

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv
Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd.
Office : 21, Patullos Road, Chennai - 600 002

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Gruh Suraksha Home Insurance Plan	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0003V02201617	
3	Structure	Basis of sum insured : Indemnity	
4	Interests Insured	Home Building: House/Home/Flat/Apartment/Insured premises Your Home Building does not include Contents of Your Home. Rent for Alternate Accommodation Loss of Rent Household Articles Household Contents Household Appliances Jewellery & Valuables Third Party Liability Mobile Equipments Baggage Insurance External Equipments Temporary Resettlement Expenses Loss of Cash	2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 2.11 2.12

**Royal Sundaram General Insurance Co. Limited**

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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		Personal Accident	2.13
		Employee Compensation	2.14
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured: xxxxxx	
6	Policy Coverage	<p>SECTION I – BUILDING</p> <p>Coverage</p> <p>The Company will indemnify you in respect of loss or damage to the Building as stated in the Schedule caused by or arising out of the following:</p> <ol style="list-style-type: none"> Fire & allied perils and Burglary <p>Fire & Allied Perils</p> <p>Fire & Allied Perils shall consist of the following perils:</p> <ol style="list-style-type: none"> Fire, Explosion/Implosion, Lightning, Earthquake, volcanic eruption, or other convulsions of nature, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation Subsidence of the land on which Your Home Building stands, Landslide, Rockslide Bush fire, Forest fire & Jungle fire Impact damage of any kind, I.e., damage caused by impact of, or collision caused by any external physical object (e.g., vehicle, falling trees, aircraft, wall etc.) 	<p>2.1</p> <p>2.1.1</p>

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	<p>9. Missile testing operations</p> <p>10. Riot, Strike and Malicious Damage</p> <p>11. Acts of terrorism - Optional (Coverage as per Terrorism Clause attached)</p> <p>12. Bursting or overflowing of water tanks, apparatus and pipes</p> <p>13. Leakage from Automatic Sprinkler Installations</p> <p>14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</p> <p>Rent For Alternate Accommodation</p> <p>Coverage</p> <p>In the event of Actual Total Loss of the building insured under this policy and the building is not in a position to be occupied and insured opting to Reconstruct and the insurers admitting the liability as per terms and conditions of the policy, the Company will reimburse to the Insured the actual rent paid towards alternate accommodation</p> <p>Loss Of Rent</p> <p>Coverage</p> <p>In the event of Actual Total Loss of the building insured under this policy which was owned by the insured and let out on rent and which is not in a position to be let out on rent being destroyed or damaged by any Insured Peril and insured opting to Reconstruct and the insurers admitting the liability as per terms and conditions of the policy, the Company will reimburse to the Insured towards actual loss of rent per month</p> <p>Household Contents</p> <p>Under Bronze, Silver & Gold Plans</p> <p>The Company will indemnify You in respect of loss of or damage to or destruction of the Household Contents whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of</p> <p>1. Fire & allied perils</p> <p>2. Burglary and Housebreaking including Theft.</p>	<p>2.2</p> <p>2.2.1</p> <p>2.3</p> <p>2.3.1</p> <p>2.4</p> <p>2.4.1.1</p>
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	<p>Under Platinum & Diamond Plans</p> <p>The Company will indemnify You in respect of loss of or damage to or destruction of the Household Contents whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of any peril which is not excluded under the scope of the policy</p> <p>Household Appliances</p> <p>Coverage</p> <p>Under Bronze, Silver & Gold Plans</p> <p>The Company will indemnify you, in respect of loss of or damage to or destruction of the Household Appliances whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of</p> <ol style="list-style-type: none"> Fire & allied perils Burglary and Housebreaking including Theft. Electrical and Mechanical breakdown. <p>Under Platinum & Diamond Plans:</p> <p>The Company will indemnify You in respect of loss of or damage to or destruction of the Household Appliances whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of any peril which is not excluded under the scope of the policy.</p> <p>Jewellery And Valuables</p> <p>Coverage</p> <p>The Company will indemnify You in respect of loss or damage of Jewellery and Valuables whilst contained in the Insured premises/ housed securely in a locker or Safety Deposit Vault located within the premises of any recognized commercial bank in India whilst in as stated in the Schedule, caused by or arising out of</p> <ol style="list-style-type: none"> Fire & allied perils Burglary and Housebreaking including Theft. Snatching of Jewellery anywhere in the world whilst worn by the Insured person or family members, whether or not in the Insured Premises. <p>Third Party Liability (excluding liability arising out of motor vehicles, Golf Carts & Perambulators) (applicable only in respect of Silver, Gold,</p>	<p>2.4.1.2</p> <p>2.5</p> <p>2.5.1.1</p> <p>2.5.1.2</p> <p>2.6</p> <p>2.6.1</p> <p>2.7</p>
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	Platinum & Diamond Plans)	
	<p><u>Coverage</u></p> <p>The Company will compensate you in the event you become legally liable to a third party (under statutory liability provisions or in common law for an incident occurring in India which results in death, injury or damage to the health of such third party or damage to his/ her properties), but not exceeding the Sum Insured specified in Section IV of the Schedule to this Policy and provided the incident occurs during the Period of Insurance and provided that the claim is reported to the Insurer immediately, and subject to the special conditions and the exclusions of this policy</p>	2.7.1
	Mobile Equipments	2.8
	<p>Coverage (under Silver, Gold, Platinum & Diamond Plans)</p> <p>The Company will indemnify You in respect of loss of or damage to or destruction of Mobile equipments owned by you & your family whilst anywhere in the world, caused by or arising out of</p> <ol style="list-style-type: none"> Fire & Allied Perils Burglary and Housebreaking excluding Theft. Electrical and Mechanical breakdown. Accidental Damage <p>This benefit is applicable only in respect of Silver, Gold, Platinum & Diamond Plans.</p>	2.8.1
	Baggage Insurance	2.9
	<p>Coverage (Under Gold, Platinum & Diamond Plans only)</p> <p>The Company will indemnify You in respect of total loss or total damage to accompanied personal baggage by accident or theft whilst travelling on tour from home town exceeding 100 kms radius anywhere in India. This benefit is applicable only in respect of Gold, Platinum and Diamond Plans.</p>	2.9.1
	External Equipments	2.10
	<p>Coverage (Under Gold, Platinum & Diamond Plans only)</p> <p>The Company will indemnify You in respect of loss of or damage to or destruction of external equipments whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of</p>	2.10.1

