

**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	Plate Glass Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0005V01200102	Footer in all pages
3	Structure	Indemnity basis	
4	Interests Insured	Plate Glass shall mean completely and securely fixed flat glass within the Insured Premises (including Plate Glass of display/show windows of the Premises) and described in the Schedule excluding its silvering, lettering, bending and /or ornamentation and /or any surface treatment or surfacing unless specifically described and declared for insurance.	Details as per policy schedule
5	Sum Insured	➤ The Sum Insured for this policy will be fixed as per the current market value of the items that you insure.	Sum Insured Amount as per Policy schedule
6	Policy Coverage	This Policy indemnifies the Insured in respect of: <ul style="list-style-type: none"> <li>➤ a) any Accidental loss of or damage caused to Plate Glass at the Insured Premises occurring during the Policy Period, and</li> <li>➤ b) the cost of erecting any temporary boarding necessitated by such loss or damage to Plate Glass (upto 5% of the admissible claim amount)</li> </ul> Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or total sum insured stated in the Schedule.	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	As per Policy Schedule
9	Exclusions	The company shall not be liable for <ol style="list-style-type: none"> <li>1. Breakage of Glass caused by Fire or Explosion.</li> <li>2. War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Civil War, Mutiny, Rebellion, Revolution, Insurrection, Military or Usurped Power, Strike, Riot or Civil Commotion, Confiscation or Nationalization.</li> <li>3. Typhoon, Flood, Hurricane, Volcanic Eruption, Earthquake or other convulsion of nature.</li> </ol>	General Exceptions



		<ol style="list-style-type: none"> <li>4. Breakage of cracked or imperfect glass.</li> <li>5. Loss or damage to frames or framework of any description.</li> <li>6. The costs of removal or replacement of any fitting or fixtures in order to replace glass.</li> <li>7. Any loss or damage arising from the interruption of or due to delay, in the Insured's business during the intervening time between occurrence of any breakage and realizing.</li> <li>8. Breakage of any lettering on the glass covered under this Policy unless such breakage be caused by or consequent upon the breakage of the glass to which it is affixed.</li> <li>9. Any costs of boarding up, in excess of the amount specified in the Policy.</li> </ol>	
10	Special conditions and warranties (if any)	<ol style="list-style-type: none"> <li>1. Maintenance of Records: The insured must maintain detailed records of all glass installations, including specifications and values.</li> <li>2. Cessation of risk: The Policy ceases to be in force if the Insured property shall pass from the Insured to any other person otherwise than by will or operation of Law, unless notice is given to the Company.</li> <li>3. 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. In the event of cancellation, the company will               <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> </li> <li>4. Multiple policies involving Bank or other lending or financing entity 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.</li> </ol> <p><b>Warranty:</b> All glass insured by this Policy shall be understood to be plain and of ordinary glazing quality, without embossing, silvering lettering, bending or ornamental work of any kind, unless expressly stated to the contrary, In relation to the specific item of Glass concerned in the Schedule.</p>	General Conditions
11	Admissibility of Claim	<p><b>Admissibility of Claim:</b></p> <ol style="list-style-type: none"> <li>1. The claim will be admissible as per the terms and conditions of the policy.</li> <li>2. Claim will be settled based on the value of the broken property (Plate Glass) at the time of happening of the loss subject to the adequacy of Sum Insured</li> <li>3. The Company may, in its sole and absolute discretion, repair, replace or reinstate the Plate Glass to a condition equivalent to that which existed immediately prior to the insured event as an alternative to making payment to the Insured.</li> </ol>	



		<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> </ul> <p>The Insured shall take all reasonable steps to safeguard the Property insured against accident, loss or damage.</p>	
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: 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 Policyholders 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: <a href="mailto:manager.care@royalsundaram.in">manager.care@royalsundaram.in</a> Sr. Citizen can email us at: <a href="mailto:seniorcitizengrievances@royalsundaram.in">seniorcitizengrievances@royalsundaram.in</a> 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>	General Conditions – Grievance Redressal Procedure

		<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 <a href="http://www.royalsundaram.in">http://www.royalsundaram.in</a>. 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>2. <b>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>3. <b>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>	
14	Obligations of the Policy holder	<p>1. 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>2. <b>Claims Procedure:</b> In the event of a claim, the insured must notify the company promptly and provide necessary documentation, including evidence of the incident and estimates for repair or replacement.</p>	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.