option, repair or replace the Property damaged or destroyed or any part thereof instead of paying the amount of the Damage or may join with any other company or companies in so doing but We shall not be bound to repair exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall We be bound to expend more in repair than it would have cost to replace such Property as it was at the time of the occurrence of such Damage, nor more than the Limit of Liability thereon.

If We elect to repair or replace any Property You shall. at Your own expense furnish Us with such plans specifications measurements quintets and such other particulars as We may require. and no acts done. or caused to be done by Us with a view to repair or replacement shall be deemed an election by Us to repair or replace.

If in any case, we are unable to repair or replace the Property hereby insured. because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise We shall in every such case. only be liable to pay such sum as would be required or repair a replace such Property if \he same could lawfully be repaired to its former condition.

2. REASONABLE PRECAUTIONS & STATUTORY NORMS

You shall maintain the Property in a proper state of repair and take all reasonable precautions to present Damage thereto. You shall comply with all statutory or other regulations and will employ only competent employees. You shall observe all manufacturer's instruction concerning

- (i) the inspection of machinery, plant equipment and apparatus
- (ii) the safety of persons or property

3. DESIGNATION OF PROPERTY CLAUSE

For the purpose of determining, where necessary. the item under which the Proper\y is insured. We agree to accept the designation under which the Property has been entered in Your books.

4. REINSTATEMENT OF LIMIT OF LIABILITY



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At all times during the Period of insurance of this Policy the insurance cover will be maintained to the full extent of the respective Limit of Liability in consideration of which upon the settlement of any loss under this Policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of Period of Insurance for the amount of such loss shall be payable by You to Us.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which We may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss.

The intent on of this Condition is to ensure continuity of the cover to You subject only to Our right for deduction from the claim amount. when settled. of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is skated above. the Limit of Liability shall stand reduced by the amount of loss in case You immediately on occurrence of the Toss exercise Your option not to reinstate the Limit of Liability as above.

5. UNDER INSURANCE

- a. If the Property hereby insured shaft, at the commencement of any Damage, be collectively of greater value than the Limit of Liability thereon, then You shall be considered as being Your own insurer for the difference. and shall bear a rate able proportion of the loss accordingly. Every item, if more than one. of the Policy shall be separately subject to this Condition.
- b. First loss basis clause: (Applicable to burglar/housebreaking/hold up cover) In the event of a Damage it is found that the actual total value of the Property exceeds the total value declared to Us, then Our liability is restricted to the same proportion of the loss or damage as the declared total value bears to the actual total value.

SECTION II-MONEY & PERSONAL ASSAULT:

SPECIAL DEFINITIONS

Money Cash. current coin, bank and currency notes. cheques. traveler's' cheques postal orders. money orders, and current postage swamps held in connection with Your Business.

THE COVER

In the event of loss of



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- (i) Money in transit whilst carried by You or Your authorized employees due to Robbery, theft or any other fortuitous cause.
- (ii) Money whilst retained at the Premises in safe(s) or a strong-room due to Burglary, housebreaking, robbery or hold-up.

We will pay the amount of such loss subject of Limit of Liability specified below.

LIMIT OF LIABILITY

Our liability under this Section shall not exceed the following amount per Evenly per any one Period of Insurance.

1.	Money in transit	Rs.5,00,000/-
2.	Money retained at the Premises in safe(s) or a strong-room	Rs.5,00,000/-

SPECIAL EXCLUSIONS

This Section does not cover

- 1. Loss of Money:
 - (a) arising from fraud or dishonesty of Your employees
 - (b) from any unattended vehicle or carried under contract of affreightmen.
 - (c) entrusted to any person other than You. Your partners, directors or authorized employees
 - (d) in transit by post/courier service
 - (e) from a safe or strong-room opened by the use of key or combination code left in the Premises unless such key or combination code has been obtained by assault or violence or threat thereof
 - (f) not notified to Us within 3 days of its occurrence
 - (g) arising out of or due to or related to use of counterfeit Money
- 2. shortage due to error or omission.
- 3. loss occurring on the premises. after business hours. unless the money is in a locked safe/cup board or Strong-room
- 4. loss occurring outside the Geographical Limits stated in the Schedule.