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	<div>a. Fire & Allied Perils</div> <div>b. Burglary and Housebreaking including Theft.</div> <div>c. Electrical and Mechanical breakdown.</div> <div>Temporary Resettlement Expenses</div> <div>Coverage</div> <div>In the event of loss or damage to the building insured under this policy due to operation of an insured peril as per terms and conditions of the policy and the building is not in a position to be occupied, the Company will reimburse to the Insured the actual cost incurred towards lodging expenses incurred as a temporary resettlement in an alternative accommodation for a maximum period of one week</div> <div>Loss Of Cash</div> <div>Coverage</div> <div>In the event of actual loss of money in coins and/or currency notes up to the Benefit sum insured by robbery and/or hold-up while such money is in insured's/his family member's custody and whilst being conveyed by insured and/or his family members directly from a bank at which he/they maintain an account to their home in the ordinary course of transit, the Company will reimburse to the Insured towards actual loss of cash not exceeding the annual limits specified against each plan during the policy period:</div> <table><tr><td>S.No.</td><td>Plan</td><td>Loss of cash</td></tr><tr><td>1</td><td>Bronze</td><td>5000</td></tr><tr><td>2</td><td>Silver/Gold</td><td>15000</td></tr><tr><td>3</td><td>Platinum/Diamond</td><td>25000</td></tr></table> <div>Personal Accident</div> <div>Coverage</div> <div>In case of death or disability arising out of and consequent (within 12 months) upon an injury sustained by your household staff, the policy will pay the limits specified in the schedule under this section as per the benefit table mentioned below.</div> <table><tr><td>1. Death</td><td>100%</td></tr><tr><td>2. Permanent Total Disablement</td><td></td></tr><tr><td>Total and irrevocable loss* of</td><td></td></tr></table>	S.No.	Plan	Loss of cash	1	Bronze	5000	2	Silver/Gold	15000	3	Platinum/Diamond	25000	1. Death	100%	2. Permanent Total Disablement		Total and irrevocable loss* of		<div>2.11</div> <div>2.11.1</div> <div>2.12</div> <div>2.12.1</div> <div>2.13</div> <div>2.13.1</div>
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		<table><tr><td>(i) Both Hands or both feet</td><td>100%</td></tr><tr><td>(ii) sight of both eyes</td><td>100%</td></tr><tr><td>(iii) one entire hand and one entire foot</td><td>100%</td></tr><tr><td>(iv) Loss of either hand or foot and sight of one eye</td><td>100%</td></tr><tr><td>(v) Speech and hearing in both ears</td><td>100%</td></tr><tr><td>(vi) Either hand or foot</td><td>50%</td></tr><tr><td>(vii) Sight of One eye</td><td>50%</td></tr><tr><td>(viii) Speech</td><td>50%</td></tr><tr><td>(ix) Hearing in both ears</td><td>50%</td></tr><tr><td>(x) Thumb and index finger of the same hand</td><td>25%</td></tr><tr><td>(xi) Quadriplegia</td><td>100%</td></tr><tr><td>(xii) Paraplegia</td><td>50%</td></tr><tr><td>(xiii) Hemiplegia</td><td>50%</td></tr><tr><td>(xiv) Uniplegia</td><td>25%</td></tr></table> <p>In any case, the maximum liability of the company in the event of a claim shall not exceed 100% of the sum insured provided under this section.</p> <p>Employee Compensation</p> <p>Coverage</p> <p>The Company will pay for compensation and litigation expenses which Insured and/or his family members shall become legally liable to pay as a householder occupying the premises specified in the schedule on account of Death or Bodily Injury to insured’s domestic staff arising out of and in the course of employment in the insured premises under</p> <p>a. Workmen Compensation Act 1923 or any amendment thereto.</p> <p>b. Fatal Accident Act, 1855 or</p> <p>c. Common Law</p> <p>The liability of the company shall not exceed the sum insured specified in the schedule for any one accident or series of accidents arising from one event or cause and for all accidents occurring during the period of insurance.</p> <p>The company shall not be liable for any interest and/or penalty imposed on the insured on account of failure to comply with the requirements laid down under Workmen Compensation Act 1923 or any amendment thereto.</p>	(i) Both Hands or both feet	100%	(ii) sight of both eyes	100%	(iii) one entire hand and one entire foot	100%	(iv) Loss of either hand or foot and sight of one eye	100%	(v) Speech and hearing in both ears	100%	(vi) Either hand or foot	50%	(vii) Sight of One eye	50%	(viii) Speech	50%	(ix) Hearing in both ears	50%	(x) Thumb and index finger of the same hand	25%	(xi) Quadriplegia	100%	(xii) Paraplegia	50%	(xiii) Hemiplegia	50%	(xiv) Uniplegia	25%	2.14 2.14.1
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7	Add-on Cover	Terrorism Cover (if opted)– Sum Insured:	F.																												

