



Royal Sundaram General Insurance Co. Limited

(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	Royal Sundaram Homeowners Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	UIN : IRDAN102RPPR0003V01202425	
3	Structure	Basis of sum insured : Indemnity	
4	Interests Insured	<p>Home Building</p> <p>a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.</p> <p>b . Your Home Building includes</p> <p>i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.</p> <p>ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:</p> <p>a) garage, domestic out-houses used for residence, parking spaces or areas, if any</p> <p>b) compound walls, fences, gates, retaining walls and internal roads,</p> <p>c) verandah or porch and the like,</p> <p>d) septic tanks, bio-gas plants, fixed water storage units or tanks,</p> <p>e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,</p>	<p>Clause C.1</p> <p>Clause C.2</p>



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		<p>iii. any other structure shown in the Policy Schedule.</p> <p>c. Your Home Building does not include Contents/ Appliances of Your Home.</p> <p>Loss of Rent and Rent for Alternative Accommodation</p> <p>Home Contents</p> <p>We cover the physical loss or damage to or destruction of the Home Contents which consists of Household Articles/Appliances/ Mobile Equipments/External Equipments of Your Home caused by an Insured Event as listed in Clause B (a) of this Policy. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.</p>	<p>Clause C.6</p> <p>Clause D</p>
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured: xxxxxx	
6	Policy Coverage	<p><u>Insured Events</u></p> <p>a) Fire (Base Policy) including allied perils</p> <p>We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.</p> <p>Note: While the event specified under Srl.No.1 is mandatory, events specified under Srl.No.2 to 8 are optional in nature and will be available based on your consent to exclude</p> <ol style="list-style-type: none"> 1. Fire (Base Policy) 2. Explosion or Implosion (Optional) 3. Lightning (Optional) 4. Earthquake, volcanic eruption, or other convulsions of nature (Optional) 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami (Optional) 	<p>Clause B</p>



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	<p>6. Flood and Inundation (Optional)</p> <p>7. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide (Optional)</p> <p>8. Acts of terrorism (optional)</p> <p>b. Burglary and Housebreaking including/excluding theft and Breakdown</p> <p>1. Burglary and Housebreaking including theft</p> <p>2. Burglary and Housebreaking excluding theft</p> <p>3. Electrical/Mechanical Breakdown</p> <p>Loss of Rent and Rent for Alternative Accommodation</p> <p>Home Building Cover</p> <p>What We cover</p> <p>We cover physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in Clause B of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under Clause C (5) (f) of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.</p> <p>Loss of Rent and Rent for Alternative Accommodation:</p> <p>In addition to what Clause C (5) (c) of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:</p> <p>a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the</p>	<p>Clause C.6</p> <p>Clause C.1</p> <p>Clause C.6</p>
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		<p>rent of Your Home Building.</p> <p>b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.</p> <p>c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.</p> <p>d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is two years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.</p> <p>e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.</p> <p>Home Contents/Appliances/Mobile Equipments/External Equipments Cover</p> <p>What We cover:</p> <p>We cover the physical loss or damage to or destruction of the Home Contents/Appliances/ Mobile Equipments/External Equipments of Your Home caused by an Insured Event as listed in Clause B (a) of this Policy. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.</p>	Clause D
7	Add-on Cover	<p>Add-ons:</p> <p>Explosion or Implosion (if opted) : Sum insured</p>	Clause E



