

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	PUBLIC LIABILITY POLICY (NON-INDUSTRIAL RISKS)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0009V02200607	
3	Structure	Indemnity. Annual policy on claims made basis. This is meant for any non-manufacturing units like hospitals, retail outlets, schools, IT Companies, BPOs, clubs and so on.	
4	Interests Insured	Public liability insurance policy covers all sums which the Insured becomes legally liable to pay as damages to third party in respect of accidental death/bodily injury, illness or disease and loss of or damage to tangible property arising out of claims first made in writing against the Insured during the Policy period, including legal costs and expenses incurred with prior consent of Insurers, subject always to the limits of indemnity and other terms, conditions and exceptions of the policy.	Details as per policy schedule
5	Sum Insured	<ul style="list-style-type: none"> ➤ Any One Accident (AOA): It defines the maximum amount payable for each accident under the policy. The AOA limit is assessed with the nature of business operations and worst possible loss in the premises. ➤ Any One Year (AOY): It describes the maximum payable amount for any one year under the policy. The applicant has to choose the ratio of AOA to AOY limits from any of the following choices: <ul style="list-style-type: none"> ➤ 1:1, 1:2, 1:3, 1:4. 	Sum Insured Amount as per Policy Schedule
6	Policy Coverage	This Policy reimburses legal damages and costs of the Insured arising from <ul style="list-style-type: none"> ➤ Bodily injury ('Injury' means death, bodily injury, illness or disease of or to any person) ➤ Property Damage (Damage means actual and / or physical damage to tangible property) of any person <ul style="list-style-type: none"> ○ caused by or accidents arising out of or in connection with the business specified in the Schedule ○ in the Insured Premises ○ during the period of insurance The cover is limited to defined premises <ul style="list-style-type: none"> ➤ Scope/Jurisdiction – India only 	2. Indemnity

7	Add-on covers	As stated in Policy schedule	As per Policy Schedule
8	Loss Participation	Compulsory Excess: Insured should bear a compulsory excess of 1/4% of the limit of indemnity per any one accident subject to a minimum of Rs. 1000 and maximum of Rs.1,00,000. This Compulsory Excess shall be applicable to both (a) death / bodily injury and (b) property damage claims inclusive of defense costs arising out of any one accident.	As per Policy Schedule
9	Exclusions	<p>This Policy does not cover liability</p> <ol style="list-style-type: none"> assumed by the Insured by agreement and which would not have attached in the absence of such agreement. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance. arising out of deliberate, willful or intentional non-compliance of any Statutory provision. arising out of loss of pure financial nature such as loss of goodwill, loss of market etc. (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc. and mental injury, anguish, or shock resulting therefrom; (b) infringement of plans, copyright, patent, trade name, trade mark, registered design. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages. directly or indirectly occasioned by, happening through or in consequence of war and allied perils. directly or indirectly caused by or contributed to by ionising radiations or contamination by radioactivity from any nuclear perils This Policy does not cover liability for claims arising out of: the ownership, possession of, use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following: <ol style="list-style-type: none"> claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer; claims arising beyond the limits of any carriage way or thoroughfare caused by the loading or unloading of any motor vehicle or trailer; claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein; 	8. Exclusions / Exceptions

		<p>(d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.</p> <p>10. transportation of materials and/or hazardous / dangerous substances outside Insured's premises unless specifically covered.</p> <p>11. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.</p> <p>12. damage to property owned leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than</p> <p>(a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work)</p> <p>(b) employees 'and visitors' clothing and personal effects.</p> <p>(c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.</p> <p>13. Injury and / or damage occurring prior to the Retroactive Date in the Schedule. Provided always that in the event of any injury or damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, then</p> <p>(a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury;</p> <p>(b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.</p> <p>14. the deliberate, conscious or intentional disregard of the Insured's technical or administrative management or the need to take all reasonable steps to prevent claims.</p> <p>15. injury to any person under a contract of employment or apprenticeship with the Insured their contractor(s) and / or Sub-Contractor(s) when such Injury arises out of the execution of such contract.</p> <p>16. Any accident(s) in respect of which Relief would lie under the Public Liability Insurance Act,1991 or any other statute that may come into force after the issue of this policy.</p>	
10	Special conditions and warranties (if any)	<p><u>(a) NOTIFICATION EXTENSION CLAUSE:</u></p> <p>The clause extends cover from claims made during the policy period to include claims made after the policy period but subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.</p> <p><u>(b) EXTENDED CLAIM REPORTING CLAUSE:</u></p> <p>The Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the policy provided no insurance is in force during</p>	<p>3a. Notification extension clause</p> <p>3b. Extended claim reporting</p>