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8	Loss Participation	<p>Excess applicable for Losses due to Burglary:</p> <p>1% of the loss amount subject to a minimum of Rs.100/-</p> <p>GENERAL EXCESS</p> <p>Excess applicable in respect of every section shall be the amount specified in the below-mentioned table. In respect of loss or damage arising out of a single incident to multiple items covered under a single section, the excess amount shall be applicable on the item with the highest value only and not to each and every item.</p> <table><tr><th>Sections</th><th>Coverage</th><th>Excess (each and every claim)</th></tr><tr><td colspan="3">Gruh Suraksha Home Insurance Plan - Building</td></tr><tr><td>I</td><td>Building (applicable only in respect of loss or damage due to burglary)</td><td>1% of claim amount subject to a min of Rs.100/-</td></tr><tr><td>II</td><td>Rent for alternate accommodation</td><td>First Rs.250/- arising out of each and every claim</td></tr><tr><td>III</td><td>Loss of Rent</td><td>First Rs.250/- arising out of each and every claim</td></tr><tr><td colspan="3">Gruh Suraksha Home Insurance Plan – Household articles</td></tr><tr><td>IV</td><td>Household Contents</td><td>1% of SI (per item limit) subject to a maximum of Rs.10000</td></tr><tr><td>V</td><td>Household Appliances</td><td>1% of SI (per item limit)subject to a maximum of Rs.10000</td></tr><tr><td>VI</td><td>All risks for Jewellery & Valuables</td><td>1% of SI (per item limit)subject to a maximum of Rs.10000</td></tr><tr><td>VII</td><td>—</td><td>1% of SI (per item limit)subject to a maximum of Rs.10000</td></tr></table>	Sections	Coverage	Excess (each and every claim)	Gruh Suraksha Home Insurance Plan - Building			I	Building (applicable only in respect of loss or damage due to burglary)	1% of claim amount subject to a min of Rs.100/-	II	Rent for alternate accommodation	First Rs.250/- arising out of each and every claim	III	Loss of Rent	First Rs.250/- arising out of each and every claim	Gruh Suraksha Home Insurance Plan – Household articles			IV	Household Contents	1% of SI (per item limit) subject to a maximum of Rs.10000	V	Household Appliances	1% of SI (per item limit)subject to a maximum of Rs.10000	VI	All risks for Jewellery & Valuables	1% of SI (per item limit)subject to a maximum of Rs.10000	VII	—	1% of SI (per item limit)subject to a maximum of Rs.10000	<p>2.1.2.1.</p> <p>6</p>
Sections	Coverage	Excess (each and every claim)																															
Gruh Suraksha Home Insurance Plan - Building																																	
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			Third Party Liability (excluding liability arising out of motor vehicles)		
		VIII	Mobile Equipments	2.5% of SI (per item limit) subject to a maximum of Rs.10000/-	
		IX	Baggage insurance	5% of SI (per item limit) subject to a maximum of Rs.10000/-	
		X	Solar water heater (Upto a Maximum of 500 litre capacity only)	Rs.5000/- for sum insured up to Rs.5 lac and Rs.7500/- for sum insured exceeding Rs.5 lac (for breakdown double the excess)	
		X	Water treatment plant (Covers Motor & Pump only)	Rs.5000/- for sum insured up to Rs.5 lac and Rs.7500/- for sum insured exceeding Rs.5 lac (for breakdown double the excess)	
		X	DG Set (upto 5 KVA Only)	2.5% of sum insured	
		XI	Temporary Resettlement	First Rs.250/- arising out of each and every claim	
		XII	Loss of Cash	First Rs.250/- arising out of each and every claim	
		XIII	Personal Accident	Nil	
		XIV	Employees Compensation	Nil	
			Terrorism (covered under Fire & allied perils)	1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000	
		Note: Where per item limit waiver has been chosen by paying additional premium, excess amount shall be calculated on the claim amount in the place of SI (per item limit)			