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		<p>Lightning (if opted) : Sum insured</p> <p>Earthquake, volcanic eruption, or other convulsions of nature (if opted): Sum Insured</p> <p>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami (if opted) : Sum insured</p> <p>Flood and Inundation (if opted) : Sum insured</p> <p>Subsidence of the land on which Your Home Building stands, Landslide, Rockslide (if opted) : Sum insured</p> <p>Acts of terrorism (if opted) : Sum insured</p> <p>Optional Covers:</p> <p>Cover for Valuable Contents on Agreed Value Basis: (if opted) : Sum insured</p> <p>Personal Accident Cover (if opted) : Sum insured</p> <p>Burglary and Housebreaking including Theft cover for Home Contents/Appliances/External Equipments</p> <p>Burglary and Housebreaking including Theft and Electrical and Mechanical breakdown cover for Household Appliances and External Equipments</p> <p>Burglary and Housebreaking excluding Theft and Electrical and Mechanical breakdown cover for Mobile Equipments</p> <p>1. Optional Covers:</p> <ul style="list-style-type: none"> Cover for Valuable Contents on Agreed Value Basis: For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement 	
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		<p>of valuation certificate if the Sum Insured opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).</p> <p>. If the Valuable Contents of Your Home are physically damaged by Fire & optional allied perils Insured Event, We will pay the cost of repairing the item/s.</p> <p>. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.</p> <p>. Personal Accident Cover:</p> <p>In the event an insured peril that caused damages to Your Home Building and/or Household Articles/ Appliances/Mobile equipments/External equipments also results in the unfortunate death of either You or Your spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.</p> <p>In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.</p> <p>2. Opt-outs: (Explosion or Implosion, Lightning, Earthquake, volcanic eruption, or other convulsions of nature, Storm, Cyclone, Typhoon, Tempest, Hurricane,</p>	
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		<p>Tornado, Tsunami, Flood and Inundation, Subsidence of the land on which Your Home Building stands, Landslide, Rockslide and Acts of terrorism</p> <p>You can choose to opt out of any of the perils out of the above listed perils under this product and these will be mentioned in the Policy Schedule and the relevant clause/s and/or endorsements will be attached to this Policy.</p> <p>3. Burglary and Housebreaking including Theft cover for Household Articles/ Appliances/External Equipments</p> <p>What We pay</p> <ul style="list-style-type: none"> . If the Household Articles/Appliances/External Equipments of Your Home are physically lost/damaged by Burglary and Housebreaking including Theft, We will at Our option, <ul style="list-style-type: none"> . reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or . pay You the cost of replacing that item with a same or similar item, or . repair the damaged item to a condition substantially the same as its condition at the time of damage. . The maximum We will pay under this section is the Sum Insured shown in the Policy Schedule for this Cover. We will pay for that item after applying a depreciation of 10% per year subject to a maximum of 70%. <p>4. Burglary and Housebreaking including Theft and Electrical and Mechanical breakdown cover for Household Appliances</p> <p>What We pay</p>	
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		<ul style="list-style-type: none"> . If the Household Appliances and External Equipments of Your Home are physically lost/damaged by Burglary and Housebreaking including Theft and Electrical and Mechanical breakdown, We will at Our option, <ul style="list-style-type: none"> . reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or . pay You the cost of replacing that item with a same or similar item, or . repair the damaged item to a condition substantially the same as its condition at the time of damage. . The maximum We will pay under this section is the Sum Insured shown in the Policy Schedule for this Cover. We will pay for that item after applying a depreciation of 10% per year subject to a maximum of 70%. . Appliances shall be covered only upto the age of 10 years in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown <p>5. Accidental Damage, Burglary and Housebreaking excluding Theft and Electrical and Mechanical breakdown cover for Mobile Equipments</p> <p>What We pay</p> <ul style="list-style-type: none"> . If the Mobile Equipments of Your Home are physically lost/damaged by Accidental Damage, Burglary and Housebreaking excluding Theft and Electrical and Mechanical breakdown, We will at Our option, <ul style="list-style-type: none"> . reimburse to You the cost of repairs to 	
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		<p>a condition substantially the same as its condition at the time of damage, or</p> <ul style="list-style-type: none"> pay You the cost of replacing that item with a same or similar item, or repair the damaged item to a condition substantially the same as its condition at the time of damage. <p>The maximum We will pay under this section is the Sum Insured shown in the Policy Schedule for this Cover. We will pay for that item after applying a depreciation of 25% per year subject to a maximum of 75%.</p> <p>Mobile Phone and Laptop shall be covered only upto the age of 4 years.</p> <p>6. Burglary and Housebreaking including Theft and Electrical and Mechanical breakdown cover for External Equipments</p> <p>What We pay</p> <ul style="list-style-type: none"> If the Household Appliances and External Equipments of Your Home are physically lost/damaged by Burglary and Housebreaking including Theft and Electrical and Mechanical breakdown, We will at Our option, <ul style="list-style-type: none"> reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or pay You the cost of replacing that item with a same or similar item, or repair the damaged item to a condition substantially the same as its condition at the time of damage. The maximum We will pay under this section is the Sum Insured shown in the Policy Schedule 	
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		<p>for this Cover. We will pay for that item after applying a depreciation of 10% per year subject to a maximum of 70%.</p> <p>. Appliances shall be covered only upto the age of 10 years in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown</p>	
8	Loss Participation	Excess - Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000	Terrorism Damage Cover
9	Exclusions	<p>Exclusions (What We do not cover) for all covers under this policy</p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. (this exclusion shall not be applicable when electrical/mechanical breakdown optional cover is opted by paying additional premium) 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins 	Clause F



