



**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

**COMBINED FIRE & BURGLARY INSURANCE POLICY**

**UIN: IRDAN102CP0003V01201920**

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 insurance described in this Policy.

The following documents form the basis of and part of this 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 the 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



## **COMBINED FIRE & BURGLARY INSURANCE POLICY**

**UIN: IRDAN102CP0003V01201920**

### **GENERAL DEFINITIONS**

(Applicable to all Sections of the Policy)

Schedule	: The Policy Schedule, any amended Schedule, the most recent renewal confirmation or any endorsement amending any of these.
You/Your	: The Person(s) or the Organization (s) named as the Insured in the Schedule
We /Our /Us	: Royal Sundaram Alliance Insurance Company Limited
Property	: buildings and /or contents at the Premises as specified in the Schedule
Premises	: the location specified to be insured in the Schedule
Burglary	: theft following upon an actual forcible and violent entry to and /or exist from the Premises.
Hold up	: Removal of Property by threat of physical violence against the Insured employee of the Insured.
Money	: Cash, current coin, bank and currency notes, cheques, traveler's cheques any Postal orders, money orders and current postage stamps held in connection with your business.
Market value	: The amount you would have to pay to buy a property similar to your property immediately before the loss or damage, to king into account its age and condition.



## **COMBINED FIRE & BURGLARY INSURANCE POLICY**

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### **SECTION I – FIRE & ALLIED PERILS**

It covers

#### **THE COVER**

If the Property described in this Section or the Schedule Of this Policy Of REV part of such Property be destroyed or damaged by any of the perils specified hereunder the tiring the Period of Insurance mentioned in the Schedule, We shall (subject to the Cond it ions rind Exclusions contained herein or endorsed or otherwise expressed hereon) pay You the value of the Property at the time of the happening of its destruction or the amount of such damage or at Our option, reinstate or replace such property or any part thereof:

#### **1. Fire**

other than destruction or damage caused to the Property insured by

- (a) its own fermentation, natural heating or spontaneous combustion.
- (b) its undergoing any heating or driving process
- (c) burning of property insured by order of any Public Authority

#### **2. Lightning**

#### **3. Explosion/implosion**

other than loss, destruction of or damage

- a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus in which steam is generated or their contents resulting from their own explosion /implosion,
- b) caused by centrifugal forces.

#### **4. Aircraft Damage**

Loss, destruction or damage caused by aircraft, other aerial or space dev ices and articles dropped there from excluding those caused by pressure waves.

#### **5. Riot, Strike and Malicious Damage**



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Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

- a. total or partial cessation of work or flue retardation or interruption or cessation of any process or operations or omissions of any kind.
- b. permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the government or any lawfully constituted Authority.
- c. permanent or temporary dispossession or any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- d. burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of the disturbance or public peace) in any malicious act.

If We alleges that the loss /damage is not caused by any malicious act, the burden of providing the contrary shall be upon You.

### **6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation**

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature (wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).

### **7. Impact Damage**

Loss of or visible physical damage or destruction caused to the property insured due to impact by any rail/road vehicle or animal by direct contact not belonging to or owned by

- a. You or any occupier of the Premises or
- b. their employees while acting in the course of their employment.

### **8. Subsidence and Landslide including Rock slide**

Loss, destruction or damage directly caused by subsidence of part of the site on which the Property stand slide /rock slide excluding:

- a. the normal cracking, settlement or bedding down of new structures



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- 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.

**9. Bursting and/or overflowing of water Tanks, Apparatus and Pipes**

**10. Missile Testing operations**

**11. Leakage from Automatic Sprinkler Installations**

other than loss, destruction or damage caused by

- a) repairs or alternations to the buildings or premises
- b) repairs, removal or Extension of the Sprinkler Installation
- c) defects in construction known to the Insured.

**12. Bush Fire**

other than loss, destruction or damage caused by forest fire.

### **LIMIT OF LIABILITY**

Our liability under this Section shall in no case exceed the Sum Insured in respect of each item as stated in the Schedule nor the Sum Insured in whole by this Section of the Policy for any one Period of insurance.

