

### 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	Baggage Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0030V01100001	Footer in all pages
3	Structure	Indemnity basis	
4	Interest Insured	'Baggage Insurance' protects accompanied baggage of a traveller from unforeseen damage or loss. Baggage Insurance policy covers loss of or damage to accompanied personal baggage during the course of travel in train, bus, flight or ship, including stoppage enroute, anywhere in India, undertaken by the Insured or his family members during the policy period mentioned in the policy schedule.	Details as per policy schedule
5	Sum Insured	The indemnity will be to the extent of the intrinsic value of the property so lost or destroyed with the discretion of the Company to reinstate or replace property. Company's limit of liability is to the extent of the Sum Insured. Baggage must be insured for its full value.	Sum Insured Amount as per Policy Schedule
6	Policy Coverage	<ul style="list-style-type: none"> <li>➤ The policy is intended to cover accompanied baggage (not dealer's stock or traveler's samples) during a specified journey, which includes air, sea, rail or road travel undertaken by the insured and/or his family members travelling with him against the risks of their baggage being lost, destroyed or damaged by Fire, Riot &amp; Strike, Terrorist Activity, Theft or Accident, anytime, whilst the insured is travelling on tour and or holiday.</li> <li>➤ Territorial limit: Anywhere in India</li> </ul>	Page 1 of the policy wording
7	Add-on covers	Not applicable for this policy.	
8	Loss Participation	Deductible as stated in the Policy Schedule In the event of under-insurance, condition of average will apply. Underinsurance: If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy, shall be separately subject to this condition.	As per Policy Schedule  General Conditions – 6. Average

<b>9</b>	<b>Exclusions</b>	<p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> <li>Any loss or damage occurring during routine travel which are not caused by insured peril.</li> <li>Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.</li> <li>Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance.</li> <li>Loss or damage caused by mechanical or electrical derangement/ breakdown of any article, unless caused by accidental external means.</li> <li>Over winding and denting or internal damage of watches and clocks.</li> <li>Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or travellers cheques, business books or documents unless specifically insured.</li> <li>Loss, destruction or damage caused by or arising from the leakage, spilling or excluding of liquids oils or material of a like nature or articles of dangerous or damaging nature.</li> <li>Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.</li> <li>Loss of or damage to articles which did not form part of the baggage when the journey commences, unless specifically declared and accepted by the Company.</li> <li>Loss, destruction of or damage to articles of due to inherent vice of commodity.</li> <li>Loose articles such as sticks, umbrellas, sun shades, fans, deck chairs and property in use on the voyage or journey, or articles whilst being worn on the person or carried about.</li> <li>Loss or damage due to war, war like operations.</li> <li>Any loss or damage arising through delay, detention or confiscation by Customs or other governmental authorities.</li> <li>Loss or damage due to ionizing radiation or contamination by radioactivity from any source whatsoever.</li> <li>Consequential loss or legal liability of any kind.</li> <li>Loss or damage due to contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased</li> </ol>	<b>Exclusions</b>
<b>10</b>	<b>Special conditions and warranties (if any)</b>	<ol style="list-style-type: none"> <li><b>SINGLE ARTICLE LIMIT:</b> Unless specifically and separately stated, the Company's liability in respect of each article or Pairs of articles shall not exceed 5% of the total Sum Insured under this Policy.</li> <li><b>ARTICLES IN PAIRS OR SETS:</b> Where any items insured hereunder consists of articles in pair or set, the Company's liability in respect thereof</li> </ol>	<b>Special Conditions</b>

		<p>shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of Insured value of the pair or set.</p> <p><b><u>Conditions:</u></b></p> <ol style="list-style-type: none"> <li>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.</li> </ol> <p>In the event of cancellation, the company will</p> <ol style="list-style-type: none"> <li>a. 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.</li> <li>b. Refund 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.</li> </ol> <ol style="list-style-type: none"> <li>2. Multiple policies involving Bank or other lending or financing entity</li> </ol> <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>	General Conditions
11	Admissibility of Claim	<p><b><u>Admissibility of Claim:</u></b></p> <p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><b><u>Denial of Claim:</u></b></p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Losses fall under the policy exclusion.</li> <li>• Losses happening outside India.</li> </ul> <p><b><u>Duties Following an Accident</u></b></p> <p>Claims procedure: Upon the happening of any event giving rise or likely to give rise to a claim under this Policy.</p> <ol style="list-style-type: none"> <li>a) The Insured shall give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company as well as lodge forthwith a complaint with the Police. The Insured must also notify the Railways, Steamship company, Airline, Hotel proprietors or the Authority in whose care the baggage was at the time of the happening of any loss or damage.</li> <li>b) The Insured shall deliver to the Company, within 14 days of the date on which the event shall have come to the knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained. The Insured shall tender</li> </ol>	General Conditions – Claims procedure

		to the Company all reasonable information, assistance and proofs in connection with any claim hereunder and shall, if required make an Affidavit or Statutory declaration in support of such claim..	
12	<b>Policy Servicing – Claim intimation and Processing</b>	<p>For queries related to policy / claim servicing, please contact us at 1860 258 0000 / 1860 425 0000 / or write to us at <a href="mailto:care@royalsundaram.in">care@royalsundaram.in</a>.</p> <p>Claim can be intimated by insured to any of Our offices or call centers at 1860-258-0000 / 1860-425-0000.</p> <p>The company will assign a surveyor to assess the damaged site for the loss evaluation.</p> <p><b>Documents to establish cause, extent, and adjustment of loss as per policy terms will be required to be submitted. In General, the following documents are required:</b></p> <ul style="list-style-type: none"> <li>▪ Claim form</li> <li>▪ FIR/Final Report</li> <li>▪ Proof in support of Cause of Loss/Operation of Insured peril</li> <li>▪ Books of Accounts</li> <li>▪ Stock Register</li> <li>▪ Repair / Reinstatement Bills</li> <li>▪ Proof of Reinstatement</li> <li>▪ CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate</li> <li>▪ Any other document: There may be specific requirements depending upon the merits of each case.</li> </ul> <p><b>Turn Around Time</b> for claims settlement:</p> <p>15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.</p>	
13	<b>Grievance Redressal and Policyholder's Protection</b>	<p>1. In case of any grievance You may contact the company through            Website: <a href="https://www.royalsundaram.in/customer-service">https://www.royalsundaram.in/customer-service</a>            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>	General Conditions – Grievance Redressal Procedure

		<p>For updated details of grievance officer, kindly refer the link <a href="http://www.royalsundaram.in">http://www.royalsundaram.in</a>.</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 <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>.</p> <p><b>2. Consumer Affairs Department of IRDAI</b></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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> for more details.</p> <p><b>3. Insurance Ombudsman</b></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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or of the General Insurance Council at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or on company website <a href="http://www.royalsundaram.in">www.royalsundaram.in</a>.</p>	
<b>14</b>	<b>Obligations of the Policy holder</b>	<p>a) Reasonable care: The Insured shall take all reasonable steps to safeguard the Property insured against accident, loss or damage.</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>	<b>General Conditions</b>

**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 Baggage Insurance Policy UIN - IRDAN102RP0030V01100001

Refer our website [www.royalsundaram.in](http://www.royalsundaram.in) for Policy Wordings and CIS.

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