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		<p>or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. 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>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees or expenses for preparing any claim.</p> <p>13. Appliances and External Equipments aged more than 10 years in respect of the loss, destruction or damage to appliances due to Electrical and Mechanical breakdown</p> <p>14. Mobile Equipments aged more than 4 years</p> <p>15. 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>16. 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, under cover for Appliances and External Equipments</p> <p>17. Loss of or damage to filters and membranes under cover for Appliances and External Equipments</p>	
10.	Special Conditions and Warranties (if any)	<p>1. Under insurance if > 20% shall be applicable</p> <p>2. Appliances and Mobile Equipments aged > 10 years shall be covered only against Fire and Allied Perils and Burglary and Housebreaking including theft risks</p> <p>3. Mobile Equipments shall be covered only upto the age of 4 years</p>	

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11.	Admissibility of Claim	<p>Home Building:</p> <p>What We pay</p> <ul style="list-style-type: none"> a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us. b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule. c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item. d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building. e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure. f. In addition to what Clause C (5) (c) of this Policy provides for, We will pay You the following expenses: <ul style="list-style-type: none"> i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer; ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site. <p>Loss of Rent and Rent for Alternative Accommodation:</p> <p>In addition to what Clause C (5) (c) of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:</p> <ul style="list-style-type: none"> a.If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building. b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building. c. The amount of lost rent shall be calculated as follows: Sum Insured 	<p>Clause C.5</p> <p>Clause C.6</p>
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		<p>for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.</p> <p>d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.</p> <p>e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.</p> <p>Home Contents/Appliances/Mobile Equipments/External Equipments Cover</p> <p>What We pay</p> <p>a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,</p> <p>i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or</p> <p>ii. pay You the cost of replacing that item with a same or similar item, or</p> <p>iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.</p> <p>b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item</p>	Clause D.3
12.	Policy Servicing – Claim Intimation and Processing	<p>Toll Number 1860 425 0000</p> <p>website www.royalsundaram.in or e-mailing us at manager.care@royalsundaram.in</p> <p>If Insured person is not satisfied with the response/resolution given / offered through one of the above methods, insured person may contact the grievance officer at :</p>	



