

CUSTOMER INFORMATION SHEET

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	MARINE CARGO INSURANCE - OPEN POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0005V01200001	
3	Structure	Indemnity basis – As per the Sum Insured opted by the insured.	
4	Interests Insured	This policy covers Marine Cargo in transit from 1. Anywhere in India to Anywhere in India 2. Anywhere in World to anywhere in the world (Within the country(Inland) From India to Country outside India(Export) From Country outside India to India(Import))	Details as per policy schedule
5	Sum Insured	The sum insured of an Open Marine Insurance Policy is decided based on an 'Agreed Value'. The sum insured under the policy should ordinarily represent the assured's estimated Sum Insured as opted for by the insured. (inland and /import and /export)	Sum Insured Amount as per policy schedule
6	Policy Coverage	Open policy is issued on an Annual basis (for one year) and covers the sum insured declared by the Insured. All the transits should be declared by the Insured as per the monthly declarations submitted or Certificates issued from the Company's portal. Along with the Institute Cargo Clause and Inland Road and Vessel Transits, there are several Clauses which are attached to a Marine Policy. All the Clauses applicable to this Policy are listed below: 1. Institute Cargo Clauses (A) Cl.382. 1.1.2009 2. Institute Cargo Clauses (B) Cl.383. 1.1.2009 3. Institute Cargo Clauses (C) Cl. 384. 1.1.2009 4. Institute Cargo Clauses (AIR) (excluding sendings by Post) Cl. 387. 1.1.2009 5. Institute War Clauses (Cargo) Cl.385. 1.1.2009 6. Institute Strikes Clauses (Cargo) Cl.386. 1.1.2009 7. Institute War Clauses (Air Cargo) (excluding sendings by Post) Cl.388. 1.1.2009 8. Institute War Clauses (Sendings by Post) Cl. 390. 1.1.2009 9. Institute Strikes Clauses (Air Cargo) Cl.389. 1.1.2009	As per policy wording and clause(s) attached there to

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		10. Institute Classification Clause Cl.354 1.1.01 11. Institute Cyber Attack Exclusion Clause Cl.380 10.11.03 12. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons 13. Exclusion Clause Cl370, 10.11.03 14. Cargo ISM Endorsement (JC 98/019 A 1.5.98) 15. Cargo ISM Forwarding Charges Clause 16. Termination of Transit Clause (Terrorism) JC2001/056 20.11.2001 17. Institute Standard Conditions for Cargo Contracts Cl.261, 1.4.82 18. Sanction Limitation and Exclusion Clause 19. Inland Transit (Rail/Road/Air) – Clause-A (All Risks) 20. Inland Transit (Rail or Road) – Clause B (Named Perils) 21. Strikes Riots and Civil Commotion Clause (Inland Transit (Including Air and Courier) not in conjunction with Ocean Going Voyage) 22. Institute Theft, Pilferage, Non-delivery Clause Cover 23. Institute Replacement Clause 24. Replacement Clause (Second Hand Machinery) 25. Label Clause 26. Pair and Set Clause 27. Important Notice 28. Duty Clause 29. Termination of transit clause (Terrorism) Details of each of the above clauses are as mentioned in the Policy Wordings.	
7	Add-on cover	As per the policy schedule	As per Policy Schedule
8	Loss Participation	Deductible as stated in the Policy Schedule	As per Policy schedule
9	Exclusions	As stated in the Policy Schedule	As per Policy schedule
10	Special conditions and warranties (if any)	As stated in the Policy Schedule	As per Policy schedule

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11	Admissibility of Claim	<p><u>Admissibility of claim:</u> The claims will be settled as per the terms and conditions of the policy.</p> <p><u>Denial of claims:</u> Any loss or damage will not be payable if it is due to /resulting from</p> <ol style="list-style-type: none"> Willful misconduct of the insured or his employees Insufficiency in packing <p>Notify the Insurance Company –</p> <ul style="list-style-type: none"> ➤ Once you know all about the damage and loss, and what caused it, the next step is to notify the insurance company about the incident. ➤ To have a smooth claim process, it is mandatory to inform the insurance company within the decided duration listed on your policy. ➤ Take all reasonable steps to minimize further loss or damage and act to safeguard the insured cargo. ➤ DO NOT dispose of any damaged cargo without first giving the Insurer and/or their agents the opportunity to inspect it. ➤ In order to recover under this insurance, the Assured must have an insurable interest in the subject-matter insured at the time of the loss. ➤ Where, as a result of the operation of a risk covered by this insurance, the insured transit is terminated at a port or place other than that to which the subject-matter is covered under this insurance, the Underwriters will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject matter to the destination to which it is insured hereunder 	As per Policy Wording
1 2	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll freenumber 1860-425-0000 or write to us at care@royalsundaram.in.</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>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</p> <ul style="list-style-type: none"> ➤ Claim form, ➤ Goods/ Lorry Receipt from transporter - original ➤ Monetary Claim letter sent to Transporter - along with postal receipt / acknowledgement from transporter ➤ Damage Certificate duly signed by consignee consignor, Transporter Packing List / Invoice / away bill. 	As per Policy Wording

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		<ul style="list-style-type: none"> ➤ What are the preventive measures initiated to avoid recurrence? ➤ Weigh Bridge Slip / documentary proof to establish compliance of Warranty ➤ Letter of Subrogation ➤ CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate etc. ➤ Any other Documents like FIR / Final Report /BL, BOE etc., based on nature of claim. ➤ Any other document: There may be specific requirements depending upon the merits of each case. <p>Turn Around Time 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>	
1 3	Grievance Redressal and Policyholders Protection	<p>1. In case of any grievance the insured person 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>Insured person may also approach the grievance cell at any of the company’s branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person 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.</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.</p>	

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		<p>If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person 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> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case 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. Insurance Ombudsman</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>	

ROYAL SUNDARAM GENERAL INSURANCE COMPANY LIMITED

Registered Office: 21, Pattulos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Ka rapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 258 0000 / 1860 425 0000

Email: care@royalsundaram.in Website: www.royalsundaram.in

IRDAI Reg. No. 102 | CIN-U67200TN2000PLC045611

**ROYAL SUNDARAM INSURANCE**
Sundaram Finance Group**CUSTOMER INFORMATION SHEET**

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14	Obligations of the Policyholder	<p>Before inception of the policy, the Insured is obliged to disclose all material facts and circumstances, and to answer completely and truthfully all questions posed by the Insurer.</p> <p>It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder.</p> <p>i. to take such measures as may be reasonable for the purpose of averting or minimizing such loss, and</p> <p>ii. to ensure that all right against carriers, bailees or other third parties are properly preserved and exercised by lodging a monetary claim against railway/ road carriers/ bailees within six months from the date of railway/ lorry receipt or as prescribed by the relevant statute and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.</p> <p>Measures taken by the Assured or the underwriters with the object of saving, protecting or recovering the subject matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the right of either party.</p>	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details.			
Place:			
Date:		Signature of the Policyholder:	