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5. loss occasioned by riot, strike and terrorist acidity

EXTENDED COVERAGE

Personal Assault

This Section of this Policy is extended to cover bodily injury sustained by You. Your directors. partners or Your employees, as a direct result of robbery or attempted robbery in the course of Your business/profession, resulting in death or permanent total disablement to the person/s. We shall pay a sum of Rs.1,00,000/- for all Events arising during the Period of Insurance.

Provided however that.

- a. cover shall apply for those between the age group of 18 years and 65 yrs.
- b. upon the happening of any event which may give rise to a claim under this Policy. written notice with all particulars must be given to Us immediately. In case of death. written notice must be given before internment, crema on unless reasonable cause is shown, and in any case, within one calendar month after the death.
- c. Satisfactory proof should be produced to Us of all matters upon which a claim is based. Any medical or other agent of Us shall be allowed to examine the insured person on the occasion of Assault when and so often as the same may be reasonably be required on Our behalf. You shall arrange post mortem examination of the body of the insured person and shall furnish the report to Us.

SPECIAL CONDITIONS

1. MAINTENANCE OF BOOKS AND KEYS

You shall keep a daily record of the amount of cash contained in the safe or strong room and such record shall be deposited in a secure place other than the said safe or strong room, and produced as documentary evidence in support of a claim under this Section of this Policy. The keys of the safe or strong room shall not be left on the Premises out of business hours unless the Premises are occupied by You or Your authorized employee in which case such keys if left on The Premises shall be deposited in a secure place not in the vicinity of the safe or strong room.

2. RIGHTS OF RECOVERY

We shall be entitled in Your name to have the absolute conduct and control of all or any proceedings that it considers necessary for the purpose of tracing and recovering any Money lost



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or securing reimbursement in respect of any Money lost and You shall at Our expense furnish all such assistance as may reasonably be required by Us in connection with such proceeding and in the event of any or all of the Money being recovered, it shall be imperative upon You to refund to Us such a proportion of the sum allowed by way of compensation as the amount recovered bears to the total amount of Money lost.

SECTION III-DISHONESTY OF EMPLOYEES SPECIAL DEFINITIONS

Employee

The term 'Employee' wherever appearing in this Policy means any person (other than a person whose employment is of a casual nature or who is employed otherwise than for the purposes of Your business) who has entered into a contract of employment with You whether such contract of employment is express or implied, oral or in writing.

THE COVER

We will indemnify You against any direct pecuniary loss sustained by reason of act of fraud or dishonesty committed by any Employee employed at the Premises during the Period of Insurance and during the period of uninterrupted service of such Employee, and discovered during the continuance of this Policy or within twelve calendar months of the expiry thereof and, in the case of death, dismissal, resignation or retirement of the Employee within twelve calendar months of such death, dismissal, resignation or retirement whichever of these events shall first happen.

LIMIT OF LIABILITY

Our liability under this Policy shall not exceed

- (a) Rs.5,00,000/-for Any One Event
- (b) Rs.10,00,000/- for Any One Period of Insurance.

SPECIAL EXCLUSIONS

1. We shall not be liable in respect of losses arising elsewhere than in India.

SPECIAL CONDITIONS

1. If This Policy shall be continued in force for more than one Period of Insurance or if any liability shall exist on Our part under this Policy and also under any other policy in respect of fraud or dishonesty of the Employee, Our liability hereunder shall not be accumulated or increased thereby Our aggregate liability arising from any number of acts of fraud or dishonesty committed by such Employee shall not exceed the



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Limit of Liability hereunder nor the Limit of Liability under any other such policy as aforesaid whichever is the greater.

2. We will not be liable to pay more than one claim in respect of the actions of any one Employee.

3. Unless we be advised and our written approval obtained, we shall not be liable hereunder in the event of any change in the nature of Your Business or in the duties and conditions of service of any Employee. nor if the remuneration of the Employee be reduced or its basis altered, nor. of the precautions stated by You with regard to accounting be not duly followed or if You shall continue to entrust the Employee with money or goods after having knowledge of any material fact bearing on the honesty of the Employee.