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9	Exclusions	<p>SECTION I – BUILDING</p> <p>Exclusions: Buildings of age more than 30 years old</p> <p>Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively or description whatsoever.</p> <p>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.</p> <p>Damage caused by depreciation or wear and tear or which are pre-existing in nature or which falls under the terms of a maintenance agreement.</p> <p>Loss or Damage or Collapse of "Building" due to structural defects, latent defects, poor maintenance, workmanship.</p> <p>HOUSEHOLD CONTENTS:</p> <p>2.4.3. Exclusions: The Company shall not be liable in respect of: Any legal liability liable arising out of use of pedal cycle</p> <p>Exclusions applicable additionally under Section I for Platinum & Diamond plans:</p> <p>In respect of Plate Glass coverage</p> <p>a. Breakage or damage during removal and / or repairs on or about the Insured premises.</p> <p>b. Breakage of or damage to frames or framework only of any description</p> <p>c. Disfiguration or scratching or damage of glass other than fractures extending through the entire thickness of glass.</p> <p>d. Breakage of glass not completely or securely fixed or cracked or imperfect glass</p>	<p>2.1.3.1.</p> <p>2.1.3.2.</p> <p>2.1.3.3.</p> <p>2.1.3.4.</p> <p>2.1.3.5.</p> <p>2.4.3</p> <p>2.4.3.1</p> <p>2.4.3.2</p> <p>2.4.3.2.1</p>
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	<p>e. Loss or damage to property or injury to persons arising directly or indirectly from breakage of glass or during replacement thereof.</p> <p>Household Appliances</p> <p>Exclusions:</p> <p>Items aged more than 10 years in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown.</p> <p>Damage to batteries due to drain out without the operation of an insured peril is excluded</p> <p>Jewellery And Valuables</p> <p>Exclusions</p> <p>Loss of bullion, unset/loose precious stones/ gems not forming part of Jewellery and valuable.</p> <p>Loss of Jewellery and valuables whilst being carried as an accompanied baggage.</p> <p>Loss of Jewellery whilst being conveyed by any carrier under contract of affreightment.</p> <p>Loss attributable to over winding, denting or internal damage of watches and clocks.</p> <p>Denting or internal damage of jewellery and valuables.</p> <p>Negligence of you/your family members/bank in failing to securely lock the locker resulting in loss of jewellery and valuables</p> <p>Any loss of jewellery/valuable attributable during the operation of the locker by You or Your authorized representative.</p> <p>Loss or damage of jewellery and valuables noted whilst stock taking or any mysterious disappearance</p> <p>Loss or damage caused by mechanical or electrical derangement/breakdown.</p> <p>THIRD PARTY LIABILITY (Excluding Liability Arising Out Of Motor Vehicles, Golf Carts & Perambulators) (Applicable Only In Respect Of Silver, Gold, Platinum & Diamond Plans)</p> <p>Any claim arising from Employers' liability or your contractual liability or through special promises made by you.</p> <p>Any claim of personal liability of You towards your family, relations and traveling companions, whether personal or official</p>	<p>2.5.3</p> <p>2.5.3.1</p> <p>2.5.3.2</p> <p>2.6.3</p> <p>2.6.3.1</p> <p>2.6.3.2</p> <p>2.6.3.3</p> <p>2.6.3.4</p> <p>2.6.3.5</p> <p>2.6.3.6</p> <p>2.6.3.7</p> <p>2.6.3.8</p> <p>2.6.3.9</p> <p>2.7</p> <p>2.7.3.1</p>
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	Any claim resulting from transmission of an illness or disease by you	2.7.3.2
	Any claim or damage resulting from professional activities involving you	
	Any claim for liability arising directly or indirectly from or due to:	2.7.3.3
	a. The possession of animals	
	b. The ownership or possession of vehicles, aircrafts, watercrafts, or activities of you involving parachuting, hang-gliding, hot air ballooning or use of firearms.	2.7.3.4
		2.7.3.5
	c. Any willful, malicious or unlawful act.	
	d. Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.	
	e. Any supply of goods or services on your part.	
	f. any ownership or occupation of land or buildings other than the occupation of any temporary residence.	
	g. motor vehicles, Golf Carts & Perambulators	
	Mobile Equipments	
	Exclusions	
	Items of age more than 4 years old excepting in the case of Digital/Video cameras where it will be more than 10 years old.	2.8.3
	Baggage Insurance	2.9.3.
	Exclusions	
	Theft from any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked.	2.9.3.1.
	Loss or damage whilst being conveyed by any carrier under contract of affreightment.	2.9.3.2.
	Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery and Valuables, furs, precious stones, precious metal, gold and silver ornaments, travel tickets, cheques and bank draft, curios, works of art.	2.9.3.3.
	Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.	2.9.3.4.
	Loss due to misplacement.	
	Loss to personal baggage that is not within the care, custody or control of You and/or Your Family	2.9.3.5.
		2.9.3.6.