		<p>this extended reporting period of the same interest, for notification of claims for accidents which had taken place during the period of insurance.</p> <p><u>(c) CLAIM SERIES CLAUSE:</u></p> <p>A Claims Series Event shall be defined as a series of two or more claims arising from one specific common cause and shall be deemed to be one claim and date of loss shall be the date when the first claim of the Claims Series Event is made in writing against the Insured</p> <p>1. The insurer can cancel the policy only on the ground of established Fraud, by giving minimum notice of 7 days of retail policy holder. However, you can cancel the policy at any time during the policy period by informing the Company.</p> <p>In the event of cancellation, the company will refund proportionate premium for the unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.</p> <p>2. Multiple policies involving Bank or other lending or financing entity</p> <p>If there is more than one insurance policy covering the same risk, the insurer will not apply contribution clause. Under insurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.</p>	<p>clause</p> <p>7.1 Claims series clause</p> <p>9. General Conditions</p>
11	Admissibility of Claim	<p><u>Admissibility of Claim:</u></p> <p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u></p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <ul style="list-style-type: none"> • We will not pay the claim and will cancel the policy if the claim is false or fraudulent or if you support a claim with any false or fraudulent statement or documents. • Losses fall under the policy exclusion. • Losses happening outside India. <p><u>Duties Following an Accident</u></p> <ul style="list-style-type: none"> ➤ The Insured shall give all such information and assistance as the Company may reasonably require. ➤ No admission, offer, promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company. 	<p>As per Policy wording</p> <p>9. General Conditions</p>
12	Policy Servicing – Claim intimation and Processing	<p>For queries related to policy/claim servicing, please contact us at 18602580000 /18604250000 or write to us at care@royalsundaram.in.</p> <p>The Insured shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured (or any specific event or circumstance that may give rise to a claim being made against the Insured).</p> <p>The company will assign a surveyor to investigate the claim and estimate the damage.</p>	Policy wording

		<p>Documents required to be submitted by insured for Claim processing:</p> <ul style="list-style-type: none"> ➤ Claim form, ➤ Detailed note on the event leading to the loss, Any Legal notice / summon received from the aggrieved party, ➤ Defense initiated from your end, if so what are the grounds, Post Mortem Report in case of Death Claim, ➤ Disability certificate in case of Disability claims, ➤ CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate Etc., ➤ Any other Document based on nature of claim/related to claim <p>All amounts expended by the Company in the defense settlement or payment of any claim will reduce the limits of indemnity specified in the Schedule of the Policy.</p> <p>The Court decides the liability amount and the same will be settled by the Insurance Company.</p>	
13	Grievance Redressal and Policyholders Protection	<p>1. In case of any grievance You may contact the company through Website: https://www.royalsundaram.in/customer-service Contact Numbers: 1860 258 0000, 1860 425 0000 E-mail: manager.care@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in Fax: 044-7117 7140 Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097.</p> <p>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</p> <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.</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, 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.</p>	9. General Conditions – Grievance Redressal Procedure

		<p>2. <u>Consumer Affairs Department of IRDAI</u></p> <p>a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. <u>Insurance Ombudsman</u></p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at https://www.cioins.co.in/ombudsman or on company website www.royalsundaram.in.</p>	
14	Obligations of the Policy holder	<p>a) The Insured shall keep accurate record of annual turnover, which term shall include all leviable duties and at the time of renewal of insurance declare such details as the Company may require. The Company shall at all reasonable times have full access to inspect such records.</p> <p>b) Make true statements and full disclosure in the proposal and claim documents. Non-disclosure or withhold of any material information may affect the claim settlement.</p> <p>c) The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this policy was effective, and the Company may amend the terms of this policy according to the materiality of such change.</p>	9. General Conditions

Declaration by the Policyholder:

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

Place:

Date:

Signature of the Policyholder

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Customer Information Sheet (CIS) of PUBLIC LIABILITY POLICY (NON-INDUSTRIAL RISKS) UIN - IRDAN102RP0009V02200607

Refer our website www.royalsundaram.in for Policy Wordings and CIS.