4. Any money of the Employee in Your hands, and any money which but for the Employee 's dishonesty would have been due from You to The Employee shall be deducted from the amount otherwise payable under this Policy. Any money recovered after the settlement of any claim shall become Our property. not exceeding, however. the amount paid as indemnity by Us.

5. You shall if and when required by Us, but at our expense. use all diligence in prosecuting any Employee for conviction for any act which such Employee shall have committed and in consequence of which a claim may be made under this Section. You shall at Our expense give all information and assistance to enable Us to sue for and obtain reimbursement from any such Employee by reason of whose acts or defaults a claim has been made. or against the state of such Employee. for money which We shall have become liable to pay in respect thereof.

6. We are not bound to give notice or be effected by any notice of any trust, charge. lien. assignment or other dealing with or relating to any contract of insurance and the receipt to You or Your personal representative shall in all cases be an effectual discharge to Us.

7. Any of the circumstances in relation to these Special Conditions coming to the knowledge of Our official shall not be the notice to or be held to bind or prejudicially effect the Company notwithstanding subsequent acceptance of any premium.

SECTION IV-LIABILITY

SPECIAL DEFINITIONS

Injury : shall mean death, bodily injury. illness or disease of or to any person.

Property : shall mean material property.

Policy period : means the period commencing from the effective date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Policy Schedule.



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Period of Insurance: for the purpose of this Section only. Period of Insurance means the period commencing from the Retroactive Date and terminating on the expiry date as shown in the Policy Schedule.

Accident : for the purpose of this Section only, means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

Retroactive date: will coincide with the date of commencement of the first Legal Liability Policy as long as the Policy has been renewed without any break. When there is a break, the Retroactive Date shall commence from the date of renewal of this Policy.

Pollution : means pollution or contamination of the atmosphere or of any water, land or other tangible property.

Product : means any tangible property after it has left your custody or control, which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on your behalf but shall not mean food and beverages supplied by or on your behalf primarily to your employee as a staff benefit.

THE COVER

We shall indemnify You against all sums for which You shall become legally liable to pay, (other than liability under Public Liability Insurance Act, 1991 or any statute based on the Doctrine of Liability) including all costs, fees and expenses incurred with Our written consent, in the event of

- (a) accidental injury to any person
- (b) accidental damage to property

happening during the Period of Insurance and giving rise to a claim first made in writing against You during the Policy Period and arising out of and in the course of Your Business carried out from the Premises within the Geographical Limits subject to the Limit of Liability and the Jurisdiction Clause.

LIMIT OF LIABILITY

Our liability under this Section shall not Exceed the following amounts:

Any one Accident -Rs.10,00,000/- (applies to any one claim or series of claims arising out of an Event)

2. Aggregate during the Policy Period -Rs.10,00,000/- DEDUCTIBLES



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You shall bear a deductible of Rs.2500/- which shall be applicable to both (a) death/bodily injury (b) property damage. inclusive of defense costs arising out of any one Accident. Our liability shall attach for the claim in excess of such deductible.

POLICY DISPUTES CLAUSE

Any dispute concerning the interpretation of the terms. conditions. limitations and/or exclusions contained herein is understood and agreed to by both You and Us to be subject to Indian Law. Each party agrees to submit to the juristic on of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court the Jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

EXCLUSIONS APPLICABLE TO SECTION IV

This Section does not insure:

1. any liability attaching by virtue of an agreement but which would not have attached in the absence of such agreement.
2. liability arising from bodily injury to Your employees nor any claim arising under the Workmen's Compensation on Act, 1923 nor the Fatal Accidents Act 1855.
3. liability arising out of loss of pure financial nature such as loss of goodwill. loss of market of similar nature.
4. liability for any fines, penalties. punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
5. liability arising out of
 - (a) all personal injuries such as libel. slander. false arrest. wrongful eviction and detention, defamation and mental injury anguish or shock resulting there from.
 - (b) infringement of plans. copyright. patent, trade name, trademark, registered design.
6. liability arising out of
 - (a) Pollution howsoever caused unless specifically covered.
 - (b) any Product.
7. liability arising out of Injury or damage caused by or resulting from anything sold. supplied. installed, erected, repaired. altered or treated by You or any person on behalf of You other than food or



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beverages sold or supplied by You as a service to the employees or visitors for consumption in the Premises.