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	<p>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</p> <p>Claims Procedure If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.</p> <p>1. Immediate notice to Us</p> <p>a. As soon as any physical loss or damage occurs to Your Home Building or Household Articles/Appliances/ Mobile equipments/External equipments due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>b. You can give notice to any of Our offices or call-centres.</p> <p>c. You must state in this notice</p> <p>i. the Policy Number,</p> <p>ii. Your name,</p> <p>iii. details of report to the police that You made,</p> <p>iv. details of report to any Authority that You made,</p>	<p>Clause G (IV)</p>
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	<p>v. details of the Insured Event,</p> <p>vi. a brief statement of the loss,</p> <p>vii. particulars of any other insurance of Your Home Building or any of Your Household Articles/ Appliances/ Mobile equipments/External equipments,</p> <p>viii. details of loss or damage under any Optional Cover or Add-ons,</p> <p>ix. submit photographs of loss or physical damage, wherever possible.</p> <p>2. Steps to prevent loss and damage</p> <p>a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Household Articles/Appliances/ Mobile equipments/External equipments.</p> <p>b. Until We have inspected Your Home Building and Household Articles/Appliances/ Mobile equipments/External equipments, and have given Our consent,</p> <p>i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;</p> <p>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;</p> <p>iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.</p> <p>3. Immediate notice to Authorities</p>	
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		<p>a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of acts of terrorism, You must inform the police.</p> <p>b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.</p> <p>4. Submit claim</p> <p>a. Claim form:</p> <p>You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.</p> <p>i. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.</p> <p>b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a</p>	
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		<p>court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.</p> <p>In the event of an incident that is covered and may give rise to a claim under this Policy, You must notify the Company immediately over phone or email us at manager.care@royalsundaram.in or provide written intimation and shall within 14 days thereafter furnish to the Company detailed particulars including sequence of events leading to the loss and the amount of the loss or damage together with such explanation and evidence to substantiate the claim as the Company may reasonably require. Delay if any in submission of documents shall be considered based on merits of each case.</p> <p>Lodge a complaint with the Police forthwith in the event of theft and Burglary and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.</p> <p>You shall also at all times at your own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.</p>	
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		<p>Wherever necessary, the Company will appoint Surveyors/Investigators. The Company shall be entitled on your behalf to have absolute conduct and control of all or any proceedings it may consider necessary for the purpose of tracing and recovering the property lost, or of securing reimbursement in respect of the items lost and You shall at the Company's expense furnish all such assistance as may reasonably be required by the company in connection with such proceedings.</p> <p>The documents required to substantiate a claim are given below coverage wise:</p> <p>A) Fire claim</p> <p>Duly completed Claim form</p> <p>Statement on sequence of incidents leading to loss</p> <p>First Information Report</p> <p>Paper cuttings or media reporting of the incident</p> <p>Fire Brigade Report (in case of Loss, destruction or damage by Fire)</p> <p>Meteorological report (in case of Loss, destruction or damage by Flood, Storm, Cyclone)</p> <p>Title deed establishing the ownership of the property (for Building cover)</p> <p>Layout plan of the building / affected area (for Building cover)</p> <p>Details of firefighting arrangements</p>	
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		<p>Estimate for Repairs/ Replacement together with basis of arrival of the same</p> <p>Invoice/Bills/ Receipts</p> <p>Photographs</p> <p>B) Flood and Inundation claims</p> <p>Claim form duly filled</p> <p>Report from the meteorological department</p> <p>Paper cutting or media report stating the incident</p> <p>Layout plan of the building / affected area</p> <p>Basis of arriving at the loss estimate</p> <p>Engineers' quotation for repair/construction</p> <p>Repair bills / Purchase bills</p> <p>C) Rent for alternate accommodation/temporary resettlement</p> <p>Claim form duly filled</p> <p>Proof of occupancy at the alternate accommodation indicating duration of such accommodation</p> <p>Proof of rent paid for temporary accommodation</p> <p>D) Loss of rent</p> <p>Claim form duly filled</p> <p>Rental agreement signed with the tenant</p>	
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		<p>Statement from tenant confirming non-payment of rent due to uninhabitable state of the premises</p> <p>E) Burglary claim</p> <p>Duly completed Claim form</p> <p>Statement on sequence of incidents leading to loss together with details of items stolen</p> <p>First Information Report filed with Police showing item identifications like description of items, date of incident and estimate of loss</p> <p>Loss estimate and Basis of arriving at the loss estimate</p> <p>Invoice/Bills in original</p> <p>Final Police Report</p> <p>Non-traceable Certificate issued by Police authorities</p> <p>Newspaper cutting if any reporting the incident</p> <p>Letter of indemnity</p> <p>F) Machinery Breakdown claim</p> <p>Duly completed Claim form</p> <p>Copy of purchase invoices</p> <p>Service Engineer's Report</p> <p>Original manufacturers/repairers technical report with repair estimate</p> <p>Photographs</p>	
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		<p>Invoice/Bills/ Receipts</p> <p>G) Accidental Damage Insurance claim</p> <p>Claim Form</p> <p>Statement on sequence of incidents leading to loss</p> <p>Original FIR</p> <p>Statement of witness</p> <p>Invoice/Bills</p> <p>Non-traceable Certificate/Final Investigation Report</p> <p>Payment of Claims :</p> <p>All claims under this Policy shall be payable in Indian Currency Benefits payable under this policy will be paid within 15 days of the receipt of last necessary document. The Company shall be liable to pay any interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon</p> <p>5. Establish loss</p> <p>a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>b. When We request,</p> <p>i. You must support Your claim for Home Building and/or Household Articles/Appliances/ Mobile equipments/External equipments with plans, specification books, vouchers, invoices</p>	
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		<p>pertaining to costs incurred by You for reconstruction/replacement/repairs.</p> <p>ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Household Articles/Appliances/ Mobile equipments/External equipments, and to take measurements, samples, damaged items or parts, and photographs that are relevant.</p> <p>iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.</p> <p>c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.</p> <p>6. Fraudulent claim</p> <p>If You, or anyone on Your behalf, make a false or fraudulent claim , or support a claim with any false or fraudulent statement or documents:</p> <p>i. We will not pay,</p> <p>ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and</p> <p>iii. We can also inform the police, and start legal proceedings against You.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>Grievances Redressal Procedure:</p> <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</p>	Clause K



