



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

LIABILITY INSURANCE POLICY

(UNDER PUBLIC LIABILITY INSURANCE ACT 1991)

UIN: IRDAN102CP0026V01100001

Policy Wordings

01 LPAP 01(FEB 01)

OPERATIVE CLAUSE

WHEREAS the Insured Owner, named in the Schedule hereto and carrying on business described in the said schedule, has applied to ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed herein, the Company will indemnify the Insured Owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act, and the rules framed thereunder.

DEFINITIONS

(a) "ACT" unless otherwise specifically mentioned shall mean the Public Liability Insurance Act 1991 as amended from time to time.

(b) "Accident" means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of, or injury to any person or damage to any property but does not include an accident by reason only of war or radio-activity.

(c) "Handling" in relation to any hazardous substance, means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance.

(d) "Hazardous Substance" means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act, 1986, and exceeding such quantity as may be specified, by notification, by the Central Government.

(e) "Owner" means a person who owns, or has control over handling any hazardous substance at the time of accident and includes:



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- (i) in the case of a firm, any of its partners;
- (ii) in the case of an association, any of its member, and
- (iii) in the case of a company, any of its Directors, Managers, Secretaries or other Officer, who is directly in-charge of and is responsible to the Company for the conduct of the business of the Company.
- (f) "Turnover" shall mean
 - (i) Manufacturing units – Annual Gross sales of all goods including all levies and taxes
 - (ii) Godown /Warehouse owners – Total Annual rental receipts
 - (iii) Transport operators – Total Annual freight receipts
 - (iv) Other – Total Annual gross receipts

EXCLUSIONS

This policy does not cover liability:

- 1) arising out of willful or intentional non-compliance of any Statutory Provisions
- 2) in respect of fines, penalties, punitive and/or exemplary damages
- 3) arising under any other legislation except in so far as is provided for in section 8 sub-section (1) and (2) of the Act.
- 4) arising out of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
- 5) directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 6) directly or indirectly caused by or contributed to by
 - (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.



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(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

CONDITIONS

- 1) The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of application(s) forwarded by the Collector and all such additional information and or assistance that the Company may require.
- 2) No admission, offer, promise or payment shall be made or given by or on behalf of the Insured Owner under this policy without the written consent of the Company.
- 3) The Company shall not be liable for any claims for relief made after five years from the date of occurrence of the accident.
- 4) The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
- 5) If at the time of happening of any accident, resulting in a claim under this policy, there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its rate able proportion of such liability.
- 6) This Policy may be cancelled by the Insured Owner by giving 30 days' notice in writing to the Company in which event the Company will retain premium at short period scale subject to there not having occurred an accident during the policy period which may give rise to a claim(s), failing which no refund of premium shall be allowable.
- 7) This Policy may also be cancelled by the Insurer by giving 30 days' notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a rateable proportion of the premium for unexpired term from date of cancellation
- 8) If the Company shall disclaim liability to the Insured Owner for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter



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of a suit in a competent court of law, then the claim for all practicable purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.

9) The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured and/or if the insurance has been continued in consequence of any material misstatement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case, if the Company pays any amount to the claimant due to any statutory provision, such amount shall be recoverable from the Insured Owner.

10) The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or this Policy shall bear such specific meaning.

11) Any dispute regarding interpretation of the terms, conditions and exceptions of this policy shall be determined in accordance with the law and practice of a court of competent jurisdiction within India



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PROPOSAL FORM FOR PUBLIC LIABILITY INSURANCE ACT, 1991

(Liability of the Company will not commence until receipt of premium and statutory contribution towards the Environment Relief Fund)

1	Name and address of the proposer	1
2	Nature of trade or business	2
3	Paid up capital	3
4	List of hazardous substances handled and Group (see note)	4
5	Details of all accidents during past 3 year and compensation paid/ claimed but not yet paid, Estimated annual turnover (see note) (a)	5
6	Current year (b) Previous year	6
7	Number of (a) Workmen Employees (see note) (b) Other Employees	7
8	Limit of Indemnity required in respect of any One accident not exceeding three times thereof in the aggregate during the policy period.	8
9	Policy period of insurance	9 From AM/PM on To Midnight of

I/We declare that

a) all statutory provisions relating to my/our business proposed for insurance are complied with b) the above statements and particulars are true.

c) I/we have not omitted, suppressed, misrepresented or misstated any material fact and

d) I/we agree that this declaration shall be the basis of the contract between me/us and the

Company and be incorporated therein. Place:

Date:

Proposer Signature.