8. Accidents directly or indirectly caused by, traceable to, arising out of the ownership, possession use or the custody by or on behalf of Insured of animals, aircrafts, ships, boats or crafts of any kind.
9. transportation of materials and/or hazardous/dangerous substances outside the Premises.
10. liability for damage to
 - (a) Property owned, leased or hired or in Your custody or control (other than Premises, including fixtures and fillings thereon, leased and occupied by You for the purpose of the Business)
 - (b) that part of any Property upon which You have been operating.
11. liability for damage to employee's clothing and personal effects.
12. liability for Damage arising out of deliberate, willful or intentional non-compliance of any statutory provision.
13. liability for damage arising out of earthquake, earth tremor, volcanic erupt on, food, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbances.
14. liability for Injury and/or Damage occurring prior to the Retroactive Date in the Schedule.
15. liability for injury to any person under a contract of employment or apprenticeship with You, Your contractor(s) or Sub- Contractor(s) when such Injury arises out of the execution of such contract.
16. liability more specifically insured elsewhere.
17. liability arising out of the ownership possession or use by You or on Your behalf of any motor vehicle or Trailer for which compulsory insurance is required by legislation other than the following;
 - a. claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer.
 - b. claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;
 - c. claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;



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- d claims arising out of tiny motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.

18 the deliberate conscious or intentional disregard of the Insured's technical or administrative management or the need to take all reasonable steps to prevent claims.

19 liability arising out of any professional advice rendered by You or any person acting on your behalf.

SPECIAL CONDITIONS APPLICABLE TO SECTION IV

1. Cross Liabilities: Each person or party indemnified is separately indemnified in respect of claims made against any of them by any other person or party (other than The Named Insured) subject to Our total liability not exceeding the Limit of Liability stated in the Schedule of the Policy.

2. Costs: We will pay all costs, fees and expenses incurred with their prior consent in the investigation, defense or settlement of any claim made against You and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against You, provided such claim or claims are the subject of indemnity by the Policy.

3. Claims Series Clause: For the purpose of this Section of the Policy where a series of and/or several bodily injuries and/or property Damages are attributable direct or indirectly to the same cause all such bodily injuries and/or property damages shall be added together and all such bodily injuries and/or property Damages shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.

4. Notification Extension Clause: Should You notify Us during the Policy Period in accordance with General Condition No.9 (a) of any specific event or circumstance which We accept may give rise to a claim or claims which form the subject of indemnity by this Policy, the acceptance of such claim or claims shall be as if they had first been made against You during the Policy Period. The extension under this Clause will be subject to the maximum time limit laid down under the Indian Limitation act in force from time to time.

5. Extended Claim Reporting Clause: In the event of non-renewal or cancellation of this Policy, either by Us or by You, We will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the Policy provided no insurance is in force during this extended reporting period in respect of the same interest, for notification of claims for accidents which had taken place during the



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Period of Insurance but could not be made during the Policy Period. provided, however. all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring Policy Period and are subject to the limits of indemnify and the terms. Conditions and Exclusions of the Policy.

6. We may at any time pay to You in connection with any claim or series of claims under this Section of the Policy amount of the Limit of Liability applicable (after deduction of any sums paid) or any lesser amount for which such claims can be settled and upon such payment being made. we shall relinquish the conduct and control of and be under no further liability in connection with such claims.

7. We will have the right but in no case the obligations. to take over and conduct in Your name the defense of any claims and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defense of any claim may relinquish the same. All amounts expended by Us in the defense. settlement of payment of any claim will reduce the Limit of Liability, specified in the Schedule of the Policy.

8. You shall keep accurate records of annual turnover which term shall include all leviable duties and at the time of renewal of Insurances declare such details as We may require. We shall at all reasonable time have free access to inspect such records.