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	<p>Loss of or damage to the personal baggage insured under this Policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.</p> <p>External Equipments</p> <p>Exclusions</p> <p>Items of age more than 10 years old under Electrical and Mechanical Breakdown.</p> <p>Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and nonmetallic lining or coating of metal parts.</p> <p>Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.</p> <p>Loss of or damage to filters and membranes.</p> <p>Personal Accident</p> <p>Exclusions:</p> <p>The Company shall not be liable to make any payment under this Benefit in connection with</p> <p>Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.</p> <p>Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.</p> <p>Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death</p> <p>Any other claim after a claim for death has been admitted by the Company and becomes payable.</p> <p>Any claim which arises out of an Accident whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or traveling in any balloon or aircraft or which occurs during parachuting except when the</p>	<p>2.9.3.7.</p> <p>2.10.3.</p> <p>2.13.3.</p>
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	<p>Insured Person is flying as a fare paying passenger on a multi engine commercial aircraft.</p> <p>Any claim arising out of an Accident related to pregnancy or childbirth, venereal disease or infirmity, whether directly or indirectly</p> <p>Any claim for death or Disablement of the Insured Person from</p> <ol style="list-style-type: none"> intentional self-injury, suicide or attempted suicide whilst under the influence of intoxicating liquor or drugs self- endangerment unless in self-defence or to save life. <p>Any claim for participation in Hazardous Sports/Hazardous Activities</p> <p>Any claim arising out of sporting activities in so far as they involve in training or participation in competitions of professional or semi-professional sports persons.</p> <p>General exclusions applicable to all sections as specified in the policy.</p> <p>Employee Compensation</p> <p>Exclusions:</p> <p>The Company shall not be liable to make any payment for liability arising out or or incidental to the following:</p> <p>any injury by accident or disease directly attributable to war invasion act of foreign enemy hostilities (whether war be declared or not) civil war, mutiny, insurrection ,rebellion, revolution or military or usurped power.</p> <p>the Insured's liability to employees of contractors to the Insured</p> <p>any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.</p> <p>any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.</p> <p>Insured's occupation or business, trade or employment</p> <p>Insured's and or his Family's ownership, possession or custody of animals, vehicles, airborne or water borne vessels or craft of any kind, or any mechanically propelled vehicle other than gardening equipment and wheelchairs.</p> <p>The transmission of any communicable disease or virus</p> <p>Liability arising out of Domestic violence and sexual harassment of domestic staff</p> <p>General Exclusions (Applicable To All Sections)</p> <p>The Company shall not be liable in respect of each and every claim for loss or damage to the insured property by or due to or arising from:</p>	<p>2.14.3.</p> <p>5</p>
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		<p>The amount of excess as stated in General Excess table of the policy in respect of each and every section</p> <p>Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage</p> <p>Loss or damage by Burglary and Housebreaking including Theft where any member of Your family is involved as a principal or an accomplice.</p> <p>Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>Loss or damage due to faults or defects existing at the time of commencement of this insurance.</p> <p>Loss or damage due to Cracking, Scratching, Denting and Chipping</p> <p>Loss or damage due to defects in design, material or workmanship or otherwise for which the manufacturer or supplier of the insured items is responsible either by law or under contract or any amount recoverable under the terms of maintenance agreement.</p> <p>Loss, damage and/or liability caused by or arising out of the willful or unlawful act/conduct/neglect or gross negligence of you or any person acting on your behalf.</p> <p>Radioactive contamination</p> <p>Any expenses, consequential loss, legal liability or any loss or damage to items directly caused by or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>Loss, destruction, damage, liability or expenses whether directly or indirectly occasioned by or happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection or military or usurped power, civil commotion, loot, pillage, seizure, capture, arrests, restraints & detainment.</p> <p>Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</p> <p>Loss, destruction or damage caused to the insured property by seepage, pollution or contamination irrespective of however been caused</p> <p>Loss or damage to items of consumable nature</p> <p>Any kind of loss or damage to data, software or any kind of programming or instruction set.</p>	
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		<p>Loss or damage to contents by wear and tear, depreciation, insects, vermin, rodents, pets, animals, moth, fungus, pests, insects or mildew, corrosion, rust, atmospheric or climatic conditions, ingress of water, gradually operating cause, process or cleaning, restoring, renovation dyeing, repair, alteration.</p> <p>Cost of transport to the repair shop and back to the Insured Premises of any insured item arising out of any damage to such item</p> <p>Loss or damage caused by or arising out of or traceable to erection, repairing or dismantling of the insured apparatus (not applicable in respect of contents and appliances section under Platinum & Diamond plans)</p> <p>Loss of earnings, loss by delay, loss of market, loss of sentimental value or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>Loss, destruction or damage caused to the property insured by burning by order of any Public Authority.</p> <p>Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.</p> <p>Loss of originality and / or depreciation following repair</p> <p>Any loss or damage to the insured property or to the general public and/ or legal liability arising out of immoral or unethical use of insured property.</p>	
10.	Special Conditions and Warranties (if any)	<p>Home Building:</p> <p>Conditions applicable for this benefit:</p> <p>Compensation under this benefit is payable only once per annum.</p> <p>Special Conditions:</p> <p>Rent for Alternate Accommodation Clause:</p> <p>1. This insurance shall apply subject to the condition that the PREMISES occupied by the Insured, as owner, forms part of a building not being "Kutcha" Construction.</p> <p>2. The area of alternative accommodation taken by the Insured shall be more or less similar to the one which was occupied by him which met with an indemnifiable damage.</p> <p>3. The Insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated.</p>	<p>2.1.2.2</p> <p>2.2.3</p>