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Note:

1. Owner: 'Owner' a person, who owns or has control over handling any hazardous substances at the time of accident and includes:
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members, and
 - iii) in the case of a company, any of its Directors, Managers, Secretaries, or other Officers, who is directly in charge of, and is responsible to the Company for the conduct of the business of the Company.
2. Paid up Capital: 'Paid up capital' means, in the case of an owner not being a Company, the market value of all assets and stocks of the under taking on the date of contract of insurance.
3. Hazardous substances and Group: means the items listed and grouped under Ministry of Environment and Forests notification dated 24.3.92.
4. Turnover shall mean:
 - i) Manufacturing Units – Annual Gross Sales including all levies and taxes etc
 - ii) Godown / Warehouse Owners – Annual rental receipts
 - iii) Transport Operators – Annual freight receipts iv) Others – Annual gross receipts
5. 'Workmen Employees' shall mean such employees falling within the definition of 'Workman' under the Workmen Compensation Act 1923.

There is a separate policy covering legal liability other than the Act Liability proposed for insurance in this proposal, details of which can be obtained from Company's Offices.



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PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938

1. "No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer."
2. "Any person making default in complying with the provisions of this section will be punishable with fine which may extend to Five Hundred Rupees."

ARBITRATION

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

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

1. In case of any grievance You may contact the company through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: manager.care@royalsundaram.in



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Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam,

Chennai – 600097.

You may also approach the grievance cell at any of the company's branches with the details of grievance.

If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer

Mr. T M Shyamsunder

Grievance Redressal Officer,

Royal Sundaram General Insurance Co. Limited,

Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR),

Karapakkam, Chennai – 600097.

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also

approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

2. Consumer Affairs Department of IRDAI



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a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our company website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline NOs.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	oio.ahmedabad@cioins.co.in	079-25501201 079-25501202



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3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing, Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN - 751009.	oio.bhubaneswar@cioins.co.in	0674-2596455 0674-2596429 0674-2596003 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg. SCO 20-27 Sector 17-A, Chandigarh -160 017	oio.chandigarh@cioins.co.in	0172-2706468 0172-2773101 0172-2990938 0172-2706196 0172-2707468 0172-2772101 0172-2990942
6	CHENNAI	Fatima Akhtar Court 4th flr 453 (old 312), Anna Salai Teynampet Chennai 600 018	oio.chennai@cioins.co.in	044-24333668 044-24333678
7	IDELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati-781001	oio.guwahati@cioins.co.in	0361-2631307 0361-2632204 0361-2732937 0361-2632205
9	HYDERABAD	6-2-46, 1st Floor, Moin Court Lane Opp. Hyundai Showroom, A.C.Guards, Lakdi-ka-pool Hyderabad 500 004	oio.hyderabad@cioins.co.in	040-23376991 040-23312122 040-23376599 040-23328709 040-23325325
10	JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur -302 005	oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor, LIC Bidg, Jeevan Prakash Opp Maharaj College Ground M.G.Road, Ernakulam, Kochi- 682 011	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336



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12	KOLKATA	7th Floor of Hindusthan Building (Annex), 4, C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	IIIrd Floor, Jeevan Seva Annexe S.V.Road, Santacruz West Mumbai- 400 054	oio.mumbai@cioins.co.in	022-69038800 022-69038827/8829 022-69038831/8832 022-69038833
15	NOIDA	Bhagwan Sahai Palace, 4th flr Main Road, Naya Bans Sector 15, Noida- 201301 Dist G.B.Nagar Uttar Pradesh	oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	oio.patna@cioins.co.in	1061-22547067 1061-22547068
17	PUNE	3rd Floor, Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road, Narayan Peth, Pune- 411030.	oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasant Rao Naik Mahamarg, Thane (West), Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869