9. In the event of liability arising under the Policy or the payment of a claim under this Policy, the Limit of Liability per any one Policy Period under this Section of this Policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstances it shall be permissible to reinstate the aggregate Limit of Liability to the original level even on payment of extra premium.

10. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this Policy. be insured by, any other Policy (but nor Public Liability Policy) or policies. except in respect of any excess beyond the amount which could have been payable under such policy/policies, had this insurance not been elected.

EXTENDED COVERAGE

We shall cover your legal liability as tenants for Damage to the Premises (including their fixtures and fittings) leased and occupied by you.

GENERAL EXCLUSIONS

This Policy does not insure:



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1. loss, destruction, damage nor liability caused by or arising out of any willful act or willful negligence on Your part or that of any person acting on your behalf.
2. loss, destruction, damage nor liability occasioned directly or indirectly by or through or in consequence of any of the following occurrences, namely: -
 - (a) war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war.
 - (b) mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution military or usurped power.
 - (c) (i) permanent or temporary dispossession resulting from confiscation nationalization commandeering or requisition by any lawfully constituted authority
(ii) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person
 - (d) the destruction of Property by order of any government de jure de facto or any public authority

In any action, suit or other proceeding where We allege That by reason of {he provisions of Exclusions 2 (a) to (d) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon You.

3. loss destruction damage or liability directly or indirectly caused by or arising from or in consequence of or contributed to by: -
 - (a) nuclear weapons material
 - (b) (i) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this General Exclusion 3(b) combustion shall include any self-sustaining process of nuclear fission.
(ii) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of ELECTRONIC DATA,
(ii) error in creating, amending, entering, deleting or using ELECTRONIC DATA. Or



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(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, nor any liability arising from or in any way related to any such event.

For the purposes of this Policy ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electron mechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment.

However, in the event that a peril listed below (being a peril which but for this exclusion is insured by the Section of this Policy under which any claim is made) is caused by any of the matters described in paragraph i, ii, iii above. Then such Section of the Policy, subject to all its provisions, shall not exclude:

- (i) physical loss or destruction of nor damage to Property insured under such Section of the policy directly caused by such listed peril, and/or
- (ii) (ii) loss of profits or business interruption insured by any relevant Section of this Policy.
- (iii) Further, this Exclusion does not apply in The event that a peril listed below (being a peril insured by any Section of this Policy, but for this Exclusion) causes any of the matters described in paragraph i, ii, iii above:
- (iv) Fire, explosion, lightning, windstorm, hail, tornado, cyclone, hurricane, tsunami, flood, freezing, weight of snow, impact by aircraft or other aerial objects dropped there from. Impact by any road vehicle or animal, bursting over Bowing discharging or leaking of water tanks apparatus or pipes.

5. 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, 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 organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.



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This exclusion also excludes loss, damage, cost or expenses of whatsoever 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 act on taken in respect of any act of terrorism.

if We alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon You.

GENERAL CONDITIONS

(Applicable to all Sections of the Policy)

1. (a) IDENTIFICATION

This Policy and the Schedule (which forms an integral part of this Policy) shall be read together as one contract and words and expressions to which specific meanings have been attached in any part of this Policy or of the Schedule shall bear such specific meanings wherever they shall appear.

(b) NOTICE

Every notice and communicator to Us required by this Policy shall be in writing to Our office through which this insurance is affected.

2. MISDESCRIPTION

If there be any material Misdescription by You or any one acting on Your behalf of any of the Property hereby insured, or of any building or place in which such Property is contained, or of the business or Premises to which this insurance refers or any misrepresentation as to any fact material to be known for estimating the risk or any omission to state such fact, we shall not be liable under this Policy for the Property affected by any such misdescription, misrepresentation or omission.

3. CANCELLATION

This insurance may be terminated by sending 14 days notice at Your request, in which case We will remain the customary short period rate for the time the Policy has been in force. This insurance may also be terminated at Our option on notice to that effect being given to You, in which case We shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.