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	<p>4. This cover can be availed only when cover for building is opted.</p> <p>5. Necessary proof for having stayed in an alternate accommodation other than the usual place of residence and paid the additional rent shall have to be furnished to the insurance company</p> <p>6. The above limits are applicable per annum</p> <p>Loss of Rent This insurance shall apply subject to the condition that the PREMISES occupied by the Insured, and let out on rent as owner, forms part of a building not being "Kutchra" Construction.</p> <p>Sub-let premises will not be covered by this coverage</p> <p>Necessary proof for having lost rent for the premises let out immediately prior to the operation of the insured peril shall have to be furnished to the insurance company</p>	2.3.2
	<p>This cover can be availed only when cover for building is opted.</p> <p>Temporary Resettlement Expenses The actual charges incurred subject to the maximum limits specified above only shall be reimbursed. Resettlement expenses covers only the lodging expenses incurred during the course of stay in a guest house or in a hotel. This coverage does not include boarding expenses and no proportion of the claim amount will be deducted if the same is offered on a complimentary basis. Necessary proof for having stayed in an alternate accommodation other than the usual place of residence and paid the expenses shall have to be furnished to the insurance company. This coverage does not include transportation expenses. This cover can be availed only when building cover is opted. The above limits are applicable per annum.</p>	2.11.2
	<p>Loss Of Cash We will cover only one withdrawal in a day of the insured and or his family members. Steps must be taken to inform the robbery and/or hold-up to police immediately and a copy of the first information and /or Final report should be handed over to us.</p>	2.12.2