### **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.

- (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 and other cause (other than as stated in (a) above)



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### **EXCLUSIONS APPLICABLE TO SECTION I**

This Section of the Policy does not cover

1. loss, destruction or damage to bullion or unset [Precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Schedule of this Policy.
2. loss, destruction or damage caused to the insured property by pollution or contamination excluding;
  - (a) 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.
3. loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so caused and affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
4. loss, destruction or damage to the stocks in cold storage premises caused by change of temperature
5. loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
6. loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
7. loss by theft during or after the occurrence of any insured peril.
8. any loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.
9. loss or damage to Property insured if removed to any building or place other than in which it is here in 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.



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### **EXTENDED COVERAGE**

Expenses necessarily incurred by You on (i) Architects, Surveyors and Consulting Engineer's fees and (ii) Debris Removal following loss or damage to the Property by any of the perils specified above up to 3% and 1% of the admitted claims amount respectively.

### **SPECIAL CONDITIONS APPLICABLE TO SECTION I**

1. All insurance tendered under this Section of the policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or the whole or any part of any range of buildings or of any structure of which such building forms Part.

Provided such a fall or displacement is not caused by insured perils, loss or damage for which is covered by this Section of the policy or would be covered if such building, range of buildings or is insured under this Section of the Policy.

Notwithstanding the above, subject to an express notice being given to Us as soon as possible but not later than seven days of any such fall or displacement may agree to continue the Insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

2. The insurance under this Section of the Policy does not cover any loss or damage to property which, at the time of the happening of such loss or 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.
3. You shall maintain the Property in a proper state of repair and take all reasonable precautions to prevent loss or damage thereto. You shall comply with all statutory or other regulations and will employ only competent employees. You shall observe all manufacturer's instructions concerning
  - i. the inspection of machinery, equipment and apparatus
  - ii. the safety of persons or property



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

### **REPAIR AND REPLACEMENT**

We may at Our option, repair or replace the property damaged or destroyed, or any part thereof if, instead of paying the amount of the loss or damage, or may in with any other Company or Companies in We shall not be bound to repair exactly or completely, but only its circumstances permit and sufficient manner, and in no case shall We be bound to expend more in repair than it would replace such Property as it was at the time of the occurrence of such loss or damage, nor more Insured thereon.

If We elect to repair or replace any Property You shall at Your own expense, furnish Us with such specifications, measurements, quantities and such other particulars as We may require, and no act 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 we shall, in every such case, only be liable to pay such sum as would be required to repair or replace such Property if the same could be lawfully be repaired to its former condition.

### **SECTION II - BURGLARY**

This section is only operative if shown as such in the Schedule

#### **THE COVER**

We agree to indemnify You to the extent of the intrinsic value of:

- (a) any loss of or damage to the Property insured by this Section or any part thereof whilst contained in the Premises described in the Schedule hereto due to Burglary or house-breaking or hold-up.
- (b) damage caused to the Premises to be made good by You resulting from burglary or house-breaking or any attempt thereat,

occurring at any time during the Period of Insurance.

#### **LIMIT OF LIABILITY**

Our liability under this Section shall in no case exceed the Sum insured in respect of each item as stated in the Schedule or the turn Insured in whole by this Section of the Policy for any one Period of Insurance.





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### **DEDUCTIBLE**

This Policy does not cover the amount of the deductible stated in the Schedule in respect of each and every loss as ascertained after the application of all other terms and Conditions of the Policy including any Condition of Under Insurance.

### **EXCLUSIONS**

We shall not be liable under this Section II in respect of:

- a. Gold or silver articles, watches, jewellery or Precious stones, medals, coins, curios, sculptures, manuscripts, rare books, plans, molds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, bank drafts, money, cash, currency notes, postal orders, securities, stamps, collections of stamps, business books or papers, unless specifically insured.
- b. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully on the Premises in the course of the business is involved in the actual theft or damage to any of the articles or Premises or where such loss or damage has been expedited or any way assisted or brought about by any such person or persons.
- c. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy.
- d. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot or strike, civil commotion, terrorist activities, earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- e. Consequential loss or legal liability by of any kind or description whatsoever.
- f. Property not belonging to the Insured.
- g. Loss or damage to Property insured while the Premises is left uninhabited continuously for 7 or more consecutive days and nights.
- h. Loss of Money and/or Property abstracted from any safe following the use of the key to the said safe any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or my threat thereof.