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Short period scale	Proportionate of annual premium to be retained
Period of risk UP to one month	25% of the annual premium
Exceeding one month & Up to three months	50% of the annual premium
Exceeding three months & Up to six months	75% of the annual premium
Exceeding six months & Up to eight months	85% of the annual premium
Exceeding eight months	100% of the annual premium

4. FORFEITURE

All benefits under this Policy shall be forfeited

Proportionate of annual premium to be retained 25% of the annual premium

50% of the annual premium 75% of the annual premium 85% of the annual premium 100% of the annual premium

(a) If any claim made under this Policy be in any respect fraudulent or if any false declaration be made or used in support thereof. or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under this Policy

(b) If any claim be made and rejected and an action or suit be not commenced within three months after Such rejection or (in case of an arbitration taking place in pursuance of Condition No. 7 of this Policy) within three months after the arbitrator or arbitrators or umpire shall have made their award

5. SUBROGATION

Any claimant under this Policy shall, at Our expense do. find concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies. or of obtaining relief or indemnity from other parts to which We shall be or would become entitled or subrogated upon Our paying for or making good any Damage or setting any claim under this Policy, whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.

6. CONTRIBUTION

If at the time of any occurrence giving rise to a claim under any Section of this Policy, there be any other subsisting insurance or insurances whether effected by You or by any other person or persons covering the same insured interest. We shall not be liable to pay or contribute more than its ratable proportion of the total amount of such a claim.

8. ALTERATIONS AND REMOVALS



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Under any of the following circumstances the insurance ceases to attach as regards the Property affected unless you, before the occurrence of any Damage obtain Our sane on signified by endorsement upon the Policy. by or on Our behalf

- (a) if the Business carried on be altered. or if the nature of the occupation of or other circumstances affecting the building or containing The Insured Property be changed in such a way as to increase the risk of Damage.
- (b) (b) if the building insured or containing the insured Property becomes unoccupied and so remains for a period of more than 30 days.
- (c) if the Property insured be removed to any building or place other than that in which it is stated herein to be insured.
- (d) (d) if the interest in the Property insured passes from You otherwise than by will or operation of law

8. CLAIMS PROCEDURE

If any event giving rise to or likely to give rise to a claim under this Policy comes to Your Knowledge You shall

(a) immediately

- (i) take steps to minimize any Damage and recover any missing property.
- (ii) give notice in writing to Us and
- (iii) give notice to the police if the event be theft or suspected theft or willful or malicious damage and take all practicable steps to apprehend the guilty person and recover the Property lost.

(b) within 30 days or such further time as We may in writing allow deliver to Us.

- (i) a claim in writing for the Damage containing as particular an account as may be reasonably practical of all the several articles or items of Property lost or damaged and the amount of Damage thereto respectively. having regard to their value at the time of the Damage.
- (ii) Particulars of all other insurances if any.

(c) not make any admission, older payment or indemnify to anyone without our consent.



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You shall at all times at Your own expense produce, procure and give to Us all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of any Damage and the circumstances under which the Damage occurred, and only matter touching the liability or the amount of Our liability as may be reasonably required by us or on Our behalf together with a declaration on oath or in other legal form of the truth of the claim and any matters connected therewith.

10. INTEREST/PENALTY

No sum payable under this Policy shall carry any interest or penalty

11. OUR RIGHTS

On the happening of Damage to any of the property insured by any Section of this Policy, We may

- a. Enter and take and keep possession of the building or premises where the Damage has happened.
- b. take possession of or require to be delivered to Us any property of Yours in the building or on the premises at The time of the Damage.
- c. keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
- d. sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by Us at any time until notice in writing is given by You that you make no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and We shall not by any act done in the exercise or purported exercise of Our powers hereunder, incur any liability or diminish Our rights to rely upon any of the Conditions of this Policy in answer to any claim.

If You or any person on Your behalf shall not comply with these requirements or shall hinder or obstruct Us, in the exercise of Our powers hereunder, all benefit under this Policy shall be forfeited.

You shall not in any case be entitled to abandon any property to Us whether taken possession of by Us or not.

12. TIME LIMIT

In no case whatsoever shall We be liable for any Damage after the expiry of 12 months from the happening of such Damage unless the claim is the subject of pending action or arbitration; being expressly agreed and declared that if We shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter



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of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

13. ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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

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



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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.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.