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		<p>Unless you are able to establish to our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof. The first INR. 250/- in respect of each and every claim. The above limits are applicable per annum</p> <p>Personal Accident If the Accident affects any physical function, which was already impaired beforehand, a deduction will be made equal in amount for this prior disablement. If the accident impairs a number of physical functions, the degree of disablement given in the Table of Benefits will be added together, but not exceeding 100% of the Sum Insured. In the event of permanent disablement, the Insured Person will be under obligation: To have himself/herself examined by doctors appointed by the Company will pay the costs involved thereof. To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay</p> <p>Warranties: Jewellery And Valuables: It is warranted that the locker key is kept in highly secure place and you are duty bound to inform the police and lodge an FIR if found lost</p> <p>Employee Compensation: Warranted that work at heights is restricted to 50 metres and all recommended safety precautions for work at height are implemented at all times during the policy</p>	<p>2.13</p> <p>2.6 2.6.2.2.</p> <p>2.14. 2.14.2.3.</p>
11.	Admissibility of Claim	<p><u>SECTION I – BUILDING</u></p> <p>Basis of Loss settlement Loss Settlement For Building Reinstatement Value Basis</p> <p>Where the damaged building needs to be replaced:</p>	<p>2.1.6</p> <p>2.1.6.1. 2.1.6.1.1</p>

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		<p>In respect of Silver, Gold, Platinum and Diamond Plans, in the event of the insured property being destroyed or damaged, the basis upon which the amount payable is to be calculated shall be cost of Replacing or Reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on Date of the Loss, subject to the provisions of Reinstatement Value Clause, provided always the company's liability shall in no case exceed the Sum Insured Stated in the Schedule.</p> <p>Wherever escalation provision has been opted by the insured, the sum payable shall be arrived at after application of escalation provision as specified under Escalation Clause.</p> <p>Where the damaged building can be repaired:</p> <p>In the event of the damaged insured property can be repaired, the company shall indemnify the Insured the Actual Cost of repairs provided the repairs are carried within 12 months from the date of loss or damage or within such further time as the Company may in writing allow provided always that the company's liability shall in no case exceed the Sum Insured Stated in the Schedule and subject to the provisions of Reinstatement Value Clause.</p> <p>Indemnity Basis</p> <p>Where the damaged building needs to be replaced:</p> <p>In respect of Bronze Plan, in the event of the insured property being destroyed or damaged, the basis upon which the amount payable is to be calculated shall be cost of Replacing or Reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on Date of the Loss less depreciation at the rate of 2.5% per year or part thereof depending on the age of the "Building" provided also the company's liability shall in no case exceed the Sum Insured Stated in the Schedule.</p> <p>Wherever escalation provision has been opted by the insured, the sum payable shall be arrived at after application of escalation provision as specified under Escalation Clause.</p>	2.1.6.1.2
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		<p>Where the damaged building can be repaired:</p> <p>In the event of the damaged insured property can be repaired, the basis upon which the amount payable is to be calculated shall be the actual cost of repair less depreciation at the rate of 2.5% per year or part thereof depending on the age of the "Building" provided also the company's liability shall in no case exceed the Sum Insured Stated in the Schedule.</p> <p>Household Articles:</p> <p>Loss Settlement for 'Household articles -Contents, Appliances, Jewellery & Valuables and Mobile equipments sections</p> <p>Where the damaged item needs to be replaced</p> <p>In respect of Bronze, Silver and Gold Plans, in the event of loss or damage to the item/s covered under the policy, the Company shall indemnify the Insured with the current day replacement value of the damaged item at the time of loss less due allowance for betterment, wear and tear and or depreciation. subject to the Company's Liability not exceeding the per item limit specified in the Schedule for that section. In the case of Silver and Gold Plans, where waiver of per item limit has been opted by the insured and evidenced by way of payment of additional premium and endorsed in the policy, the Company's Liability shall not exceed the sum insured specified under that section.</p> <p>In respect of Platinum Plan, in the event of loss or damage to the item/s covered under the policy, the Company shall indemnify the Insured with the current day replacement value of the damaged item at the time of loss less due allowance for betterment, wear and tear and or depreciation, subject to the Company's Liability not exceeding the sum insured specified in the Schedule for that section.</p> <p>4.1.1.3. In respect of Diamond Plan, in the event of loss or damage to the item/s covered under the policy, if the age of the insured item is less than 5 years, the Company shall indemnify the Insured with the current day replacement value of the damaged item at the time of loss without deducting any allowance for depreciation, subject to the Company's Liability not exceeding the sum insured specified in the Schedule for that</p>	<p>4.1</p> <p>4.1.1</p> <p>4.1.1.1</p> <p>4.1.1.2</p>
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		<p>section. Where the age of the insured item exceeds 5 years, depreciation shall be applicable.</p> <p>4.1.2. Where the damaged item can be repaired Where the damaged item can be repaired, the Company shall indemnify the Insured the expenses necessarily incurred to restore the damaged item to its state immediately prior to the occurrence of the loss/damage, subject always to the sum insured specified under that section.</p> <p>4.1.3. Basis of loss settlement for obsolete items Where the insured property is subject to total loss and has become obsolete, all costs necessary to replace lost or damaged insured property with a follow-up model (similar type) of similar structure/configuration (of similar quality) i.e. low, average or high capacity will be reimbursed subject to a maximum of 50% of the cost of the follow up model</p>	<p>4.1.2</p> <p>4.1.3</p>
12.	Things to Remember	<p>Free look cancellation : At the inception of the policy you will be allowed a period of 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force: a. A refund of the premium paid less stamp duty charges or; b. Where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or; c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.</p> <p>Cancellation of the Policy : The Company may at any time cancel the Policy on grounds of established fraud, by the Insured by sending 7 days' notice in writing by Registered A/D to the insured at his last known address in which case the Company shall not refund to the insured any portion of the premium. The insured may at any time cancel this policy by informing the insurer and in such</p>	<p>8.21</p> <p>8.10</p>