### **SPECIAL CONDITIONS**



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1. **Items which form part of a set or pair:** Where any items insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular Part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set and not more than proportionate part of the insured value of the pair or set
2. **Maintenance of books:** The insured 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 safe or strong room and produced as documentary evidence in support of a claim under this Policy.
3. **Security Measures — Insured's Duties:**
  - a) You shall take all reasonable precautions to prevent loss or damage.
  - b) All locks, bolts, intruder alarm systems and other protective devices shall be in full operation during any time the Premises are left unattended or closed for business
  - c) All keys (including the relating to any part of the intruder alarm system) shall be
    - (i) removed from the Premises or
    - (ii) placed within a locked safe or strong room in any building provided the keys to such a safe or strong room are removed from the Premises.during any time, the Premises are left unattended or closed for business.
  - d) All notes of combination lock letters and numbers for safes and strong rooms must be removed from the Premises at all times that the Premises are left unattended or closed for business.

### **Basis of Indemnity**

We agree to indemnify you to the extent of the intrinsic value of Property insured by this Section.

We may at its option, reinstate, replace or repair the property or Premises lost or damaged or my part hereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, But



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We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably and sufficient manner and in no case we be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and more than the Sum Insured thereon.

Our liability under this Section shall in no case exceed the Sum Insured in respect of each item as stated in the Schedule or its Market value, whichever is less.

### **GENERAL EXCLUSIONS**

#### **This Policy does not insure:**

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 the 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: -



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(b) nuclear weapons material.

(c) (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. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regard less of and 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, inclining 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.

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 action taken in respect of any act of terrorism.

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



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### **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 part of this Policy or of the Schedule shall bear such specific meanings wherever the) appear.

#### **(c) NOTICE**

Every notice and communication 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 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 14days notice at Your request, in which ca e We will retain the customer y 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**

<b>Period of risk</b>	<b>Proportionate of annual premium to be retained</b>
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

(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.

Or

(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 arbitrator or umpire shall have made their award

#### **5. SUBROGATION**

Any claimant under this Policy shall, at Our expense do, and concur in doing and permit or 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 parties to which We shall be or would become entitled or subrogated upon Our paying for or making good any loss or damage or settling 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



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same insured interest, we shall not be liable to pay or contribute more its ratable proportion of the total amount of such a claim.

### **8. ALTEATIONS AND REMOVALS**

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

- (a) If the Business carried on be altered or if the nature or the occupation of or circumstances affecting the building or containing the insured Property be changed in a way as to increase the risk of loss or damage.
- (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) If the interest in the Property insured passes from You otherwise than by will or operation of law

### **9. 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 loss or 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.



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- (b) within 30 days or such further time as We may in writing allow deliver to Us
  - (i) a claim in writing for the loss or 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 loss or damage thereto respectively, having regard to their value at the time of the loss or damage
  - (ii) Particulars of all other insurances if any.
- (c) not make any admission, offer payment or indemnity to anyone without our consent.

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 loss or damage and the circumstances under which the loss or damage occurred, and any 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. UNDER INSURANCE**

If any Property hereby insured shall, at the commencement of any loss or damage, be collectively of greater value than the Sum insured thereon, then You shall be considered as being Your own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. every item, if more than one, of the Policy shall be separately subject to this Condition.

### **11. INTEREST/PENALTY**

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

### **12. OUR RIGHTS**

On the happening of loss or 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 loss or 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 loss or damage.





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- 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.

### **13. TIME LIMIT**

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

### **14. REINSTATEMENT OF SUM INSURED**

At all times during the Period of Insurance of this Policy the insurance cover will be maintained full extent of the respective Sum Insured 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 to above shall be deducted from the net claim amount at Table under the Policy. Thus continuous cover to the full extent will be available notwithstanding 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 intention 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 on the date of loss



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till expiry of the Policy. Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in the event that You immediately on occurrence of the loss exercise Your option not to reinstate the Sum Insured as above.

### **16. REASONABLE CARE**

You shall at all times and as far as is reasonably practicable take steps to safeguard the Property insured and maintain it in a proper state of repair. You shall also take steps to enforce the observance of all Statutory provisions manufacturer's recommendations and other regulations relating to the safety use and inspection of the Property insured.

### **17. 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.

### **Clause J. Grievances**

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. 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](mailto:manager.care@royalsundaram.in)

Sr. Citizen can email us at: [seniorcitizengrievances@royalsundaram.in](mailto: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](mailto: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



**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

**COMBINED FIRE & BURGLARY INSURANCE POLICY**

**UIN: IRDAN102CP0003V01201920**

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](http://www.irdai.gov.in) or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website [www.royalsundaram.in](http://www.royalsundaram.in).