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		<p>it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1 : Please raise a complaint with us through our Online form, and we would come back to you with a response in 2 business days.</p> <p>Step 2 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097 Call us at 1860 425 0000 1860 258 0000 Drop us an email care@royalsundaram.in</p> <p>Step 3: In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: 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 Redressal : 9500413019</p> <p>Grievance Redressal Officer : Mr. T M Shyamsunder, 9500413094 Drop us an email manager.care@royalsundaram.in Senior Citizen can Write to us at seniorcitizengrievances@royalsundaram.in</p>	
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		<p>Step 4 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097 https://www.cioins.co.in/Ombudsman Click here to view Office of the Executive Council of Insurers Drop us an email head.cs@royalsundaram.in</p> <p>Step 5 : In case you are not satisfied with the decision/resolution of the Company, you may approach the IRDAI Grievance Call Center IRDAI Grievance Call Center Insurance Regulatory & Development Authority of India United India Tower, 9th floor, 3-5-817/818 Basheerbagh, Hyderabad- 500 029. Contact Number: 040-66514888</p> <p>Call us at 1860 425 0000 1860 258 0000</p> <p>Drop us an email gro@royalsundaram.in</p>	
14.	Obligations of the Policy holder	<p>Your Obligations</p> <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> <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</p>	Clause G(I)



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		<p>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> <ol style="list-style-type: none"> 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. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and ensure that unauthorized persons do not occupy Your Home Building. <p>3. Inform change in circumstances: You must inform Us immediately if</p> <ol style="list-style-type: none"> You change Your address, You make any addition, alteration, extension to the structure of Your Home Building, You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, You change the use of Your Home Building. <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> <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</p>	
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		(written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.	
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Declaration by the Policyholder;

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

Place:

Date: _____