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	<p>event, the Company shall allow refund of premium as detailed hereunder, after retaining premium at proportion premium for the period on risk subject to a minimum premium of Rs.100/-, provided no claim has occurred upto the date of cancellation: i) Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period. ii) refund full premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.</p> <p>Under Insurance Applicability : If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision. However, in the case of partial losses, this condition shall not be of effect if the sum insured is lesser than the value at risk up to an extent of 15%</p> <p>Fraud : If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefit under this Policy will be forfeited and we may choose to void the Policy without any refund of premium and proceed to recover all benefits paid to You.</p> <p>Subrogation : You shall at the expense of the Company do and concur in doing, permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies for obtaining relief or indemnity from other parties to which the Company shall or would become entitled or subrogated upon the</p>	<p>7.3</p> <p>8.11</p> <p>8.15</p>
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		<p>Company paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after your indemnification by the Company.</p> <p>Renewal of Policy : The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise.</p>	8.19
13.	Grievance Redressal and Policyholders Protection	<p>We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1: Raise a Complaint</p> <p>Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in & write us at</p> <p>Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097</p> <p>Senior Citizen can mail us at: seniorcitizengrievances@royalsundaram.in</p> <p>We will acknowledge your grievance immediately and provide a resolution.</p>	8.24

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		<p>Step 2: Escalation 1</p> <p>If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in</p> <p>Step 3: Escalation 2</p> <p>If you feel your grievance has not been resolved satisfactorily, you may escalate further to:</p> <p>head.cs@royalsundaram.in</p> <p>Step 4: Escalation to Grievance Redressal Officer - Final Internal Escalation</p> <p>If you need further resolution, you may escalate it to:</p> <p>Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094</p> <p>Senior Citizen Redressal: 9500413019</p> <p>Email: gro@royalsundaram.in</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.</p> <p>If you are not satisfied with the Redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for Redressal of grievance as per insurance Ombudsman Rules 2017.</p> <p>Insurance Ombudsman addresses can be accessed at - https://www.cioins.co.in/Ombudsman</p>	
14.	Obligations of the Policy holder	<p>1. Make true and full disclosure in the proposal and related documents</p> <p>a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</p>	

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		<p>b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</p> <p>2. Obligation to take care: You must:</p> <p>a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.</p> <p>b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</p> <p>c. ensure that unauthorized persons do not occupy Your Home Building.</p> <p>3. Inform change in circumstances: You must inform Us immediately if</p> <p>a. You change Your address,</p> <p>b. You make any addition, alteration, extension to the structure of Your Home Building,</p> <p>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</p> <p>d. You change the use of Your Home Building.</p> <p>4. Allow inspection and investigation of claim: You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.</p>	
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		<p>5. Make true statements and full disclosure in the claim and related documents You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p>	
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Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:
